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## Special

Waste  
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Workers' Comp  
Rates and  
Recent Reforms

# INLAND EMPIRE business journal

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Assessor Don Williamson  
page 6

CLOSE-UP

VOLUME 17, NUMBER 8

August 2005

\$2.00

## Palm Springs Convention Center



### AT DEADLINE

#### Beware of Telemarketers to Cell Phones

by Senator Bob Dutton

In a few weeks, cell phone numbers are being released to telemarketing companies and you will start to receive sales calls. **YOU WILL BE CHARGED FOR THESE CALLS...** To prevent this, call the following number from your cell phone: 888/382-1222. It is the National DO NOT CALL list. It will only take a minute of your time. It blocks your number for five (5) years. You may also go to the Website to register. The Website is: <https://www.donotcall.gov>

#### A World Class Meeting Facility in a World Renowned Resort Destination

Palm Springs can be as sophisticated as it is quaint. It is this unique combination of small-town comfort and big-city amenities that makes Palm Springs, quite simply, the perfect place for this program. Most of the reasons are obvious: perpetually blue skies, wide horizons, a mountainside close enough to touch, signature mid-century architecture, celebrities, golf, alfresco dining, one-of-a-kind shops, spas, unique entertainment venues, The Hollywood Stars Walk of Fame and well-

appointed hotels...all in a destination that is remarkably easy to navigate. The Palm Springs Convention Center "The Meeting Oasis" is located in the heart of the village, nestled at the base of Mt. San Jacinto, five minutes from the airport and five blocks from the world-famous Palm Canyon Drive.

The Palm Springs Convention Center has completed a \$32.3 million expansion in response to the demand of groups looking to

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#### New Homeless Street Outreach Program

by Monique X. Valadez

Beginning in September 2005, the Foothill AIDS Project (FAP) will be reaching out to the city's homeless and at-risk for homelessness individuals providing them with the resources to get them back on their feet.

Approved by the Pomona City Council, the Foothill AIDS Project was granted the responsibility of developing a unique Street Outreach Team to effectively approach connecting the city's

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### Special Sections

MONEY/INVESTMENT  
page 23

MANAGER'S BOOK SHELF  
page 39

#### AGREEMENT GUARANTEES CSUSB STUDENTS ENTRY TO WESTERN UNIVERSITY MEDICAL SCHOOL

A significant agreement between California State University, San Bernardino and Western University of Health Sciences in Pomona will assure the admission of up to six CSUSB biology students each year to Western University's

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## Jim Brooks Named Assistant Chair of ULI

Jim Brooks, president of Empire Commercial Real Estate, L.P., has been named assistant chair of the Urban Land Institute's Inland Empire District Council, the organization's newest chapter.

In this position, Books will be responsible for implementing the District Council's plans for growth and community outreach, working closely with major industry, public sector and community leaders in the local and national real estate industry.

"I am fortunate to have this opportunity, both to serve ULI in this capacity and to work again with our chairman, Jeff Gault, with whom I have worked in the past," explains Brooks. "We are proud to have the Inland Empire formally recognized as a ULI chapter and are committed to helping further its already impressive growth."

Brooks has more than 20

years of real estate experience in the areas of development, acquisitions and operations. He is president of Empire Commercial Real Estate, L.P., a real estate service provider dedicated to serving the diverse needs of master plan communities, residential developments and commercial and retail opportunities.

The Urban Land Institute is a nonprofit education and research institute supported by its members. Its mission is to provide responsible leadership in the use of land in order to enhance the total environment. Established in 1936, the institute has more than 25,000 members representing all aspects of land use and development disciplines.

Founded in July 2005, the Inland Empire District Council is chaired by Jeff Gault. ULI Inland Empire has 210 members.

## Backing Up Your Website Data: An Overlooked and Underused Necessity

Over the last decade many businesses, long established and newly formed alike, have made the World Wide Web a key revenue-generating channel. Billions of dollars are transacted each year over the Web. For many, going online to make a purchase or to find information that will lead to a purchase is now second nature.

A natural consequence of this situation is that enormous amounts of very valuable data are stored on computers. And as we all well know, computers tend to die from time to time. For every business that is using the Web as a revenue-generating channel, their

data is an important company asset. The loss of a customer order database could be devastating to a business, leading to unfulfilled orders, dissatisfied customers and loss of touch with thousands of clients. Depending on one computer alone, death-prone machines that they are, is a formula for disaster.

Since it is pretty self-evident that preventing the loss of all of a business' orders and customer information is an important task, why is it that backup solutions are among the lowest priorities of most businesses shopping for Web hosting?

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# MAROTTA ON MONEY, SALT AND OIL

by David John Marotta

In Austria our soccer team visited the Hallein Salt Mine about 30 miles south of Salzburg.

The town of Hallein was first settled by the Celts who named the town. The word "hall" means "salt" in Celtic. It is believed that people were mining salt in the area as early as 2500 BC. But it is the time when Salzburg was an ecclesiastical principality that marks the high point of the salt mine.

We started our tour by dressing in the traditional miner's outfit of white overalls and straddling benches on a miniature train. We screamed as another train passed us in the narrow tunnel under the mountain.

During our adventure in the heart of the mine we watched several multi-media presentations about the Archbishop Wolf Dietrich von Raitenau's control of the salt mines during the late 1500's. Wolf Dietrich had 15 children with his lover, Salome, for whom he built the Mirabell Palace and Mirabell Gardens in 1606. Our guide spoke German, English and Italian, and had his comedic timing down in all three.

Salt was called the "white gold" because the value of salt in ancient time was enormous. Prior to refrigeration, freeze-drying, and canning, salt was a primary means of preserving food.

Until recently, salt was so valuable that it was used as money. Slaves were traded for salt in ancient Greece and it was said that a poor slave was not "worth his salt." Ancient Rome paid its soldiers money for salt called a "salarium argentum" from which we get the word salary. The first tax ever was a tax on salt by the Chinese Emperor Hsia Yu around 2200 BC.

To go deeper into the heart of the mine we had to sit on smooth banister rails and slide in groups down a 50-foot long slide. Being with a 14-year-old girl's soccer team, our screams and laughter echoed throughout the entire mine. Then we took a boat ride in a subterranean cavern across a salt water pond accompanied by eerie sounds and surreal lighting.

Salt, as a business investment, acted much like other hard assets today, such as oil, the black gold, or even actual gold itself. Hard asset stocks are a completely different asset category and one in which we believe each investor should be appropriately invested in. Hard asset stocks include any commodity-based companies such as oil, natural gas, precious metals, lumber, and real estate. We invest in the publicly-traded companies that produce these commodities, not the commodities themselves. So we invest in gold mining com-

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# Laughing Your Way Through Office Stress

By Judy Carter

If you're not laughing your way through your workday, you aren't alone. In this era of political correctness, Corporate America has become humor impaired. Laughing at work evaporates faster than Liquid Paper. People are afraid to tell jokes because they might get fired for offending someone. Plus the boss might think they don't take their work seriously. In some parts of the country, people never laughed in the first place. And in West Los Angeles, one-out-of-every-three people can't laugh anymore--too much Botox.

Restore humor, fun and laughter to Corporate America! Matter of fact, a sense of humor is an effective business tool that can help advance your career.

I'm not suggesting that boasting about bodily functions or telling nun jokes at the water cooler will secure a spot up the corporate ladder. But humor can put clients at ease, lighten up a staff meeting, frame memos that people actually read, and close a sale. Laughter is also a great de-stressor. Studies have shown that when people are having fun at work, they enjoy their jobs more, stay at them longer, and do better work. That lowers the attrition rate for a company and improves the bottom line. No joke!

Let's face it, we all want to work with, work for and even date people who can make us laugh. So why do we abandon our sense of humor as soon as we back the car out of the garage?

To prevent bonkers-dom

during the next work crisis--or deter others from calling in for airy-fairy mental-health holidays, consider these tips on how to maintain a lighthearted attitude, build your network, motivate staff and achieve your professional goals:

1. Joke about yourself--everyone else probably is. It's not a receding hairline--it's a punchline!

Take your work and responsibilities seriously, but not yourself. People like leaders who are willing to poke fun at themselves. A little self-deprecating humor can go a long way, so admit and joke about your shortcomings rather than try to hide them. I'm not suggesting that you say to your boss, "Yes, I am utterly incompetent, ha ha!" Some things are best not advertised. But a little light humor can set a positive tone for the workplace. The next time someone asks you, "How are you?" Tell them the truth--"I'm having a bad comb-over day."

2. Use humor in the stressful situations.

As a standup comic, I know that life's ups and downs are a great source for comic material. After all, comedy material is based on the "bad" things that happen in life. To a standup comic, it's not a miserable marriage, it's comedy material. Likewise for a sales presentation gone south. When an important client told regional sales manager Bob, "After seeing this report, I can tell that you are a complete idiot," Bob recouped. Rather than getting defensive, he *continued on page 9*

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## CLOSE-UP

## A Short Assessment of Our Assessor

His is not a "rags-to-riches" story. His is a "rags-to-tax assessor" story.

That's Don Williamson's thumbnail sketch of his life.

He was born in Chanute, Kansas. The youngest of seven, they all lived in a one-bedroom home with his single mother and his grandmother.

A single bare bulb hung over the bed and if he woke up in the dark at 2 AM, it was his grandmother who would calm him. His mother was out working one of two jobs she held to feed the family. During the day, she took in laundry. Electric drying, he recalls, cost more than hanging the clothes out on the line.

His grandmother raised hens and fryers for the extra cash and also milked the cow. She tried to teach young Donnie the art of milking, but he never quite got it.

She did teach him to read by using the Bible. As he caught on he would read along with her. His favorite parts were the words printed in red. It was some time later when he realized those were the quotes from the Lord, Himself.

When he was the young age of nine, he and his family headed to California to settle in Fontana. The family would be traveling over the Mother Road, Route 66. Their first night stay, however, was in a town down the road, but still in Kansas. He didn't know the difference. The young lad thought he was already in California.

He recalls breaking down in Kingman, Arizona and adopting a box turtle that wandered out onto the sizzling desert highway.

The family arrived and settled in what would eventually be known as the Inland Empire. Williamson himself attended Fontana High School and Chaffey College where he majored in business administration, management and real estate.

After college, in 1968 Don began his career as a real estate salesman and two years later he became a broker and purchased a real estate office. Having as many as six real estate offices, Don decided he wanted to become a real

estate appraiser, so he became an appraiser for the County of Riverside.

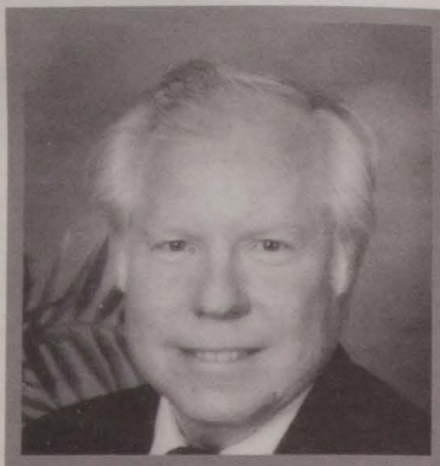
After 12 years as a deputy assessor/appraiser, Don retired from the County of Riverside and started his own private real estate appraisal business. In 1995, he was awarded "Appraiser of the Year" by the East Inland Empire Association of Realtors.

It was during this tenure in the assessor's office that Don decided he would like to become the elected assessor. He was impressed by how the office was run and how the assessor helped the property owners and taxpayers. Don ran for election for the County of San Bernardino twice in the early 80s but didn't win. But, with the urging of many friends and his wife, decided to run one more time in 1994 and finally won.

Don was elected in November 1994 as the assessor of San Bernardino County to a four-year term. He took office Jan. 2, 1995. In June of 1998 and most recently in November 2002, Don was re-elected to a second and third term overseeing an office with 200+ employees, and over 750,000,000 parcels in San Bernardino County with an assessed valuation in excess of \$99,000,000,000. That's \$99 billion.

Don has a very rounded field of experience and education. All of this has helped him considerably. New laws that govern our property assessments are ever changing. Constantly improving the assessor's office with updated computer technology is a great challenge. Don is well versed in the revenue and taxation code-book.

Don attends the California Assessor's conferences three times a year, along with the heads of the departments to keep the office informed and updated on new legislation coming from the state. He also takes courses yearly that educate him on new state laws. The State of California requires assessors to be certified by the State Board of Equalization, which Don has the advanced certification. The CAA conferences also maintain the necessary credits and



Don Williamson

education required for these certifications.

Don is very community involved. He is the immediate past Lt. governor of Kiwanis Division 36 and the past-president of the Rialto Kiwanis club. Don also plays Santa every December for the Headstart program of over 200 children in the area, and also for the senior citizen nursing homes and complexes.

He has even played Santa for us here at the Business Journal. Don Williamson is a friendly man, not the least bit afraid to strike up a conversation with people at any event he finds himself attending.

Don's greatest satisfaction comes from helping people resolve their assessment problem; he and his staff help them apply for homeowners' exemption, and file for Prop 8. These help to lower the assessment of their homes. His goal is to be the best assessor in California, and is proud to represent the property owners and taxpayers of San Bernardino County.

Don Williamson knows the value of the county, but more importantly, Don Williamson knows the value of people.

## Nine Things to Know Before Selecting the Web Host for Your Business

It may seem simple yet it is often times overlooked. When it comes to choosing the right Internet hosting provider for Websites, the majority of business owners or companies know very little about making the best Internet/web hosting decisions.

\* What makes a good Internet/Web hoster for a business Website? What makes a bad one?

\* How can the wrong Internet/Web

hoster help/harm your business?

\* What are the different types of Internet/Web hosting services? Which ones are best for which industries?

Here are some tips to help you make the right decisions:

1. **Understand the distinctions between shared, collocated, unmanaged dedicated and managed dedicated hosting so you**

**choose the one that is right for your business.** It is crucial to understand the difference between the types of hosting offered. As the hosting industry has matured, hosting offers have split into a couple of distinct categories, each with its own strengths and weaknesses.

**Shared hosting** (sometimes called virtual hosting), means that you are sharing one server with a number of other clients of that

company. The host manages the server almost completely (though you maintain your site and your account). They can afford to charge you little since many clients are paying for use of the server. However, companies other than yours are using the resources of that server. That means heavy traffic to one of the other sites on the server can really hammer the per-

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## CORPORATE PROFILE

## Garner Holt: San Bernardino's Toymaker

When you think of cutting edge animatronics, giant theme park entertainment, you may think of Burbank, or Anaheim or Studio City. Perhaps even Marin County. The fact of the matter is that some of the best cutting edge fantasy work is being done in an undistinguished warehouse just north of Interstate 10 in San Bernardino.

Garner Holt Productions is, according to their own brochure, a recognized leader in the field of animatronics.

In a nutshell, that's the art of making a statue move.

You may remember, as a child, going down to Disneyland and watching in amazement as Abraham Lincoln stood up from his chair to recite the Gettysburg Address.

That was animatronics of the 1950s.

Today's action-oriented figures are much more sophisticated, and according to Holt, they have to be. There was a time when two dinosaur statues out at Banning Pass impressed people. Today, kids are much more sophisticated. They can name

the creatures and they know if they're standing correctly and can catch any wrong details.

Holt himself began as a child (OK, we all did.)

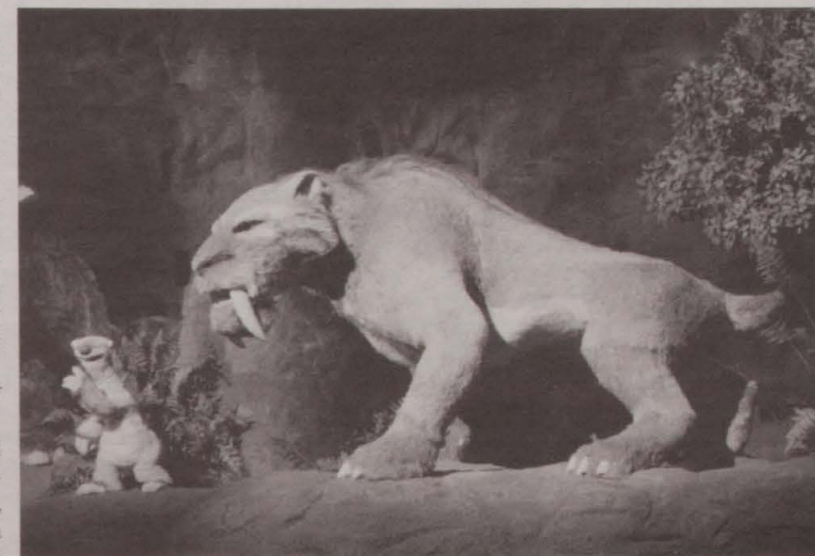
At the age of 12 his folks took him to Disneyland. On the way home he decided he could make things like that. He began small. He designed Halloween displays for the shopping malls around the Inland Empire. He got his friends to help with the work. By the mid-70s he was ready to form Garner Holt Productions.

It was sometime later when Holt heard of a project at the new MGM Grand in Las Vegas to build

a kind of Universal Studios back lot tour for the kids. He had ideas but no contacts. So he found out who had the air-conditioning contract and used him as entrée to the decision maker. The end result was that Garner Holt Productions got their work completed first and got paid first. His reputation was

after only two years. Even so, the foam around the eyes, for example, can become brittle and break off very soon and fall on a passenger. And the new attraction has to be bigger and better than the last attraction.

Oddly enough, one thing that Holt will not do is movies. Film



Diego the Saber-tooth Tiger

made.

You have already seen his work if you have discovered the 42' tall Trojan horse at the FAO Schwarz store in the Las Vegas Caesar's Palace shopping forum.

You may have ridden the new Buzz Lightyear attraction at Disneyland. That's his too.

In fact, as the Business Journal toured the facility recently, Garner himself was working on the electronics of the European version of the Buzz Lightyear ride.

Rides, he told us, are harder than movie creatures. Rides have to be able to function correctly for some 20 hours a day, for about 10 years. Of course, this is not to say that the attraction may wear thin

executives change their minds as to what they want too often for Holt's taste. Not to mention that he may go through the entire design and development process, only to find out that the sequence has been changed, or dropped or got edited out and might show up on the DVD deleted scenes disk.

As we visited, his people were working on a new Ice Age Adventure, based on the cartoon, to be delivered to Movie Park in Bottrop, Germany in less than four months. There in the shop are Manny the mammoth, Sid the sloth, Diego the saber-tooth tiger and Scrat the prehistoric squirrel. Right along side of them are characters from the movie "Monsters Inc."

On the other side of the shop are more realistic animals that will soon be part of a traveling show called Mutual of Omaha's Wild Kingdom. The host of that show will be an animatronics Marlin Perkins.

On such projects there is more attention to detail than there is in Madame Trusaut's Wax Museum. Old TV shows are watched for voice inflection and mannerisms. Family members are consulted.

Still, some signature pieces will show up. Perkins hand, for example, will actually be made from the mold of Holt's father.

It is not uncommon for Holt Productions to reuse a mold if it fits. A bear is a bear and if you want one and they've got one, they can save you some money. However, if they have a panda standing up and you want one sitting, eating bamboo, they have to start from scratch.

In the case of the famous Chuck E Cheese, they ship out about 200 identical costumes at a time to restaurants around the world.

None of this comes easy. As Holt explains, it is a true "left brain-right brain operation."

"Creating a believable character is a collaborative effort between the animators, programmers, artists and figure finishers. There is as much art involved in the process as technology."

Just how things are put together can be a challenge as well. A walrus that will be part of the Wild Kingdom display can be made out of fiber glass, but the pup who requires a close-up will be made out of clay, to allow for hair and whisker plugs. Other animals are being



Garner Holt—The Toymaker

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# Market Competition and Recent Reforms Will Keep Bringing Workers' Comp Rates Down, If Preserved

By Chuck Poochigian and Larence J. McQuillan

Workers' compensation insurance companies are sending policy renewals to customers across the state this month. By and large, the message is good news for employers. After years of punishing increases, premiums are finally coming down.

Despite these positive developments, opponents are working tirelessly to rollback the reforms. If successful, their efforts could undermine years of progress and severely damage California's recovering market.

Responding to skyrocketing workers' comp costs, the Legislature passed a series of reforms beginning with AB 227 and SB 228, signed by former Governor Gray Davis days before the 2003 recall. Governor Arnold Schwarzenegger then led the effort for a sweeping workers' comp overhaul, SB 899, which comprehensively reformed the system. The bill passed with only six "No" votes in the 120-member Legislature, and was signed in April 2004.

Detractors railed against SB 899 because it did not include price controls that would force insurance companies to lower premiums. Government rate regulation, they argued, was the only way that any savings generated would be passed on to employers. This reveals a lack of understanding of how markets work.

In a free market, sellers keep their costs in line if they want to stay competitive. Recent workers' comp trends prove that this market approach is working. Average rates fell 16 percent from the fourth quarter of 2003 to the third quarter of 2004. Premiums should fall another 15 percent in the second half of 2005. Despite this 31-percent decline, opponents won't let facts get in their way.

In spite of overwhelming evidence from insured private businesses, public agencies, self-insured companies and others, opponents argue that the reforms are not benefiting California employers. They are sounding a drumbeat for yet another round of rate regulation legislation.

A bill to cap workers' comp premiums was introduced in the Legislature once again this year. Not only would the bill do nothing to help self-insured employers (about 20 percent of California businesses), it also sends the wrong signal to insurance carriers who are contemplating a return to California. The measure was defeated this session, though proponents have vowed to bring it back.

New guidelines have brought California's standards closer in line with those used by the rest of the nation and are helping to restore competition. In the past eight months numerous carriers have started writing new workers' comp policies here, and many others are waiting for licenses to

enter the market.

Price controls would thwart the influx of new carriers seeking to enter the Golden State. Only six states impose price controls on workers' comp because most states have learned that they do not help consumers in the long term. Another development that doesn't help is the spate of lawsuits attacking the reforms.

Opponents have filed lawsuits to invalidate the new medical provider networks, apportionment guidelines, and the new permanent disability rating schedule--some of the most significant cost saving reforms. If left intact, these provisions are projected to cut premiums up to \$1 billion annually.

Interests that benefited greatly under the old system, at the expense of injured workers and employers, are seeking to derail these reforms, which threaten their pocketbooks. If detractors of reform were to be successful on all fronts, California businesses could see recent cost reduction trends reversed and experience skyrocketing costs once again.

Fortunately, Governor Schwarzenegger has shown no inclination to rollback workers' compensation reforms or regulate rates. Lawmakers must continue to monitor developments in the system to guard against unintended consequences and make sure that reforms are benefiting those whom the system is designed to protect--employers and truly injured workers. The good news

is that, absent court action weakening reforms, employers should continue to experience relief, and employees should benefit from a more streamlined and predictable system.

Legislators with a philosophical distrust of market forces should rethink their dated views. Real market competition works. As workers' compensation reforms have been implemented, many employers have experienced dramatically lowered rates.

State actuaries would have recommended substantial increases if not for the reforms. Instead, employers are expected to enjoy a 31 percent rate cut by the end of 2005, freeing money for new hires and better employee benefits. To avert a return to the days of a fully dysfunctional workers' compensation market in California, lawmakers must reject price controls and let recent reforms continue to improve our business climate.

*Senator Chuck Poochigian is author of SB 899, the comprehensive workers' compensation overhaul passed last year. He can be contacted at Senator.Poochigian@sen.ca.gov.*

*Lawrence J. McQuillan, Ph.D., is director of business and economic studies at the Pacific Research Institute for public policy in Sacramento. He can be contacted at LMcQuillan@pacificresearch.org.*

## Nine Things to Know Before Selecting the Web Host for Your Business

continued from page 6

formance of your site. Also, you are typically not able to install special software programs on these types of machines, because the host will need to keep a stable environment for all of the clients using the server.

**Collocated hosting** means that you purchase a server from a hardware vendor, like Dell or HP for example, and you supply this server to the host. The host will

then plug your server into its network and its redundant power systems. The host is responsible for making sure its network is available, and you are responsible for all support and maintenance of your server. Good hosters will offer management contracts to their collocation clients so that you can outsource much of the support to them and come to an arrangement similar to managed dedicated hosting. Most collocation hosts do not offer this service, however.

**Unmanaged dedicated hosting** is very similar to collocation, except that you lease a server from a host and do not actually own it yourself. Some very limited support (typically Web-based only) is included, but the level of support varies widely from unmanaged dedicated host to unmanaged dedicated host. This type of server can be had for around \$99/month. Support levels are typically only provided in general terms. Ask the host to go into specifics about what

support they will provide -- will they apply security patches to your server? -- before signing up. This service is typically good for gaming servers (like Doom or Counterstrike servers) or hobbyist servers, but not for serious businesses that need responsive, expert-level service.

**Managed dedicated hosting** means leasing a server from a host and having that company provide a robust level of support and maintenance. *continued on page 15*

## INVESTMENTS & FINANCE

### DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL

#### THE GAINERS Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Fleetwood Enterprises Inc	11.43	10.15	1.28	12.6%
Provident Financial Hldg	30.34	28.11	2.23	7.9%
Pacific Premier Bancorp Inc	11.40	10.71	0.69	6.4%
CVB Financial Corp	20.74	19.68	1.06	5.4%
Keystone Automotive Ind. Inc	25.96	24.73	1.23	5.0%

#### THE LOSERS Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
HOT Topic Inc	17.28	19.13	-1.85	-9.7%
Modtech Holdings Inc	5.98	6.50	-0.52	-8.0%
Channell Commercial Corp	7.10	7.50	-0.40	-5.3%
National RV Holdings Inc	7.99	7.99	0.00	0.0%
Watson Pharmaceuticals Inc	29.71	29.56	0.15	0.5%

Company	Ticker	7/21/2005 Close Price	6/21/2005 Open Price	% Chg. Month.	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Co. (H)	AWR	30.56	29.37	4.1	31.85	21.90	26.8	NYSE
Channell Commercial Corp.	CHNL	7.10	7.50	-5.3	10.39	2.90	19.2	NASDAQ
CVB Financial Corp.	CVBF	20.74	19.68	5.4	22.40	16.01	18.9	NASDAQ
Fleetwood Enterprises Inc.	FLE	11.43	10.15	12.6	15.60	7.33	NM	NYSE
Foothill Independent Bancorp	FOOT	20.24	20.04	1.0	21.88	16.00	17.6	NASDAQ
HOT Topic Inc.	HOTT	17.28	19.13	-9.7	23.49	13.85	20.6	NASDAQ
Keystone Automotive Industries Inc	KEYS	25.96	24.73	5.0	29.28	17.55	25.0	NASDAQ
Modtech Holdings Inc.	MODT	5.98	6.50	-8.0	9.05	5.77	NM	NASDAQ
National RV Holdings Inc. (L)	NVH	7.99	7.99	0.0	16.66	7.64	53.3	NYSE
Pacific Premier Bancorp Inc.	PPBI	11.40	10.71	6.4	15.13	9.63	13.7	NASDAQ
PFF Bancorp Inc.	PFB	31.30	30.29	3.3	32.41	23.17	17.4	NYSE
Provident Financial Hldg.	PROV	30.34	28.11	7.9	30.96	22.82	11.5	NASDAQ
Watson Pharmaceuticals Inc.	WPI	29.71	29.56	0.5	33.32	24.50	18.0	NYSE

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

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#### Five Most Active Stocks

Stock	Month Volume
HOT Topic Inc	17,630,637
Fleetwood Enterprises Inc	15,045,200
Watson Pharmaceuticals Inc	9,009,100
CVB Financial Corp	1,237,084
Keystone Automotive Industries Inc	1,067,801

#### Monthly Summary

7/21/05	
Advances	9
Declines	3
Unchanged	1
New Highs	0
New Lows	0

## Laughing Your Way Through Office Stress

continued from page 5

exaggerated the jibe. "You're so smart! You figured out I was an idiot in five minutes. It usually takes people three months to figure that out about me!" Bob kept his humor--and the client.

It's no wonder that politicians have comedy writers on their staff. Democratic Presidential candidate Howard Dean turned to comedy to starve off the political damage of his primal outburst in Iowa. Afterwards, Dean said, "Iowa is behind me and now I look forward to screaming at voters in

New Hampshire." OK, he still lost the election, but he kept his cool about losing his cool.

3. Structure fun.

At least once a day, lighten up the office by doing something unexpected. Humor and joking aren't reserved for the brazen. Southwest Airlines has proved that a little risk is worth the payoff. Its flight attendants are known to sing the emergency announcement over the public address system. Managers wear pig noses during corporate meetings. And guess what? Southwest has the lowest attrition and absenteeism and most

productive workforce in the industry, not to mention a reputation for highly creative and innovative management.

4. Diffuse conflict with humor.

Being defensive lowers your status, builds tension and leads to bad business decisions. If you hear a negative comment, can you put a positive spin on it? This is a comic's trick. For example, one woman didn't like her coworker claim that she was aggressive. Her response: "Why thank you. I understand our Secretary of State has been called

that too. So I'm in good company!"

When your boss says, "Smile, you look prettier when you smile." Just say, "Thank you. And I look drop dead gorgeous when I get a raise!"

Toxic, negative people are all around us. Sometimes they are our bosses and sometimes they're working in the next cubicle. Whatever the situation, don't leave your humor in the hallway. "This report is just as bad as your last report!" "Well, at least I'm consis-

continued on page 32

## Taking Control of Our Borders

by Senator Bob Dutton

One of the most controversial and contentious issues at the federal, state, county, and local level is the subject of illegal immigration. It's clear to me that for years the federal government has not given us the tools or funds to safely secure our borders. It's also abundantly clear that the present make-up of the Legislature will not allow any laws or constitutional amendments change the way our borders are secured.

So instead of continuing to complain about what Washington and Sacramento are not doing to enforce the laws of this state and protect our borders, I have decided to become the Inland Empire co-chair for the California Border Police Initiative. We hope to gather enough signatures in the near future to qualify it for the ballot in 2006.

This initiative would establish the California Border Police, separate from the INS or any other law enforcement agency, and would come under the direct authority of the governor. The California Border Police would be allowed to patrol the border and enforce all federal immigration laws statewide including going after those employers in our state who know-

ingly hire illegal immigrants.

It's also important to note that these law enforcement officials will be trained and sworn as officers, not volunteers.

The California Border Police would be paid for with the savings that it costs when these illegal immigrants use our services. For example, in California the three million illegal immigrants currently in our state cost taxpayers nearly \$9 billion each year. Taxpayers pay \$750 million annually to house the 18,000 illegal immigrants in California prisoners.

If passed by the voters, the state taxpayers will save at least \$10 for every dollar it costs to establish the California Border Police.

It is for these reasons and others that I've decided to become the Inland Empire co-chair of the initiative and would encourage all of you to sign the petition to qualify it for the ballot next year.

It's time we stop crying about what Washington and Sacramento are not doing to stop this growing problem, and we solve the problem ourselves. For more information about the initiative, please visit the group Website at [www.calborder-police.com](http://www.calborder-police.com)

by OSHA. Specifically, H.R. 739, the Occupational Safety and Health Small Business Day in Court Act, gives the Occupational Safety and Health Review Commission (OSHRC) additional flexibility to make exceptions to the arbitrary 15-day deadline for employers to file responses to OSHA citations when a small business misses the deadline by mistake or for good reason. H.R. 740, the Occupational Safety and Health Review Commission Efficiency Act, increases the membership of OSHRC from three to five members to ensure cases are reviewed in a timely fashion. Because the attendance of two (of the three) commissioners is needed for decision-making, OSHRC has often been unable to act.

H.R. 741, the Occupational Safety and Health Independent Review of OSHA Citations Act, restores the original system of

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checks and balances intended by Congress when it enacted the OSHA law and ensures that OSHRC (the Court), and not OSHA (the prosecutor), would be the party who interprets the law and provides an independent review of OSHA citations. H.R. 742, the Occupational Safety and Health Small Employer Access to Justice Act, levels the playing field for small businesses and encourages OSHA to better assess the merits of a case before it brings unnecessary enforcement actions to court against small businesses. These bills now await consideration by the Senate.

Be assured that I will continue to support efforts to create greater opportunities for small businesses, to grow and expand. In the meantime, please let me know if I may be of any future assistance.

Sincerely,  
David Dreier

## Job Losses in BofA-MBNA Deal

Charles Doherty  
Hermosa Beach

Way to go, Bank of America ("BofA Agrees to Buy Credit Card Giant MBNA," July 1).

Keep on gobbling up banks and "consolidating" jobs. Are the latest 6,000 lost jobs good for the economy or just a few fat cats at BotA?

Where are the anti-trust people when we really need them?

## New Homeless Street Outreach Program

*continued from page 1*

most vulnerable population to the services and programs they need on the road to self-sufficiency. The FAP Street Outreach Team Project allows homeless individuals to attain a variety of housing options including pathways to permanent supportive housing opportunities.

FAP Street Outreach Team will conduct street outreach, case management and referral services to 300 homeless persons annually, including individuals and families with children. This will be done through mobile outreach by vehicle and on foot. The Street Outreach Team will work with several City of Pomona departments including Code Enforcement, the Police Department, the library and

*continued on page 11*

## Those Nine Magical Numbers

By Joe Lyons

It occurs to me, as I thumb through recent issues of the Business Journal, that many of us have been moved to pen a few words about the great new crime of the 21st Century.

Identity theft.

It probably comes from the fact that all of us have been hit or else know someone who has been.

We have given you computer perspectives, guest writer perspectives, and now I am going to give you a simple one-note perspective.

Protect your social security number.

I was but a callow youth when my dad drove me to the Social Security office. (I had a job, but I was too young to drive.)

There, on that little card were the numbers that would hang on my tax records for the rest of my life.

But, Right underneath them were the words, "Not to be used for identification purposes."

That warning notwithstanding, the magical SSN numbers

have become our universal I.D. numbers.

My Air Force serial number was changed in the late sixties to my SSN number. I have to imagine that some old archived Viet Cong interrogation files contain a lot of those numbers.

When I got out, my V.A. number was my SSN number. My bank account is my SSN number. Even the code I need to access my storage unit is based on my SSN number. There was actually a time, back in the seventies when it was being suggested that the Social Security number become a universal I.D. number.

Some paranoids even expected that it would be tattooed to us in order to trigger some diabolical beast computer in Brussels that would track our every move.

Fortunately, cooler heads and the proliferation of personal computers and electronic coding have diminished the use of that one number while advocating a broader base of access codes.

True, to this day there are things that require the last four dig-

its of the SSN, but there must be thousands of other people in America who have the same last four. It's only trouble when they match it with the first five.

The moral of the story is this. If you spent the last few decades dispensing your Social Security number, start using another number. The mere fact that it is out there can be trouble.

Today, babies are issued a SSN number at birth. If they die young, some people are able to access the number, take on the identity of the dead child, and with the SSN number rebuild a complete identity--birth certificate (few states cross reference birth and death records), drivers license, work permits, bank accounts, etc.

There are other items that can make identity theft easy. Such things are known as the "keys to the kingdom." They can include, but not be limited to, your mother's maiden name, your birth date, those three numbers on the back of your credit card, etc.

But the basic is the Social Security number. The program was never designed to be a retirement plan. And the nine digits were never designed to be your I.D. number.

Guard it closely.

## New Homeless Street Outreach Program

*continued from page 10*

Public Works. The Outreach Program will be a combined effort of the City of Pomona's Homeless Services Coordinator, a liaison from the Code Enforcement Division, and the Street Outreach Team.

"The collaboration between the city and the FAP Homeless Street Outreach Team continues to serve as a clear example of the city's new and effective approach to helping the homeless by directly connecting those in need with essential services," said Vice-Mayor Marco Robles.

In 2001-2002, FAP was also awarded a Community Development Block Grant (CDBG) from the City of Pomona to provide HIV prevention and education to the community, reaching hundreds of at-risk youth. Funding is provided by the Department of Housing and Urban Development (HUD) for approximately \$600,000 over a three-year period.

## OPINIONS

## AMEN

This pastor has guts!! Thought you might enjoy this interesting prayer given in Kansas at the opening session of their Senate. It seems prayer still upsets some people. When Minister Joe Wright was asked to open the new session of the Kansas Senate, everyone was expecting the usual generalities but this is what they heard:

"Heavenly Father, we come before you today to ask your forgiveness and to seek your direction and guidance. We know Your Word says, 'Woe to those who call evil good, but that is exactly what we have done.'

"We have lost our spiritual

equilibrium and reversed our values. We have exploited the poor and called it the lottery. We have rewarded laziness and called it welfare. We have killed our unborn and called it choice. We have shot abortionists and called it justifiable. We have neglected to discipline our children and called it building self esteem.

"We have abused power and called it politics. We have coveted our neighbor's possessions and called it ambition. We have polluted the air with profanity and pornography and called it freedom of expression. We have ridiculed the time-honored values of our forefathers and called it enlightenment.

"Search us, Oh, God, and know our hearts today; cleanse

us from every sin and set us free. Amen!"

The response was immediate. A number of legislators walked out during the prayer in protest. In six short weeks, Central Christian Church, where Rev. Wright is pastor, logged more than 5,000 phone calls with only 47 of those calls responding negatively. The church is now receiving international requests for copies of this prayer from India, Africa and Korea.

Commentator Paul Harvey aired this prayer on his radio program, "The Rest of the Story," and received a larger response to this program than any other he has ever aired.

With the Lord's help, may this prayer sweep over our nation and wholeheartedly

become our desire so that we again can be called "one nation under God."

If possible, please pass this prayer on to your friends. "If you don't stand for something, you will fall for everything."

Think about this: If you forward this prayer to everyone on your e-mail list, in less than 30 days it would be heard by the world. How many people in your address book will not receive this prayer....do you have the guts to pass it on?

*(Editor's Note: The Inland Empire Business Journal received this from a person well-known to us; however, we can not verify its reading at the Kansas Senate.)*

# Fraud Still Plagues Workers Comp.

by Ronald D. Johnson

State Senator Chuck Poochigian argues that his bill, SB 899 comprehensively reformed the current and dysfunctional workers' compensation system. He went on to add that, left intact, this legislation would provide significant premium savings to our business community and dramatically improve our business climate.

While I applaud Senator Poochigian for the implementation of SB 899, which has had a positive impact, this legislation has failed to address the impact of fraud that runs rampant throughout the construction industry and has created an underground economy that has defrauded the state of billions of dollars. Also, it has created an unlevel playing field, where honest contractors must compete with thousands of contractors who are engaged in unscrupulous and fraudulent activities, e.g., claiming unwarranted workers' comp "exempt status," misclassifying their employees in order to reduce workers' comp premium payments, paying unreported cash to their employees or all of the above.

In my industry, roofing, one group of contractors accounted for less than 3 percent of the total roofing industry payroll, yet they reported almost 15 percent of the total roofing industry workers' compensation losses. Moreover, only 694 contractors reported more than \$100,000 a year in total payroll. The remaining 2,449 reported an average of only \$21,372 each in total payroll. This means that 22 percent of the insured contractors are picking up the workers' compensation tab for the remaining 78 percent.

Furthermore, of the 5,900 actively licensed roofing contractors, only 3,143 have reported having workers' compensation insurance. This means that 47 percent, or 2,750 contractors, have claimed "exemption"—contractors who reportedly have no employees and who perform 100 percent of the work by themselves. Ask yourself, when was the last time you witnessed a roof being worked on by only one roofer?

Here is another glaring clue to workers' comp fraud. In San Diego Yellow Pages, there are approximately 284 roofing contractors with ads. Of those, 112 or 40 percent claim "exemption." Is it possible for a roofing contractor who claims exemption to afford a full-page color ad in the Yellow Pages with a price tag of \$47,268? I don't think so.

These statistics were provided to the Roofing Contractors Association of California by the Workers Compensation Insurance Rating Bureau and the California State Licensing Board. Again, I commend Senator Poochigian in his efforts to reform the dysfunctional state-mandated workers' compensation system. Indeed, the good senator introduced a bill during last year's session—SB X4 18, a companion bill to SB 899—that would have provided more funding to local district attorneys' offices for workers' compensation fraud investigation. However, the governor vetoed the bill.

Reforming the workers' compensation system is only part of the ongoing battle to combat fraud and the accompanying underground economy that runs flagrantly throughout the construction industry. If a contractor is actively engaged in fraudulent workers' comp activities, he or she is most likely engaged in payroll fraud and tax fraud.

Until the issue of fraud is diligently addressed by our respective governmental agencies, and money is allocated to prosecute offenders, the workers' compensation system will not be effectively fixed.

Ronald D. Johnson

## Solving The State's Structural Budget Crisis Must be a Priority

By Sen. Bob Dutton

Now that the 2005-06 state budget is signed and in effect, it's

clear to me that if California is ever to really move forward in solving the ongoing year-after-year budget shortfall, real structural reforms must be enacted.

I've participated in three budget cycles since coming to Sacramento in 2002 and have come away with the following observations.

You can't tax your way out of a fiscal crisis. When I arrived in Sacramento, the state faced a daunting \$38 billion deficit. My colleagues on the other side of the aisle insisted the solution to the budget crisis was tax increases. Republicans, however, held the line on raising taxes and, as a result, the state's deficit has been reduced each of the three years to a projected \$6 billion next year.

The State of California has a spending problem, not a revenue problem. One only need to look at this year's budget to make my point on this issue. The state's economy, thanks to the business community, has been expanding and is projected to bring in about \$84 billion in general fund revenue—that's an increase of \$5 billion over the previous year. General fund spending will increase by \$9 billion more than the previous year.

An increase is a cut in the eyes of many who receive funding from the state. Students in the state's K-12 system, for example, received \$3 billion more this year over last year—pushing the per pupil spending past \$10,000. Despite this substantial increase, educational officials called the \$3 billion increase a cut.

Legislators will almost always put off tough budget decisions given the choice. Fighting fraud, waste and abuse would be an excellent way to make sure all of our tax dollars are spent more effectively. However, we continue to see stories of money being spent on non-existent museums, state commissions paying hundreds of thousands of dollars to board members to attend just a handful of meetings and doctors and patients

continuing to rip off the state's medical system—keeping much needed dollars away from the truly needy residents of this state

So what are the answers?

Stay out of the way of business. In the last couple of years this state has begun to undo some of the harmful restraints that has driven business out of this state through areas like worker's compensation reform. The result is an economy that is clearly on the rebound and bringing in billions more to the state's general fund coffers.

Make fighting fraud, waste and abuse in state government a priority. "Where's the money being spent?" should be a question everyone at every level of government should be asking. How much of the more than \$10,000 per pupil is actually getting to the classroom? How many of the truly needy residents of this state are going without benefits such as MediCal because others are ripping the system off? It's clear to me that cutting fraud, waste and abuse by just 10 percent would mean freeing up billions of dollars to be spent on its intended purpose.

We all must take a hard look at making structural reforms to the state budget process. A big part of the budget crisis is caused by automatic spending mechanisms that have been put in place over the years, and even if taxes were increased, these spending mechanisms will continue to create budget shortfalls until they are addressed.

Governor Schwarzenegger has called a special election in November to begin addressing some of these issues. I'm sure in the coming months much is going to be debated concerning the effectiveness of his reform measures. But one thing is for sure, until real structural reforms are enacted and fighting fraud, waste and abuse is more than just a nice thought, legislators in California will continue to ask the question they have for the last several years—"Where's the Money?"

August 2005

## COMPUTERS/TECHNOLOGY

# Phishing & Casting

By J. Allen Leinberger

This column has nothing to do with standing in a river waiting for dinner to bite.

Casting, we will get to in a minute.

Phishing is the word now given to what we wrote about just last month. It is the attempt to find someone out there on the 'net' gullible enough to give up information allowing for identity theft or just plain electronic robbery.

We told you of the minister of natural resources for South Africa who would give you a cut of some \$14 million in U.S. dollars if you would give him your bank account number. Since then I have received copies of the Nigerian equivalent. One business manager I have talked to says he gets something like this about five times a day.

The Arrowhead Credit Union has put up signs in their branches advising members that Canada does not have a lottery. That is probably a scam in which they tell you that you have won but you must send the tax money first. Don't do it!

The latest phishing scam is even simpler. You may get a notice from someone like PayPal, a common Internet paying system, or maybe VISA. They want to check your account because of some questionable

activity. If you will confirm the information on your account, they can stop the thieves.

They ARE the thieves.

One acquaintance of the Business Journal was wiped out inside of 48 hours because she bit on this one.

Give no one your info.

Remember George Costanza on Seinfeld?

Remember how hard he fought to not give out his ATM I.D.?

We laughed then. Not now.

As for casting, this is a new development actually called "podcasting"—although you really do not need an iPod to use it. It is a relatively new service, which allows you to subscribe to audio, updated regularly on the Internet.

TV Guide, by way of Wikipedia, describes podcasting as, "a way of publishing sound files to a Website that allows users to subscribe to the site and receive new files as they are posted. Because new files are downloaded automatically by subscribers, podcasting lets individuals have self-published, syndicated radio shows."

"Podcasting can be thought of as an audio magazine subscription" or "as the Internet equivalent of timeshift-capable digital video recorders such as TiVo."

The concept has been

around for nearly a year. TV Guide puts one out every week and the production crew of "Star Trek: Enterprise" puts out a couple of 'casts to be used as director's commentary tracks with their last shows.

But now Apple has added the concept to their iTunes Music Store, as of July 1, and the thing has gone crazy. ESPN has daily sports' updates. ABC news is on and so is the morning show on NPR. You can also find BBC, Newsweek and Disney. And they are now all in one place in the new Podcast section of iTunes.

Apple's Steve Jobs describes this as mainstreaming the concept.

In each case, you subscribe to the service and get an automatic update. This does not require a purchase, like an audiobook, or the music of iTunes.

There are already many categories set up. Arts and entertainment, cooking, news and sports. Some people have even started up their own rambling talk shows.

You should be advised that some of the language is not for the sensitive.

One expert describes Apple's move as being like cappuccino. It's been around for a while, but Starbucks made it accessible. Apple has done the same with the podcast.

Like the widget of just a month before, this seems to be something that has caught the hearts and imaginations of

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people everywhere. Every time you plug your MP3 player in, it downloads a new program, automatically. You don't have to seek out a Web site for it. There are no other buttons to push.

There are those who feel it is the next logical step in the evolution of the blog.

The "blog," if you are unaware, is short for "Web log" and it amounts to a public diary. With the podcast, you can update an aural version without the chore of actually writing things down.

Like the Web site cameras of a few years ago, some people just can't make their lives public enough.

(I guess it's one thing if Big Brother points a camera at you and another if you use your own.)

Back in the seventies, CB radio was seen as the great communication link. Today, those radios are in the back of the storage unit along with the old 8-track player. It may well be that iPods and the podcast concept will be replaced by something else in the next three or four years. By then your DVD player may be at the back of that storage unit.

Still, it causes one to wonder what Thomas Edison would have thought had he known all of this back a century or so ago when he was recording "Mary Had a Little Lamb" into his wax cylinder recording device.

# Garner Holt: San Bernardino's Toymaker

continued from page 7

carved out of simple Styrofoam.

The office has a few taxidermy pieces, but by and large they prefer to use created figures. This is especially true of any endangered or extinct animals. It is a simple matter. In dealing with recreations of nature, they have developed a respect for nature itself.

The Garner Holt Productions facility covers about 50,000 feet

with about 50 regular employees. More are called in for special projects.

Specialties cover a spectrum from character design and creative development to audio/visual production and show sets and scenery.

There are also some very techno services such as GHP 3-D, 3-Axis FADAL VMC Milling and CAD/Drafting/Plotting.

If these abilities seem to be far beyond those of mortal man,

let's try this. Laser scanning captures the image of any solid object and creates an "on screen" three-dimensional file. CNC Milling can sculpt that image and sculpt it, so that a scanned 12-inch model of a dinosaur, for example, can be carved by the mill up to 30 feet long.

The client list still includes most of the companies mentioned already, as well as NASA, Knott's and Universal, foreign theme

parks, private collections, including Michael Jackson's Neverland Park, casinos, and a place called Tokyo DisneySea.

There have been several books published about the secrets behind Southern California theme parks and many people don't read them because they feel it spoils the magic. Garner Holt feels that knowing what makes some crea-

continued on page 7



## LAW

# Four Hurdles to Starting a Business

By Jim Stovall

When it comes to career, one of the greatest dreams of many people is to own their own business. This paints mental pictures of being the captain of one's own ship and being in control of one's destiny. Most all people who are considered a world-class success in business own or at least run their own operation. For the right person, there is nothing better than owning your own business. For the wrong person, there is nothing worse than owning your own business. For the right people, starting or running a company becomes liberating, creatively stimulating, and energizing. For the wrong people, it becomes pressure-filled, confining, and

paralyzing.

There are a number of hurdles that anyone should consider before starting or running their own business. These hurdles build upon one another. You don't go to the second hurdle until you have successfully navigated the first one; and unless you get over all the hurdles, you should not even consider being in business for yourself. Once you're over the last hurdle, it doesn't mean you win the race, it means you qualify to enter the starting blocks to begin the competition of owning and running your own business.

Always remember, there is nothing wrong with not being a business owner, leader, or entrepreneur. There are scores of people who function valuably

and professionally within someone else's corporate structure. This does not make them bad people. On the contrary, it makes them very good people at fitting into a vibrant team.

The following hurdles should each be successfully cleared before you move on toward the possibility of even considering starting or running your own business.

**Hurdle 1:** Honestly assess your temperament to determine whether or not you are suited to be an entrepreneur or a business owner. Are you a leader? Do you enjoy blazing your own trail, or would you prefer to follow someone else's lead or a clearly delineated job description and career path? Ask

friends, coworkers, and family members who will be honest with you to assess your temperament as well. Often, those around us see us more clearly than we can see our own strengths and weaknesses.

**Hurdle 2:** Determine whether or not you have a unique talent, ability, or opportunity. You have heard it said that if you build a better mousetrap, people will beat a path to your door. Obviously, it would be best to be the very first person to create a mousetrap. If not, you must determine if your mousetrap is really better and has either a cost or a quality competitive advantage com-

*continued on page 17*

## Waste Watchers

by Senator Bob Dutton

In case you're wondering, I will never support raising taxes until we begin to reign in the fraud, waste and abuse that takes place in government. Here's an example:

Recently, the *Orange County Register* (June 2, 2005) analyzed the resumes, salary, and attendance of 80 members of state boards and commissions who oversee and regulate everything from utilities to gaming, doctors, and student aid. The results were shocking.

In one case, a member of the state Occupational Safety and Health Appeals Board spent only 20 days in her office, yet took home \$99,696 last year. What was she doing the other 345 days of the year? According to her, she could be found working the rest of the time out of her condo in San Francisco, a luxury not afforded to most state employees. Another board member, this one on the California Medical Assistance Commission, was paid \$99,000, but attended only 16 meetings, meaning he received roughly \$6,100 per meeting attended.

Only adding salt to the wound, Carl Washington, a bureaucrat on the state waste management board, was paid \$117,558 last year. However, over the course of the year, he spent only 57 days at official meetings or doing business with the public, equating to nearly \$2,063 per day for his services.

With that kind of salary, you would think Washington was an invaluable expert on waste management—not quite. He was appointed to the board in 2002 by then-Assembly Speaker Herb Wesson with his only prior knowledge of waste management being that he was a termed-out Assemblyman in need of a job.

While most are appointed to any of the state boards and commissions, 14 100,000-plus-a-year board members are hired due mainly to political connections—taxpayers are only afforded the luxury of picking up the tab. The exorbitant salaries for board members who rarely meet only add more to the billions of dollars of debt California taxpayers are already facing.

## Selling to Today's Customers

by Brian Tracy

What is selling? In its simplest terms, selling is the process of helping a person to conclude that your product or service is of greater value to him than the price you are asking for. Our market society is based on the principles of freedom and mutual benefit. Each party to a transaction only enters into it when he feels that he will be better off as a result of the transaction than he would be without it. In a free market, the customer always has three options with any purchase decision. First, the customer can buy your product or service. Second, the customer can buy the product or service from someone else. Third, the customer can decide to buy nothing at all.

For the customer to buy your particular product or service, he or she must be convinced that it is not only the best choice available but he must also be persuaded that there is no better way for him to spend the equivalent amount of money. Your job as a salesperson is to convince the customer that all these conditions exist and then to elicit a commitment from him to take action on your offer.

The field of professional selling has changed dramatically since World War II. In a way, selling methodologies are merely responses to customer requirements. At one time, customers were relatively unsophisticated and poorly informed about their choices. Salespeople catered to this customer with carefully planned and memorized sales presentations, loads of enthusiasm and a bag full of techniques designed to crush resistance and get the order at virtually any cost.

But the customer of the 1950s

has matured into the customer of the 21st century. Customers are now more intelligent and knowledgeable than ever before. They are experienced buyers and they have interacted with hundreds of salespeople. They are extremely sophisticated and aware of the incredible variety of products and services that are available to them, as well as their relative strengths and weaknesses of those products. Many of them are smarter and better educated than most salespeople and they are far more careful about making a buying decision of any kind.

In addition, they are overwhelmed with work and under-supplied with time. Because of the rapidly increasing pace of change, down-sizing, restructuring and the competitive pressures surrounding them, customers today are harried and hassled. They are swamped with responsibilities, impatient, suspicious, critical, demanding, and spoiled. To sell to today's customer requires a higher caliber of sales professional than has ever before been required. And it is only going to become tougher and more complicated in the years ahead.

Now, here's what you can do immediately to put these ideas into action.

- Think continually about how you can convince your customer that your product or service is the very best available.

- Learn why he buys, or refuses to buy and develop strategies to turn non-buyers into buyers.

- Upgrade your knowledge and skills every day so you can sell more effectively. You always want to know more about your product or service than your customer.

Brian Tracy can be reached at (858) 481-2977 or [www.briantracy.com](http://www.briantracy.com).

## Garner Holt: San Bernardino's Toymaker

*continued from page 13*

ture do what he does adds to the magic, as he sees it.

As for Holt himself, he has grown a curly beard and one can only imagine that he is waiting for it to turn white so people will think he is Santa Clause, in charge of San Bernardino's most amazing toyshop.

ices such as server uptime monitoring, a hardware warranty, security patch updates and more. Be sure to make sure your managed dedicated host is specific about its managed services included so that you can be sure they are not disguising an unmanaged dedicated offering as a managed dedicated server. This has been known to happen, unfortunately, which is why it is important to do your homework and ask the right questions.

### 2. Ask If Your Potential Host's Network Has Blackholed Ips.

Many hosts care little about who is actually hosting on their networks, so long as the clients pay their bill. That means many hosters will allow porn sites, SPAMMERS and servers that create security issues on their network for the sake of the dollar. Even if you are to place ethical issues aside, this **does** have a negative impact on customers in general when a network gets blackholed

*continued on page 29*

## Nine Things to Know Before Selecting the Web Host for Your Business

*continued from page 8*

nance on the server that is backed by quality guarantees. This maintenance typically includes that serv-

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# New Report Highlights Long-Term Issues Facing California, Business Environment

The Public Policy Institute of California (PPIC) recently released a comprehensive, highly anticipated report detailing the challenges California will face over the next 20 years—with a transformation of the state's business environment at the forefront.

Edited by Ellen Hanak and PPIC Director of Research Mark Baldassare, **California 2025: Taking on the Future** is a multi-disciplinary study that provides a long-term perspective on issues such as population growth, transportation infrastructure, education and job opportunities. The authors are touring the state presenting the study's findings.

"California generally focuses on issues of immediate concern," said Baldassare. "As a result of this tendency, California 2025 shows that some of the most pressing issues the state will face 20 years from now are not part of the public forum of discussion taking place today. We are not advocating specific actions with which to confront these issues. What we are saying is that these are the issues Californians must begin to address now."

### Job Growth in Service Sector

A central focus of Baldassare's presentations is the transformation the business environment will experience over the next two decades. By 2020 there will be roughly 20 million jobs in California, with all regions of the state contributing to this growth.

San Diego is projected to lead this job growth, increasing 51 percent to 4.3 million jobs. Sacramento, the San Joaquin Valley, Los Angeles and the San Francisco Bay Area all will see their employment increase between 20 and 40 percent.

Not all sectors of business will see such job growth, however,

California 2025 shows that the share of Californians employed in the manufacturing industry will decline from 13.2 percent to 8.4 percent.

The employment increase largely will come in the professional services industry, with business, health, legal and educational services all demanding more workers. This, in turn, will create a greater demand for workers with associate, bachelor's and advanced college

degrees.

Projections indicate, however, that California's population is not necessarily on track to meet the needs of the future business environment.

### College Education Key

"Our education system is lagging behind the demands of our workforce, and that shortfall will begin to become more apparent

over the next 20 years," said Baldassare. "The demand for workers with a college education will be 39 percent by 2020, but the share of the population with a college education realistically will not reach that figure. Policy leaders and the general population need to understand that a college education is becoming more critical to California's economic prosperity and individual employment opportunities."  
*continued on page 17*

# Four Hurdles to Starting a Business

*continued from page 14*

pared to those that are currently on the market. You must also assess whether or not there are a sufficient number of mice---or in this case, potential customers---in your proposed marketplace. This area cannot be overestimated. Entrepreneurs fail every day because they are not honest with themselves. They feel they have a unique talent, product, or marketplace that no one else has.

**Hurdle 3:** Do you have enough capital? Most entrepreneurs will tell you the term "enough" capital does not exist. There is more truth than one might imagine in that statement. When you are in business for yourself, everything takes longer, costs more, and is more difficult than you imagined. This is not negative thinking. It is the real life experience of most business owners. Too many "would be" entrepreneurs base all projections on the proverbial best case scenario. You would be much better off to base your projections on the worst case scenario and even cut

it in half. If you can survive in that environment, you've got an excellent chance of making it. The only cardinal sin in business planning is to run out of money. Money buys you time, second chances, and many lessons. With money, you're like a pilot flying 40,000 feet above the earth. Any problems can be dealt with at this altitude. You have a lot of time to make corrections, contingency plans, and pursue alternatives. Without enough capital, you are like that same pilot flying 100 feet above the ground. You can fly successfully if everything goes perfectly; but if there's one mechanical error, fuel problem, or wind sheer, you are destined to crash and burn.

**Hurdle 4:** Do you have a passion for your new business? This may be the most critical hurdle of all. It's got to be more than a good idea or an attractive business. You've got to be willing to live, eat, and breathe your new venture because, in reality, you will probably be forced to. Becoming an entrepreneur

means that you are willing to do things that most people are not willing to do. This is only possible when you have an unbelievable passion to pursue your dream of owning your own business.

If you have gotten over these hurdles, you may be ready to approach the starting line. If you are, indeed, going to launch into your own business, above all remember the best advice I ever heard about being in business for myself: Make sure you're having fun. You got into this because you thought you would enjoy it. If you don't enjoy being in business for yourself, you would be far better off having a job working for someone else.

On your mark. Get set. Go!

*Jim Stovall has enjoyed success as an author, athlete, investment broker and entrepreneur while dealing with the*  
*continued on page 32*

# New Report Highlights Long-Term Issues Facing California, Business Environment

*continued from page 16*  
tunities."

### Target Audience

Hanak and Baldassare's audiences have included senior staff from the Governor's administration, California business leaders, local politicians and statewide media. Each briefing presents these and other key issues, allowing the respective audience to draw its own conclusions about actions to be taken.

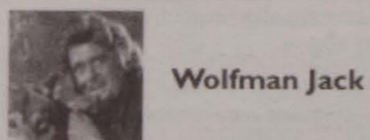
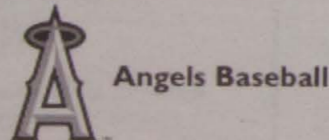
*For more information on PPIC and to download a copy of California 2025: Taking on the Future, visit [www.ca2025.org](http://www.ca2025.org).*

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# About Planning, Visualization and Improving Results

by Jim Murphy

It might seem odd to say that visualization is a business tool but indeed it is, and a powerful one at that. Start with, say, a professional football player. Before a game, the quarterback will start to visualize his drop-back, the set-up and the point on the field where his wide receiver is going to be. The wide receiver is doing the same thing -- visualizing how he's going to run his routes, what the defensive backs are going to do, when to make his cuts to be able to intercept the ball. We fighter pilots visualize. Before we get into the jet we visualize our mission. In fact, most of us like to set aside some time for visualization and "chair fly" the mission. That is, sit in a chair, visualize our hands on the flight controls, visualize our jets coming in towards the target, visualize how we'll make our radio calls, the enemy threats, countermeasures, our formation, the terrain and how we're going to get the heck out of there when we're through.

That's the power of visualization. We see our mission in our mind's eye, and it starts to become second nature. But guess what? Visualization is just one of the many by-products of a far more powerful tool called a plan. That's right, a plan - who is going to do what, when and where. There is nothing without a plan. You can't play a football game without a plan. You can't run a play without a plan. And I can't fly a mission until I know where I'm going, what the weather will be, what my target is, how many are on my team, what each of us will be doing, what the enemy might throw at me...well, you get my point: Successful missions always begin with a plan. Planning allows you to project your goals forward in time and space. Planning allows you to determine how you might influence events before they occur rather than reacting to events as they occur. A plan is how you intend to accomplish something, to achieve some-

thing, to attain some goal. Plans move the ball forward 10 yards. Plans tell us how to build a house. Plans tell us what we're going to do and how we're going to do it. Plans tell me how to fly my mission. Plans give me confidence that I'm going to get back alive.

Unfortunately, not all plans are the same. Some are good, some are bad. Far too many are downright sloppy. Fortunately, we fighter pilots have been in the business of planning for as long as we've been in the air. We have a process that makes certain our plans are the good ones; we have a process that forces us to think things through; we have a process for developing a plan that gets us back alive. At Afterburner, we call it "The Six Steps to Mission Planning."

### Step Number One: Determine the Mission Objective

A mission objective is something you want to do in today's mission. Destroy a SAM site. Close a sale with a specific account. A mission objective meets four criteria.

First, it has to be clear. State it in simple but direct language. If your people don't know what you mean-or worse, if your words are subject to differing interpretations-you're in trouble, and that means the mission is in trouble, too.

Second, the objective must be measurable on some quantifiable scale so you can ultimately determine whether it was successful.

Third, it must be achievable (i.e., believable or obtainable). That doesn't mean it has to be easy. Tough missions are worthy challenges, but it does have to be within the realm of possibility. If you're going to put people into motion, nothing degrades their abilities, motivation, energy, or enthusiasm faster than to give them an impossible task. It just doesn't work.

Fourth, a mission objective must support the overall future picture of the organization so your

team knows the importance of the mission objective and can rally behind it.

### Step Number Two: Identify the Threats

You want to know everything about what can stand between you and accomplishing your objective. For me and my mission, I know that a very tough fighter pilot stands between me and my mission objective. Somewhere out there is a very fast Mig with a very capable pilot at the controls and trust me, he doesn't want me to blow up his SAM site. So I want to know everything I can about this guy. I want to know what he eats, what car he drives, which hand he uses to comb his hair and how he brushes his teeth. I want to know everything. What could undermine your next sales call? Do you know who your counterpart is and what their situation is? What is their motivation? What deal have they offered your client? What new product feature is better than yours? How does the company stack up against yours? Terms? Shipping policies? Anything that could beat you out for the sale.

We call these factors external threats to your mission's success. How can you overcome these threats? Go to association meetings. Go to Rotary club functions, and meet-and-greets. Dig through your counterpart's Web site and their product catalogs. If your competition is a public company, listen in to their conference calls with analysts, and talk to your vendors. Get the low down; know how your counterpart brushes his teeth, and what trick his company has up their sleeves.

Next we look for internal threats. How's the communication inside your company? How good is that engineer coming with you on the trip? Can you count on your travel department (or agent) to get you there on time? Does finance stay competitive with terms? An untrained teammate or a communication breakdown can threaten success just as much as

any external factor.

Finally, prioritize the threats you've identified. Which ones will do you the most damage? Put them on top of your list. Then make certain you understand them, plan for them, and have a resource to deal directly with them.

### Step Number Three: Identify the Available Resources

Once you've identified your threats, what resources do you have to deal with them? These resources might be people, money, systems, technologies, products, clients, terms, services, or the unique skills of someone on your team. Think it through. How do your assets stack up against your threats? Do you need to take an AV guy with you because you're rusty on PowerPoint? Do it.

Don't forget assets outside your immediate circle of influence. Do you know someone that knows the buyer? Have you met the owner of the restaurant that might give you a better table when you're entertaining a client? Look at everything and everyone as a potential asset and think about how they might help. Listen to everyone and know how to reach them. Access everything. Look for nuggets of gold everywhere.

### Step Number Four: Lessons Learned

Everyone has experiences; someone has been there before. **Step Four** is to tap into those experiences and apply the lessons that best fit your mission. Has another salesperson been to this buyer? Does he or she know the buyer's trigger points? Has someone been to the client's office before? Is the parking lot five blocks away? One of my toughest customers liked silence. Had I not known, I would have nervously filled the silence with chatter. Fortunately, I was forewarned and I sweated through his long moments of silence. I got the con-

*continued on page 21*

# Top Health Care Medical Clinics/Groups in The Inland Empire

continued on page 28

Medical Group Address City, State, Zip	# of Physicians: Employed Contracted	Organization: (IPA/Grp. Pract.)	Total Employees	Year Founded	Percentage of Prepaid Patients	Urgent Care Services	Nat. Accredited: Surg. Centers Clinic/Group	Top Local Executive Title Phone/Fax E-Mail Address
1. NAMI California 3281 E. Guasti Rd. Ontario, CA 91761	21 1,500+	IPA Multi-Specialty	750	1983	95%	Yes	N/A N/A	Rene Morel Vice President (909) 605-8000 prowland@namcal.com
<i>NAMI California manages PrimeCare Medical Network, Inc. with groups in Chino, Corona, Hemet, Ontario, Redlands, Riverside, San City &amp; Temecula.</i>								
2. ProMed Health Network 1154 N. Mountain Ave. Upland, CA 91786-3633	0 980+	IPA Multi-Specialty	87	1988	80%	Yes	N/A N/A	Jeereddi Prasad, M.D./President Kishan Thapar, M.D./CEO (909) 932-1045/932-1065 kharvey@promedhealth.com
3. Vantage Medical Group 3880 Lemon St., Ste. 310 Riverside, CA 92501	0 520	IPA	75	1985	100%	No	No No	Helene Beilman Vice President (951) 778-1360/778-1363
4. Kaiser Permanente Medical Center, Fontana 9961 Sierra Ave. Fontana, CA 92335	400 0	Multi-Specialty Full Service Medical Care	4,200	1943	100%	Yes	N/A N/A	Jennifer Buch-Silvestri Area Associate Medical Director (909) 427-4270/ 427-7193
5. Loma Linda University Health Care 11370 Anderson St. Loma Linda, CA 92354	400+	Medical School Faculty Practice	900+	1967	15%	Yes	No Yes	Roger Hadley, M.D. President (909) 558-2315/558-2446
6. Riverside Medical Clinic* 3660 Arlington Ave. Riverside, CA 92506	105 0	Multi-Specialty Medical Group	620	1935	70%	Yes	Yes Yes	Steve Larson, M.D. Chairman/CEO (951) 782-3744/782-3834 steven.larson@rmcpc.com
7. Riverside Physician Network 1650 Iowa Ave., Ste. #220 Riverside, CA 92507	0 191		41	1984	100%	Yes	N/A N/A	Howard Saner CEO (951) 788-9800/788-0098 wmccool@rpndocs.com
8. Mission Medical Group 3880 Lemon St., Ste. 310 Riverside, CA 92591	0 300	IPA	WND	1996	100%	Yes	No No	Daniel Bouland President (951) 778-1355/778-1363
9. Kaiser Permanente Medical Center, Riverside 10800 Magnolia Ave. Riverside, CA 92505	245 0	Multi-Specialty Full Service Medical Care	2,400	1989	100%	Yes	N/A N/A	Michael A. Neri, M.D. Area Assoc. Medical Director (951) 353-2000/353-4611
10. San Bernardino Medical Group, Inc. 1700 N. Waterman San Bernardino, CA 92404	18 200+	Multi-Specialty Practice Group	121	1954	73%	Yes	Yes No	James W. Malin CEO/Administrator (909) 883-8611/881-5707 administration@sbmed.com
11. ProMed Health Network of San Antonio 1154 N. Mountain Ave. Upland, CA 91786	0 217	IPA	100	1994	100%	Yes and Physician on Call 24 Hrs.	N/A No	Jeereddi Prasad, M.D./President Vi Dupre/Reg. Administrator (800) 281-8886/(909) 932-1065
12. Inland Faculty Medical Group, Inc. 952 S. Mt. Vernon Ave. Colton, CA 92324	200	IPA		1994	100%	No	Yes Yes	Guillermo Valenzuela President (909) 433-9111/433-9199
13. McKinley Medical Group Inc. 9661 Magnolia Ave., Ste. B Riverside, CA 92503	181	IPA	0	1995	N/A	No	N/A N/A	John Mukherjee CEO (951) 359-0779/689-6644
14. Inland HealthCare Group, Inc. c/o Inland Health Organization 1980 Orange Tree Ln., Ste. 200 Redlands, CA 92374	10 165	Multi-Specialty IPA and Prime Care Group Practice	10 (MSO Provides all Non-Physician/ PA Employees)	1993	75%	Extended Care	No N/A	Rajiv Dhabuwala, M.D. President (909) 335-7171
15. Victor Valley IPA Medical Group 15201 11th St., #500 Victorville, CA 92392	0 175	IPA	10	1989	95%	Yes (Off Site)	No No	Dr. M. Ahluwalia President (760) 245-4747/245-4868
16. Hemet Community Medical Group 41885 E. Florida Ave. Hemet, CA 92544	4 153	IPA	176	1985	N/A	Yes	N/A N/A	Kali P. Chaudhuri CEO (951) 791-1111/791-1120
17. St. Mary Choice Medical Group 18564 Hwy. 18, Ste. 105 Apple Valley, CA 92307	2 161	IPA	WND	1990	33%	Yes	No No	Manmohan Nayyar, M.D. President (760) 242-7777x230/242-0487
18. Desert Medical Group* 275 N. El Cielo Palm Springs, CA 92262	WND	Medical Group	WND	1981	N/A	Yes	No Yes (NCQA)	Marc Hoffing, M.D. Medical Director (760) 320-8814/320-2016 abass@desertmedicalgroup.com
19. High-Desert Physician Assoc. 41885 E. Florida Ave. Hemet, CA 92544	0 79	IPA	30	1993	N/A	N/A	N/A N/A	Michael Foutz CEO (951) 791-1111/791-1120
20. High Desert IPA Medical Group 18270 Siskiyou Rd., Ste. A Apple Valley, CA 92307	0 54	IPA	60	1993	N/A	Yes	N/A N/A	Michael Foutz CEO (909)791-1111/791-1120

N/A = Not Applicable WND - Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olvera. Copyright IEBJ. \*This list updated July 2005 from those that responded to requested updates.

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# About Planning, Visualization and Improving Results

continued from page 19

tract. What gives you a leg up? Lessons learned can be big or little, and can come from your experience or the group's experience or an experience from another company. Search them out and work the critical lessons into your planning process.

## Step Number Five: Develop Courses of Action/Tactics

At this point you and your team should be armed with a mission objective, know the threats, have identified the available resources, and have incorporated lessons learned. Now you must develop a menu of potential courses of action. How am I going to attack the target? To answer that, break into small groups and brainstorm ideas.

At this stage, you want cre-

activity and ideas, and the more the better. Breaking up into small groups gives you just that (and it prevents one person from dominating the brainstorming session). You'll pick your final course of action from the ideas generated by these groups.

Now, bring the groups together and analyze and finalize your plan. This requires good facilitation and the ability to put ideas visually in front of the group, usually with white boards.

Each team lays out their tactics; everyone walks through them and picks them apart. The strongest tactics will become apparent; the fit will survive. Analyze and finalize. Who does what, when?

## Step Number Six: Plan for Contingencies

You will spend up to 50 percent of your time in the planning

process on step number six. It's time to plan for all of the what-ifs? What if the flight is delayed? What if your PowerPoint presentation locks up? What if the facilitator for your meeting resigned over the weekend?

Brainstorming these contingencies is easier done right now, in the planning phase, than later, in the chaos of the mission. Go through worst case scenarios in the calm of the planning room. Think things through now so you have a plan if it happens during the mission.

Planning for contingencies must be detailed. Start by breaking down your mission into its smallest components, and then rank those components on the basis of their importance. What's going to stop you dead in the water? What one component is the must-have component for the show to go on? Then work out what your solutions will be.

Keep peeling back the layers until you haven't anywhere else to go. Once you have a back-up for every item on the must-have list, you're ready to execute your mission.

## Successful Planning for the Future

Visualization is a great way to prepare for a mission but nothing starts until you have a plan. Planning provides a disciplined framework for approaching problems. It gives you courses of actions, planned response to contingencies, and resources to help you succeed. Use these six steps in your planning process and every mission in your business can be a successful one.

Jim "Murph" Murphy can be reached at [www.AfterburnerSeminars.com](http://www.AfterburnerSeminars.com).

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## MBA/Executive Programs in the Inland Empire

Listed Alphabetically

Name Address City/State/Zip	Programs Offered MBA/Enrl. Executive/Enrl.	Faculty to Student Ratio # Full Time Faculty # Part Time Faculty	Type of Institution Year Founded	Tuition & Fees: MBA Prog.: CA Res./Non-CA Res. Exec. Prog.: CA Res./Non-CA Res.	On Campus Rm. & Board. # Yrs. Wk. Exp. Req. for Admittance	Av. Grad. Starting Salary: MBA Program Executive Program	Top Local Executive Title Phone/Fax E-Mail Address
California Baptist University 8432 Magnolia Ave. Riverside, CA 92504	Yes/15 Yes/22	1:15 6 6	University 1950	\$18,000/Same \$18,000/Same	\$4,200 Per Year/None	\$50,000 \$75,000	Andrew Herrity MBA Director (951) 343-4361 gradservice@calbaptist.edu
Cal Poly, Pomona 3801 West Temple Ave. Pomona, CA 91768 <i>Professional MBA program contact: Andrew Truong (909) 869-3551/869-4559</i>	Yes/300 Yes/17 (Pro. MBA Program)	1:12 110 65	Public 1970	\$900 per Qtr/\$2,100 per Qtr \$325 per Unit/\$325 per Unit	\$1,000 2 Years Managerial/Supervisory	N/A	Dr. Eric J. McLaughlin Director (909) 869-2363/869-4559 directorgba@csupomona.edu
Cal. State Univ., San Bern.* 5500 University Parkway San Bernardino, CA 92407	Yes/288 Yes/20	1:18 33 2	Public 1965	\$1,300 (per qtr.)/\$4,000 (per qtr.) \$20,000/\$20,000 (for entire two year program)	\$8,000 Per Year None	N/A N/A	Beth A. Flynn MBA Program Director. (909) 537-5703/537-7582 mba@csusb.edu
Cal. State Univ., San Marcos San Marcos, CA 92096-0001	Yes/150 No	1:16 30 5	State University 1989	\$8,000/\$12,000 (+Books, Parking, Catered Lunches) N/A	N/A 3-5 Years	\$62,000 N/A	Dr. Beverlee Anderson Manager, MBA Operation (760) 750-4267/750-4263 mba@csusm.edu
La Sierra University 4700 Pierce St. Riverside, CA 92515-8247	Yes/37 No	1:10 4 6	Private 1922	\$12,501 N/A	\$9,362 N/A	\$35,000 N/A	Lizette Norton Human Resource Director (800) 874-5587/(951) 785-2901
The Peter F. Drucker & Masatoshi Ito Graduate School of Management 1021 N. Dartmouth Ave., Claremont, CA 91711	Yes/220 Yes/80	1:12 84 88	Private 1925	\$1,142 Per Unit/Same \$1,310 Per Unit/Same	\$800 0	\$75,000	Cornelis DeKlooyes Dean Of Students (909) 483-9360 drucker@cgu.edu
University of La Verne* 1950 Third St. La Verne, CA 91750	Yes/680 No	1:14 22 50	Private 1891	\$475 Per Unit/Same N/A	N/A 3 Years	N/A N/A	Abe Helou Associate Dean (909) 593-3511 ext.4211/392-2704 heloua@ulv.edu
University of Redlands* School of Business 1200 East Colton Ave. Redlands, CA 92374	Yes/476 No	1:12 28 288	Private University 1907	\$551 Per Unit/Same N/A	N/A 5 Years	N/A N/A	Peter Bergevin Graduate Programs Director (888) 999-9844/(909)335-5325
U. of Calif., Riverside Anderson Grad. Sch. of Mgmt. 900 University Avenue Riverside, CA 92521	Yes/150 No	1:15 38 9	Public 1954	TBD N/A	\$2,600-3,200 per Qtr 0	N/A N/A	Y. Peter Chung Interim Dean (951) 787-4551/787-3970 mba@agsmmail.ucr.edu
University of Phoenix 337 North Vineyard Ave., Ste. 100 Ontario, CA 91764	Yes/153 No	1:18 7 162	Private 1976	\$372 per Unit N/A	N/A MBA-3	N/A N/A	Jennifer Cisna Campus Director (800) 888-1968 (909) 937-2424

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the colleges 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 Sandra Olivera. Copyright IEBJ. \*This list updated July 2005 from those that responded to requested updates.

The Book of Lists available on Disk, Call 909-989-4733 or Download Now from [www.TopList.com](http://www.TopList.com)

## Just How Much Responsibility Should We Take?

by Michael Angier

I'm a big believer in personal responsibility.

Did you ever wonder what our world would be like if everyone in it always took responsibility for themselves? There certainly would be fewer problems and less drama. I bet our 24-hour news programs would have a hard time coming up with enough material to fill the airwaves.

In my experience, people who

consistently take responsibility are few and far between. Most people seem to find it easier to blame the government, their parents, their spouse, their kids or the star under which they were born for anything they don't like. It's a rare person who first looks at their part in producing the results in their life.

So on the one hand we have people who blame others and don't take responsibility. And on the other, we have those who take

total responsibility for their lives. But in my opinion, this is not the full picture.

I believe the truly responsible person is in the middle of the spectrum rather than the opposite end. The far left belongs to those who take TOO MUCH responsibility. Instead of blaming others, they blame themselves.

I won't tell you that I've always been personally responsible. I haven't. I do my best not to

blame others, and I think for the most part I succeed. But I've also fallen to the other extreme. I took too much responsibility--I blamed myself.

Blaming yourself is no better than blaming others. In fact, it may be even more destructive.

I've read of many veterans who felt guilt for having survived while their fellow soldiers were killed. My father, a B-17 pilot dur-

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## MONEY/INVESTMENTS

# Fee-Based Investment Accounts Resolve Commission Concerns

Today, a new generation of brokerage accounts is available to investors. This new type of account contrasts with a traditional brokerage account in one important way: the client doesn't pay commissions on individual transactions. Instead of commissions, the client pays a quarterly fee based on the size of the account.

The fee covers all the services rendered by the broker and his or her firm—including commissions, custodial services, and when applicable, portfolio management. These new types of brokerage accounts are designed primarily for accounts of \$100,000 or more and are available at many brokerage firms.

While the differences between a fee-based account and a per-trade commission account may appear small, the fee system's benefits to the client can be substantial. Under the commission system, a broker is compensated on the basis of the number and size of transactions executed. However, with a fee-based account, a broker's compensation is based on the value of the account. Because fee-based accounts are size-driven, not commission-driven, the fee-based broker has a greater personal stake in the success of each client's account.

When a fee-based account is established at most brokerage firms, the broker first develops a comprehensive investment profile for the client. The profile will define the client's risk tolerance, income needs, and overall investment objectives. This profile is usually completed before any investments are made. It serves as the blueprint for building a portfolio of stocks and bonds based on the client's specific needs.

Then, as each quarter passes, the client receives a performance review. The fee-based client always knows exactly what the account's returns have been, both on an absolute basis and compared to various indexes, like the S&P 500 or a bond index.

One of the keys to successful investing is the ability to independently evaluate each investment opportunity. When a commission is charged on a trade, some investors find it difficult to objectively evaluate the investment opportunity. This concern is eliminated with fee-based accounts because no commissions are charged on individual transactions.

Three types of fee-based accounts are generally available at most brokerage firms. The only difference is who is responsible for managing the portfolio.

The most widely used type of account is one where an outside money manager is employed to make all investment decisions. With this type of account, the brokerage firm and the money manager may share the fee—sometimes called a "wrap fee" because all expenses are wrapped into one fee.

Another type of fee-based account is one for which the client makes all the investment decisions. This type of arrangement provides the client with added flexibility. For example, if the stock market becomes too volatile, the client may want to shift from stocks to bonds. Later, the client can move back into stocks—all without incurring individual commissions.

Finally, many firms offer a broker-managed account for those clients who want to be somewhat involved in managing their account, yet want to turn the day-to-day responsibility over to the broker. Most broker-managed accounts are closely monitored by the sponsoring firm, and at some firms only experienced brokers trained in managing portfolios are eligible to participate. With both broker-managed accounts and accounts managed outside the firm, the client gives the manager discretion to make all investment decisions on the basis of the client's stated investment objectives.

The cost of a fee-based account will vary depending on the size and investment objectives of

the account. For example, the fee for managing a \$100,000 equity account might run from 2 1/2 percent to 3 percent, whereas a fixed-income account the same size might be managed for as little as 1 percent to 1 1/2 percent. The fee percentage may be reduced when the size of the account reaches various breakpoint levels.

Fee-based brokerage accounts are here to stay. In fact, many brokers believe that fee-based accounts may eventually overtake commission accounts as the most popular type of business. Fee-based accounts represent a more objective way for a client to have his or her assets managed. The broker and the client can both con-

centrate on what is best for the portfolio—and not be worried about commissions.

The next time your broker calls with a stock or bond recommendation, ask him or her about the firm's fee-based accounts.

Provided by courtesy of Elizabeth Cortez and Bruce Robbins, senior financial advisors with Wachovia Securities Financial Network in Ontario. For more information, please call (909) 373-2750. Wachovia Securities Financial Network, LLC, member NASD and SIPC, is a separate non-bank affiliate of Wachovia Corporation, © 2001 Wachovia Securities.

## MAROTTA ON MONEY, SALT AND OIL

continued from page 5

panies, not gold bullion.

The value of these investments is as an inflation hedge, or protection against the dropping dollar. Imagine that gold costs \$290 an ounce to get it out of the ground, and it is selling at \$300 an ounce for a profit of \$10 an ounce. Now imagine that the value of the dollar drops and gold soars up 33 percent to \$400 an ounce. Gold may be worth 33 percent more, but the profit from gold mining companies is up 1,000 percent since their profit has gone from \$10 an ounce to \$110 an ounce.

During times of inflation or a dropping dollar, bond investments lose their purchasing power. Having enough hard asset investments to balance your bond holdings is important to help preserve the buying power of your investments. Otherwise they drop too precipitously.

Our second drop took us

down an even longer slide. We were the last to come down the slides, racing our tour guide and our head coach. Despite our head start, our tour guide knew some secret of sliding and caught up and streaked past us about half way down the slide.

Lessons about the white gold from ancient salt mines are just as applicable today to the black gold of oil reserves.

Since salt was an essential commodity, anyone who significantly controlled the supply could artificially raise the price. Austria and Bavaria together controlled all the major salt sources in Central Europe, but they only cooperated for the 40 years following the Rosenheimer Salt Trade Agreement in 1649.

Cartels generally don't last much longer than that. While they are effective and disruptive in the long run, they are inherently unstable.

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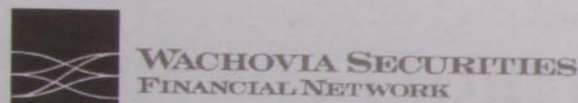
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## Health Insurance Web

One of the most daunting tasks for small business owners is selecting appropriate health care coverage

### A World Class Meeting Facility in a World Renowned Resort Destination

*continued from page 1*

meet in this destination. With the completion, the center has almost doubled in size to 264,000 square feet, increasing its exhibit capabilities (by an additional 34,000 square feet) and adding a new 18,000-square-foot outdoor function area. Additionally, the exterior of the center is changed. The roofline echoes the undulating mountain ridge and the ceiling is situated to enhance the dramatic views. The main entry is relocated from the east to the west with breathtaking mountain vistas and provides added convenience in connecting to downtown Palm Springs.

Because Palm Springs is all about relaxation, the Palm Springs Convention Center prides itself on making conference attendance as stress-free as possible. It is a goal that the totally redesigned Palm Springs Convention Center will be a favorite destination for a relaxing, rejuvenating meeting. The natural desert landscape and village atmosphere will enhance education and encourage growth. The commitment is to fulfill individual needs and exceed expectations.

for their employees. The California HealthCare Foundation has made the job a little easier with a Website that offers valuable, objective information to assist with the difficult job of obtaining small group health insurance.

www.healthcoverageguide.org contains unbiased information about health insurance especially for small business owners. Unaffiliated with a health plan, it does not recom-

mend specific plans or policies. More than 70,000 people have visited since its launch in late 2003. The information is now available in Spanish at www.GuiadeCoberturaSalud.org.

CHCF is an independent philanthropy based in Oakland that is committed to improving the way healthcare in California is delivered and financed. The two sites were developed after looking around and

seeing the shortage of objective information out there for small businesses who want to do the right thing, in terms of offering coverage, but are overwhelmed by the process or distrust information provided by brokers.

For additional information, call 415-333-1650 or via e-mail at philsiegel@aol.com



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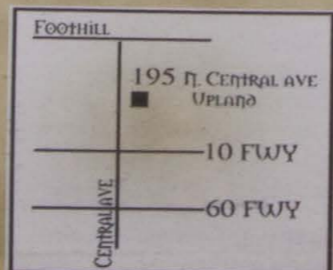
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# EXECUTIVE TIMEOUT

## Bangkok and Chiang Mai Thailand's Cities of Enchantment and Delight

By Camille Bounds, Travel Editor

**"This Sukhothai is a good place! There are fish in the waters, and rice grows in the fields. The king does not tax his subjects. The faces of the people are happy."**

(An inscription in stone found at the remains of the former royal city of Sukhothai, capital of the first Thai Kingdom in Siam between 1238 and 1349.)

When one hears the word "Bangkok," it conjures up wondrous romantic fantasies, adventurous excitement and tinkling temple bells. Romance is here. Adventure and delight is around every corner and a gentle innocent, gracious, smiling people inhabit this corner of our planet called Thailand.

Thailand is Thai silk, gloriously costumed Thai dancers, lush green flatlands covered with rice fields, orchids that grow anywhere and everywhere, elephants trained to work, water buffaloes for transportation, clear mountain streams and tumbling waterfalls.

### A touch of history

Bangkok is the main port of Thailand and its capital since 1782. She sprawls across the delta plain of the Chao Phraya River at a point just 25 miles from the Gulf of Thailand.

On the West Bank of the

river lies Thornburi, which served briefly as a Thai capital after the razing of the royal city of Ayutthaya by Burmese invaders in 1767.

### "Village of the Wild Plums"

The name Bangkok - which means "Village of the Wild plums" - would not do for a royal capital, and Rama I endowed it with a prodigious string of titles that had to be written or spoken in full during the transaction of official business. To Thais, Bangkok is known as Krung Thep "The City of Angels."

This is a country of a proud, friendly and nationalistic people. Thailand has the distinction of never having been under colonial rule by a western nation.



## Floating Marketplace

Thai people place great importance on dealing with one another peacefully and with dignity.

### The Grand Palace-The Emerald Buddha

The most splendid part of Bangkok is Rama's Grand Palace, which stands close to the bank in the westernmost corner of the river's loop. It is really not so much a palace as it is a city within a city. The palace compound covers one square mile and

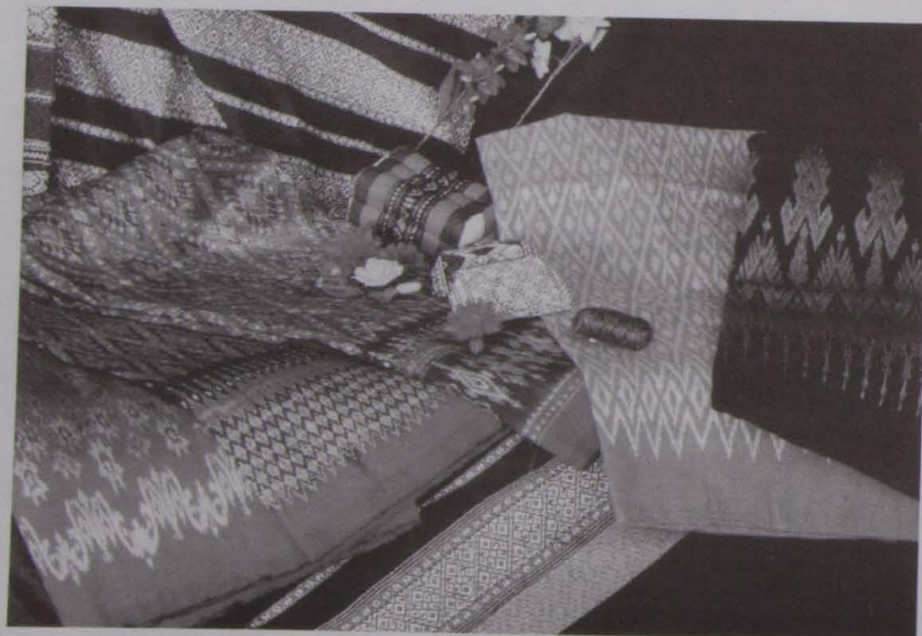
encloses spacious lawns as well as Bangkok's finest temple, Wat Phea Keo, The Temple of the Emerald Buddha.

In the dim light of the interior, high on a gilded altar with a royal, nine-tiered ceremonial umbrella behind and crystal balls on either side representing the sun and moon, reposes the Emerald Buddha - actually made of green jade not emerald-from which Rama I built the temple.

Shopping is a main event in Bangkok if you can imagine it, it's there and if you can't imagine it, it's there. The floating market is an experience as is the street stalls and up-scale modern malls. An evening of Thai boxing involves a spectacular display of athletic grace. Classical Thai dance with its stylized movements and stunning costumes will leave the audience breathless. For a grand overview of the city and a superb meal, book a dinner cruise along the Chao Phraya on the yacht from the Shangri-La Hotel.

### Where to stay in Bangkok Shangri-La in Bangkok

As its name implies, the  
*continued on page 30*



## Thailand is Thai Silk

# MANAGING

## World-Class Manufacturing is NOT Just for the Big Guys!

By James Shearer

The term "...world-class manufacturing" (WCM) is frequently bandied about and is often used to describe a company that has achieved a perceived, but largely undefined, level of performance. If WCM is undefined, why even think about, discuss, or seek to become world class? By inference, the term means to be truly excellent at the operational aspects of manufacturing. In today's highly competitive, global marketplace, few would argue that being truly excellent is not only a desirable trait but increasingly a requirement to survive and prosper, even for a small- to mid-sized manufacturer.

Manufacturing has long been, and still remains, a major growth engine for our economy. For the sake of this article, a manufacturer is a company (or facility or department within a company) of any size, large or small, that, by using equipment and/or labor, transforms materials or components from one form into another.

Within the vast community of manufacturers, what makes some "world-class" and others not? The answer is that since there is no universally agreed-upon definition or standard of world-class manufacturing, there is also no clear agreement on who is, and who is not, world-class.

To at least put some structure to WCM, consider the following premise: WCM is not a milestone or destination, it is not a certificate program, and there is no Board of Regents to confer membership in the club. It is, instead, an ongoing, never-ending journey toward total operational excellence. By looking at it this way, the very nature of what it takes to be world-class begins to take on an entirely new and different meaning. World-class becomes a structured philosophy of how to conduct business, and eventually it becomes a culture that is fully embedded into the fiber of the organization. This premise applies equally to manufacturing companies of all sizes.

Over the years, Dr. Richard Schonberger, a noted expert on manufacturing excellence, has

offered several different definitions or explanations of world-class manufacturing. Among them are these three:

- "Citius, altius, fortius." (Faster, higher, stronger--the motto of the Olympic Games).
- "Ever better quality, ever quicker response, ever greater flexibility, and ever higher value."
- "Customer-focused, employee-driven, data-based continuous improvement."

In analyzing these definitions and other aspects of truly exceptional manufacturing performance, the following four building blocks begin to emerge as encompassing attributes that are practical, workable interpretation of world-class manufacturing:

1. **Compete on the basis of time.** Do whatever you do in the conduct of business not only very well but also very fast--faster, and therefore more responsively and with more flexibility, than your competitors!

2. **Have very high levels of product and process quality.** Anything less than excellent quality is no longer acceptable, even for inexpensive, everyday commodity products. One need only look at the automobile industry to see the impact good or bad quality can have on overall success (witness Yugo compared to Honda). Excellent quality, as defined by the customer, has increasingly become the ante to even be allowed to participate in the manufacturing game.

3. **Involve all stakeholders in the conduct of business.** Stakeholders are not only owners and/or executive management. They include employees at all levels, vendors, customers, and community. Their involvement, at appropriate times and for appropriate aspects of the business, can add new ideas, entirely new perspectives, and a rich, unique flavoring to the broth!

4. **Practice continuous improvement in all aspects of the business.** In business, there is no such thing as perfection but, as Lexus said in its original tagline, "the relentless pursuit of perfec-

tion," manufacturing companies must adopt a culture that is never complacent, never satisfied, never rests on its laurels, and never, ever stops trying to improve in every area possible.

How does a small- to mid-sized company embed this world-class culture into its very fiber? There are four sequential steps that will drive the adoption of each of the above building blocks of world-class manufacturing. They are:

1. **Awareness.** The organization and all of its employees must be fully aware of the goal to become "world-class" and of the existence of each of the four building blocks or elements necessary to achieve that goal. (This is a leadership responsibility and a communication effort.)

2. **Understanding.** There

must be clear understanding by the employees of why the organization needs to become world-class and of the potential for each building block to positively impact the overall success of the business. The understanding should include how each building block can impact the business and the possible magnitude of the impact. (This is primarily a training effort.)

3. **Acceptance.** The organization and its employees must accept the premise that each of the four building blocks, individually (and as a collective whole), is inherently valuable and, in fact, critical to competitive success in the global marketplace. In other words, they must "buy in" to the concept of world-class performance and a world-class culture. (This is typically and "epiphany" event for individuals that occurs

*continued on page 32*

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# Top Health Care Medical Clinics/Groups in The Inland Empire

continued from page 20

Ranked by total Number of Physicians Employed/contracted

Medical Group Address City, State, Zip	# of Physicians: Employed Contracted	Organization: (IPA/Grp. Pract.)	Total Employees	Year Founded	Percentage of Prepaid Patients	Urgent Care Services	Nat. Accredited: Surg. Centers Clinic/Group	Top Local Executive Title Phone/Fax E-Mail Address
21. Redlands Family Physicians 1520 Barton Rd. Redlands, CA 92373	4 50	IPA	15	1982	50%	Yes	No No	Sandee Derryberry Executive Director (909) 798-7766/792-8627
22. Tower Industrial Medical Group 1218 E. Lexington Ave. Pomona, CA 91766	25 10	24-Hour Full Service Medical Care	175	1969	0	Yes	Yes Yes	Darla Marino Account Executive (909) 628-2777/465-9586
23. U.S. Health Works Medical Group 2171 S. Grove Ave., Ste. A Ontario, CA 91761	8 12	Occupational Health, Industrial Medicine	30	1980	None	Yes	No No	Kathy Herndon Area Manager (909) 923-4080/930-0704
24. Desert Medical Group 275 N. El Cielo Palm Springs, CA 92262	20 0	Medical Group	WND	1981	N/A	Yes	No Yes	Marc Hoffing, M.D. Medical Director (760) 320-8814/320-6477
25. Raincross Medical Group, Inc.* 4646 Brockton Ave. Riverside, CA 92506	0 11	Medical Group	67	1996	N/A	Yes	No No	Deborah Novellino Executive Director (951) 774-2800/774-2846
26. U.S. Health Works Medical Group 1760 Chicago Ave., Ste. J3 Riverside, CA 92507	6 10	24 Hr/7 Day Occupational Health, Industrial Medicine	17	1980	None	Yes	No No	Eileen Jazo Center Manager (951) 781-2200/781-2220
27. U.S. Health Works Medical Group 801 Corporate Center Dr., #130 Pomona, CA 91768	6 10	Occupational Health, Industrial Medicine	15	1980	None	Yes	No No	Angie Caratachea Manager (909) 623-1954/623-4988
28. U.S. Health Works Medical Group 12111 Central Ave. Chino, CA 91710	15	Family Practice, Industrial Medicine	48	1983	2%	Yes	No No	Alvin Yee, M.D. Medical Director (909) 628-6011/628-7801
29. Community Medical Group of Riverside Inc. 4444 Magnolia Ave. Riverside, CA 92501	11 2	Multi-Specialty	99	1975	3%	Yes	No No	Richard M. Finn, FACMPE Administrator (951) 682-5661/274-3411
30. Computerized Diagnostic Imaging Center 4000 14th St., Ste. 109 Riverside, CA 92501	12	MRI, CT, Fluoroscopy, Computerized Arterial Doppler, Ultrasound, Color Doppler	49	1987	20%	No	No No	Jerry Koppang CEO (909) 276-7500/276-7543 marketing@rivrad.com
31. Computerized Diagnostic Imaging Center 6485 Day St., Ste. 101 Riverside, CA 92507	12	Mammography, Ultrasound, Fluoroscopy, X-Ray	12	1987	20%	No	No No	Jerry Koppang CEO (951) 653-3654/656-2048 marketing@rivrad.com

*N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olivera. Copyright IEBJ. \*This list updated July 2005 from those that responded to requested updates.*

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## Nine Things to Know Before Selecting the Web Host for Your Business.

continued from page 15

for spamming, for example. Getting blackholed means that other networks will refuse e-mail originated from IPs that are black-listed. Some hosts have a number of entire class C (up to 256 IPs) networks blackholed and redistribute these tainted IPs to new clients. That means if your business relies on legitimate closed loop opt-in e-mail marketing to drive sales, being on such a network can severely cut response to your campaign because your e-mail may never get to its destination.

Check with any hosts you are considering to see if their networks are blackholed. Also, here is a link to a third party source that tracks blackholed networks and lists them: <http://www.spamhaus.org/sbl/isp.las>

The following URL is a good resource to help you understand what is labeled SPAM and what isn't: <http://www.spamhaus.org/mail-inglists.html>

**3. Don't Confuse Size With Stability.**

Just because a Web hosting company is big, does not mean it is

stable and secure. In fact, many of the biggest filed for bankruptcy protection or were saved by being sold to some other company, in some cases causing uncomfortable transitions in service for their clients. How do you protect yourself? Ask some key questions:

**How long has the host been in business? Is current ownership the same as always?**

**Are they profitable and cash flow positive from operation-generated revenue?**

**4. Don't Make Price Your Only Priority.**

The old saying "you get what you pay for" applies to most things in life, and hosting is certainly one of those things. When you over-prioritize price, you run the risk of ending up with a host that will provide you with a connection to the Internet and little else in terms of support (and even that connection may be running at maximum capacity or have uptime issues).

**5. Make Sure Your Host Has Fully Redundant Data Centers.**

When dealing with smaller vendors, make sure that they have their own data centers and that those data centers are fully redundant in terms of power and connectivity. Here are a few questions to ask:

**How many lines do they have coming into the facility?**

**What is the average utilization of their connections?**

(No matter how large the con-

nection, it if is running at maximum capacity it will be slow.)

**Do they have redundant power to the servers?**

**Do they have a generator on-site?**

**How often do they test their generator?**

**What sort of security measures do they have in place for the network?**

**What physical security do they have?**

**What type of fire suppression systems do they have in place?**

**6. Find Out If They Have Actual Experienced Systems Administrators On Their Support Staff.**

When you call in for technical support, it can be a frustrating experience to be stuck talking with a non-technical "customer service" representative when you really need to talk to a systems administrator who can resolve your issues. Find out the structure of their support department, how quickly you can get to an actual systems administrator when you need to, and which systems administrators can help you when you need help.

**7. Make Sure the Host Is Flexible.**

It is important that the hoster understands how important quality servers are to their clients' businesses. Even most managed dedi-

cated hosts will not go near supporting applications that are not part of their initial server setup. Find a hoster that has a vast amount of experience to support a wide variety of applications, and one that can bring that expertise to you through their services.

**8. Find Out What Their Former/Current Clients Say About Them.**

Can your prospective host provide you with success stories for clients with similar configurations to yours? Are they able to provide references from clients who can tell you about their experience using that company?

**9. Make Sure the Host's Support Doesn't Include Extra Charges.**

Make sure any host you consider provides you with a comprehensive list outlining the support they offer so that you can have an understanding of what is supported for free, what is supported at a fee, and what is not supported at all. Many hosts will try to hide a sub-standard level of free support behind non-specific statements of high quality support, so make them get specific to win your business.

*Chris Kivlehan is the marketing manager for INetU Managed Hosting. INetU is an award-winning Allentown, Pennsylvania-based hosting provider that specializes in managed hosting solutions.*

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# Just How Much Responsibility Should We Take?

continued from page 22

ing World War II, writes in "Ready or Not: Into the Wild Blue," about this feeling after his liberation from a German prison camp: "I had been having a difficult time relating to people . . . it was impossible for me to show gratitude. My sleep was sporadic, and nights were filled with remorse for my comrades who were lost and especially my three crewmen who died."

He's a caring man, and I believe to this day he still has similar feelings. But it's sometimes a fine line between empathy and blaming one's self. Feeling bad about the misfortune of others doesn't help them or us. It may keep us even more stuck.

And feeling guilty about what we've done or what we've failed to do doesn't help either. This is an over-sense of responsibility.

### Action Point

If you're one of those people who takes on too much, I hope you'll recognize this in yourself. In doing so, you can begin to direct your energy in a more constructive fashion.

In attempting to be a person of responsibility, we can sometimes slip into self reproach. The aim is to be personally responsible without blaming, without taking on too much.

Copyright Michael Angier & SuccessNet. Michael is the author of "101 Best Ways to Be Your Best." SuccessNet's mission is to inform, inspire and empower people to be their best—personally and professionally. Reach Micheal at <http://SuccessNet.org/subscribe.htm>.

# Bangkok and Chiang Mai Thailand's Cities of Enchantment and Delight

By Camille Bounds, Travel Editor

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Shangri-La, Bangkok is as close to "out of this world" as you can get in a place to stay. Upon entering the spacious lobby, you are immediately impressed with a combination of marble floors and exquisite crystal chandeliers that give a feeling of openness that seems to go on to infinity. The floor-to-ceiling windows in the lounge area overlooking the Chao Phraya River leave no doubt of where to be at sunset. The swimming pool and gardens are set alongside the river and is a place to unwind and relax.

### A hotel within a hotel

The rooms are spacious and beautifully decorated with teak and pastel colors. The rooms on the horizon floor have outstanding views of the river. The Krungthep wing has been placed in a separate tower across the gardens, creating a hotel within a hotel. She rivals her sister with balconies that look over the gardens. With colors that complement the warmth of wood and more chandeliers, this wing gives the true ambiance of the Shangri-La, and service throughout the property is superb.

The Shangri-La Bangkok takes pride in having been named one of the top 10 hotels in the world.

### Another fine choice

The Sofitel Central Plaza Hotel, a flagship of the expanding chain of Central Hotels, is another fine choice. As is with the Shangri-La, the Sofitel Central Plaza is geared for conventions and leisure travelers with all the amenities available anywhere.

### Location, location, location

As its name implies, the Sofitel Central Plaza is conveniently located just 15 minutes from the

airport and downtown. Within the hotel complex is the Central Plaza Shopping Center, one of Asia's largest shopping centers, boasting hundreds of fashion boutiques and specialty stores, international fast food outlets and cinemas.

The one challenge that Bangkok offers, is her constant gridlock of traffic. Schedule extra time to get from one place while in the city. Arrange boat or helicopter transportation when feasible especially to and from the airport.

### Stay at an Orchid in Chiang Mai

The Chiang Mai Orchid Hotel offers a relaxed atmosphere overlooking the lush Doi Southepp Mountains. It is elegantly furnished and pleasantly decorated with local touches and amenities to make for an enjoyable stay with excellent continental and Chinese cuisine.

### Important etiquette

The royal family is treated with ultimate respect. Rude and boorish remarks in this area can land a person in jail. (This is serious business.) Monks may be photographed but never touched. It is considered offensive to point your foot at a person or object. Sitting cross-legged pointing your foot at someone is considered an insult. Public displays of affection are not acceptable. Never pat anyone including children on the head.

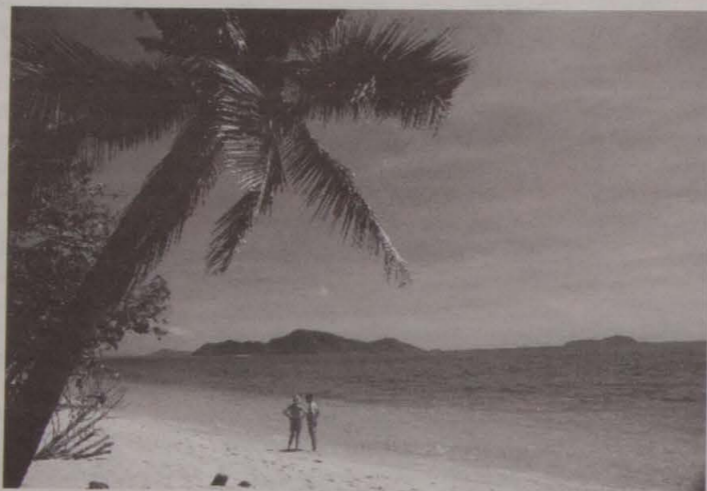
### How to get there

Thai Airways International flies from Los Angeles to Bangkok. Their excellent food, fine service and comfortable seats are the watchwords of this airline. The flight attendants are charming and gracious - giving a little preview of what to expect when visiting their lovely country.

U.S. citizens require a passport that is valid six months beyond the duration of the intended stay. Travelers are permitted one-month, visa-free visits; however citizens of certain countries will, need to apply for a visa. Reconfirm your visa status by visiting [www.thai-la.net](http://www.thai-la.net).

For information and brochures, call Tourism Authority of Thailand in Los Angeles at (213) 382-2353 or visit [www.thailand-tourism.org](http://www.thailand-tourism.org).

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



**Bangkok Beach**

### City of Roses

Chiang Mai, called the "City of Roses," is about an hour flight to northern Thailand. Chiang Mai sits on a wide mountain plateau 1,000 feet above sea level. Surrounded by soaring mountains and a cool climate, Chiang Mai is the idyllic "get away" from fast paced Bangkok.

### Chiang Mai - older than the Thai kingdom

Built nearly seven centuries ago as a fortress protected by walls and a moat, portions of the original walls and moat still remains intact. This city of over one million residents has graciously preserved many of its lovely teak homes and tree-shaded roads. It has a wealth of cultural and historical attractions, excellent shopping and wonderful food, great weather and the usual gracious Thai hospitality.

# Public Relation Propagation

By Michele M. Paiva

### Housebreaking Your New Boss

This may sound silly, but it's really going to ring true. Someone new, sometimes a boss, enters the workplace. It's a new person. A new identity. This new person is going to have their assets, of course, bringing a slew of skills to the table; but they will be bringing habits from the past which you'll have to get used to or try to curb.

Just like when you housebreak a new pet who is in your home, you've got to housebreak a new employee, even a new boss. If

the boss used to chew gum all the time at their old job, and no one finds it acceptable at your organization; (especially if you work with clients one on one often) - you've got to find a way to gently hit your boss on the backside with a rolled newspaper and say "bad boy" or "bad girl" without really doing so!

Here are some tips to help your new employee or boss adjust to the new surroundings without creating too much of a disturbance and without needing to mark the entire territory in a need to create a sense of belonging.

- Acknowledge when the individual is doing something that you find acceptable or outright enjoy.
- Make subtle comments such

as, "I really like that lipstick that I'm wearing. I used to chew gum a lot but when I did, it made my lipstick bleed and made me look unprofessional - kicking the habit was hard, but thank goodness THAT is over with!"

• Include the new employee/boss often in conversations, lunch etc. to get them acclimated with the atmosphere of what is done and not done in your particular workplace.

• Give your new employee or boss plenty of time for privacy to collect their thoughts or refocus. They need to be in the atmosphere but also need to know that they have skills that are unique that they need to focus on.

• If worse comes to worse, gently and I stress GENTLY, and pri-

vately, let the new individual know that xyz is often frowned upon. Sometimes people need more than hints and if you make sure you let them know in a non-confrontational and non-lengthy manner, they will appreciate your honesty. It would be best to bring it up once and bring it up in private and briefly only. A statement in passing is best. Any more than that and you'll look like a troublemaker.

Michele M Paiva, a national legal advocate, publicist, spokesperson, and author; and a member of the American Bar Association and the American Trial Lawyers Association. She can be reached at [MicheleMPaiva@aol.com](mailto:MicheleMPaiva@aol.com)

# Nine Things to Know Before Selecting the Web Host for Your Business

continued from page 29

cializes in managed dedicated hosting for businesses nationwide in the online retailing, Web development, e-learning, financial services and online marketing industries, as well as for governments,

non-profits and civic institutions.

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# Letter to the Editor

continued from page 10

by Paul Rampling Murrieta

So lots of people are surprised and upset that the County of Riverside is sitting on \$100 million (give or take a few tens of millions), and they don't know how it got there---or really where it is supposed to go.

What if that is not the largest pile of money accumulating at the county---with no apparent plans to spend it?

That is what I would call

TUMF---Transportation Uniform Mitigation Fee---a \$6,000 to \$8,000 per home fee on new houses.

I've read your earlier stuff on TUMF, and we both know it has been around for 2-3 years, and was advertised as some kind of traffic relief fund. It has about \$165 million in it.

BUT THEY ARE NOT SPENDING IT ON ROADS!

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## World-Class Manufacturing is NOT Just for the Big Guys!

continued from page 27

through extensive training and consistent, constant reinforcement by leadership and so-called champions or sponsors.)

4. **Implementation.** The organization and employees must put the elements into practice--into everyday use. If the three sequential steps immediately above (awareness, understanding, and acceptance) are not followed by the implementation step, they become nothing more than an interesting academic exercise of philosophical reflection.

Implementation typically takes the form of several significant initiatives, each initiative having numerous individual projects. The initiatives might address major topics such as improved quality or faster cycle time. For the quality initiative, the projects might include improved quality acceptance criteria and documentation for all purchased materials, improved process tolling, increased operator training, improved data collection and analysis, and structured problem solving techniques. Each project is targeted to one or more specific areas where tasks or corrective actions can be applied to improve specific operational performance. (NOTE: There is nothing magical about implementation. Very good project management skills are cer-

tainly required, but using appropriate stakeholders to develop and manage the right initiatives and projects to improve performance and transform the culture is the key.)

### SUMMARY

Culture change in an organization, especially a culture change of the magnitude necessary to become world-class, is not an easy or quick task. To implement a major quality imperative alone can take several years, and in the approach to world-class performance discussed above, the quality aspect is but one of four required elements. Therefore, becoming world-class does not happen overnight!

However, given that world-class manufacturing is a journey and not a destination; given that the four building blocks listed above arguably constitute one very workable, pragmatic approach to become world-class; given that the four sequential steps of adoption, also listed above, are a straight-forward, effective way to begin; and given that a world-class manufacturer will inherently have a significant, maybe even sustainable point-of-differentiation ensuring survival and prosperity; why wouldn't any manufacturing business, large or small, begin the journey today?

## Four Hurdles to Starting a Business

continued from page 17

challenge of his own blindness. Jim is a published author of many books including the best-selling novel, "The Ultimate Gift." The book has become a cultural phenomenon and has become the foundation for a business, The Ultimate Gift Experience, LLC, where Jim is a founding partner. A full-length feature film is currently being produced based on "The Ultimate Gift," with a scheduled release date of November 2006. For more information, please visit [www.tugx.com](http://www.tugx.com). Jim Stovall can be reached by e-mail at [jimstovall@aol.com](mailto:jimstovall@aol.com).

## MAROTTA ON MONEY, SALT AND OIL

continued from page 23

ble economic structures in the short run. While it appears that members of a cartel all do better when they cooperate, any one member does the best when everyone else cooperates but they cheat. Since there is an incentive for each member to cheat, they all ultimately end up cheating, and free markets resume. Since being formed in 1960 and staging the oil embargo of the 1970s, the oil cartel OPEC has largely lost its ability to set prices.

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## Laughing Your Way Through Office Stress

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mother!"

Don't wait for life to get the better of you to get a sense of humor. It's not what happens that determines your happiness; it's how you chose to look at it. When things happen that make you want to call suicide hotline, remember: You have a choice. You can get stressed out and drink, or you can laugh...and drink! So don't get mad, get funny.

Judy Carter is a motivational humorist and author of, "The Comedy Bible." Judy has appeared on "Oprah," "Good Morning America" and CNN. She works closely with many large corporations across America developing ways to use comedy in the

workplace. She is also producing the 11th Annual California Comedy Conference--October 21-23, 2005 in Palm Springs. For more information, please visit [www.corporatecomedyworks.com](http://www.corporatecomedyworks.com).

## MAROTTA ON MONEY, SALT AND OIL

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Also, when a cartel pushes the cost of an essential commodity too high, innovative people find an alternate way to make the commodity obsolete. For a while there was a flourishing trade in contraband

salt. Later, refrigeration, pasteurization, and canning made salt much less important. With oil, alternate energy sources such as wind, hydro, and nuclear are pressing to replace oil.

So when you are tempted to worry about high gasoline prices and who controls the world's oil, just take it with a grain of salt.

Editor's note (question): But can you drive a car on a tank of salt?

David John Marotta is President of Marotta Asset Management, Inc. of Charlottesville, providing fee-only financial planning and asset management at [www.emarotta.com](http://www.emarotta.com). Questions to be answered in the column should be sent to [questions@emarotta.com](mailto:questions@emarotta.com) or Marotta Asset Management, Inc., One Village Green Circle, Suite 100, Charlottesville, VA 22903-4619.

## Letter to the Editor

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The first TUMF expenditure was for a bus stop in Corona--oops, I mean transportation center in Corona.

Since then, lots of talk, but no dough. Meanwhile, the landowners and home buyers who thought that the \$6,000-\$8,000 per house that they gave to TUMF would be used for building roads are wondering where the roads are.

The county says that roads are expensive and they are waiting for the TUMF money to build up so they can build more roads with more money. WRONG. They can use the money they have to issue bonds that could build lots of roads

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## Laughing Your Way Through Office Stress

continued from page 9

ment!"---but then let your boss know that you heard the underlying message too, and that if there is a way to accomplish a task that would be more effective, you'll try---it's just that you won't suffer.

Sometimes, in tense deliberations, a strategically placed joke can shift power to your side. When Ronald Reagan was under pressure to defend his economic policies, he said, "I am not worried about the

deficit. It is big enough to take care of itself."

5. Keep yourself in the comedy zone.

When giving a speech that has a list of items, add humor by making the third item a surprise. For example, "There are three things that are troubling the world today: terrorism, the war in Iraq, and Britney Spears is going to be a

continued on page 33

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## REAL ESTATE COLUMN

### New and Existing Homes ... No End in Sight

In first quarter 2005, the Inland Empire recorded 25,732 seasonally adjusted detached home sales. Sales are likely at their peak, just off the 26,015 record of the prior quarter. Looking at the raw data, quarterly existing home sales totaled 14,687 units, down 7.0 percent from the same period of 2004. Quarterly new home volume of 7,295 was up 15.8 percent. Significantly, the inland region was responsible for 52.0 percent of first quarter 2005 new home sales in Southern California (San Diego to Ventura counties), exceeding the 50.5 percent for all of 2004.

In first quarter 2005, Riverside County's new and existing home prices were up 34.4 percent and 23.2 percent from that period of 2004. San Bernardino County's were up 21.8 percent and 40.0 percent. These surges occurred as families came inland and sent the area's prices soaring in a delayed reaction to prior price hikes in coastal markets to even

higher levels.

#### SALES

Riverside County recorded 5,066 new home sales during first quarter 2005, an increase of 9.4 percent over 2004. As recordings come at the end of escrow, this included many sales from the winter quarter. The Corona Norco area saw sales rise dramatically (187.3 percent). The volume leader was the new affordable housing center in Perris, Hemet, San Jacinto (1,308, 56.3 percent). Riverside County had 7,451 existing home sales in first quarter 2005, down 9.2 percent due to lack of available homes. No sub-market grew with the smallest decline in the rural desert area (-2.0 percent). The volume leader was the Coachella Valley (1,395, -9.8 percent).

San Bernardino County's first quarter 2005 new home sales rose 33.7 percent to 2,229 units. The Victor Valley area was the percentage (100.3 percent) and volume (1,210) leader as affordable buyers

caused sales to double. Its gain was followed by the desert's (37.0 percent). Existing, home sales in the first quarter fell 4.6 percent to 7,236. Fontana, Rialto, Colton, Grand Terrace area was the percentage (6.2 percent) and volume (1,614) leader. It was followed by the rural deserts (3.5 percent).

#### PRICES

Riverside County's first quarter 2005 median new home price was a record \$424,000 up 34.4 percent from 2004 and above fourth quarter's \$398,000. Its median existing home price was also a record at \$345,000, up 23.2 percent from 2004 and above last quarter's \$329,000. San Bernardino County's median new home price was \$315,500, up 21.8 percent from 2004 and above last quarter's \$306,500 even though the Victor Valley's affordable homes dominated the market. Existing home prices averaged a record \$287,000, up 40.0 percent from 2004 and above fourth quarter's

\$270,000. Southern California's prices were also strong everywhere. Compared to first quarter 2004, the new home median price rose 15.6 percent to \$445,800; the existing home median hit \$443,400, up 21.3 percent.

#### THE FUTURE

The Inland Empire's prices will likely rise throughout 2005, while those in the coastal counties begin to level due to their high levels. Normally, inland markets act like coastal markets with a 12 to 18 months delay, giving the area an early warning to questions about whether a "bubble" will cause market volumes and prices to stall.

#### QUARTERLY ECONOMIC REPORT

SAN BERNARDINO ASSOCIATED GOVERNMENTS

# Environmental Companies Serving the Inland Empire

Listed Alphabetically

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Company Name Address City/State	Billings (\$millions) 2004	Regional Breakdown % or \$ (millions) L.A./O.C./I.E.	Yr. Founded Headquarters No. Employees	Specialties	Clientele	Top Local Exec. Title Phone/Fax E-Mail Address
<b>Aerial Information Systems, Inc.</b> 112 First St. Redlands, CA 92373	\$2.2		1975 Redlands 30	Geographic Information, Data Base Creation, Automation, ANA Analysis	Government, Cities, Utility, Companies, Private, Consulting Firms	<b>Toshie Harnden</b> President (909) 793-9493/798-4430 aisgis.com
<b>Alton Geoscience</b> 25-A Technology Dr. Irvine, CA 92618	\$8	25% 60% 15%	1981 Irvine 85	Environmental Consulting Remediation Contracting Environmental Construction	Major Oil Companies Aerospace, Municipalities Local Govt. Agencies	<b>William T. Hunt</b> President/CEO (949) 753-0101/753-0111
<b>AMEC Earth &amp; Environmental</b> 4201 Santa Ana St. Ontario, CA 91761	\$8.3	25% 60% 15%	1954 Anaheim 100	Due Diligence, Asbestos & Lead Surveys, Environmental Construction, Soil & Groundwater Assessments	Retail Chains, Commercial & Industrial Developers, Fiber Optic & Cell Phone Providers, City & County Agencies	<b>Enrique Riutort</b> Env. Manager (909) 605-6500/605-6502 swhite@agraus.com
<b>Applied Planning, Inc.</b> 2151 E. Convention Ctr. Way, #122 Ontario, CA 91764	\$1.2	0% 0% 100%	1997 Ontario 7	Environmental Documentation, Entitlement, Cultural & Biological Resource Management	Public Agencies, Developers	<b>Ross Geller</b> Principal (909) 937-0333/937-0341 rgeller@appliedplanning.com
<b>AVES/ATC</b> 50 E. Foothill Blvd. Arcadia, CA 91006	\$4	50% 25% 25%	1984 Arcadia 60	Air, Soil, Water	All Categories	<b>B. Rohanizadch</b> Branch Manager (626) 447-5216/447-7593 rohan42@atc-enviro.com
<b>Brickley Environmental, Inc.*</b> 957 W. Reece St. San Bernardino, CA 92411	\$6.5	15% 10% 75%	1980 San Bernardino 50	Hazardous Waste Removal, Transportation, Disposal	School Districts, Universities, Hospitals, Contractors	<b>Tom Brickley</b> President (909) 888-2010/381-3433 brickleyenv@eee.org
<b>Bryan A. Stirrat &amp; Associates</b> 1360 Valley Vista Dr. Diamond Bar, CA 91765	\$15.3	WND	1984 Diamond Bar 81	Solid Waste Planning & Engineering, Hazardous Waste Site Investigation & Remediation	Public Agencies, Industrial Firms, Developers	<b>Bryan A. Stirrat</b> President (909) 860-7777/860-8017 pmitchell@bas.com
<b>Camp Dresser &amp; McKee, Inc.</b> 2920 Inland Empire Blvd., Ste 108 Ontario, CA 91764	\$10	10% 10% 80%	1947 Cambridge, Mass. 3,000	Water, Waste Water, Solid Waste Environmental Management	Local Government Industry State/Federal Govt.	<b>Donald Schroeder</b> President (909) 945-3000/945-1333
<b>Chambers Group, Inc.*</b> 302 Brookside Ave., Ste. D Redlands, CA 92373	\$6.5	7% 90% 3%	1978 Irvine 100	Environmental Planning, Natural Resources Management, GIS, Cultural Resources, Mitigation Monitoring Programs,	State, County, Local Agencies, Developers, Schools, Utilities	<b>Deborah Dobson-Brown</b> Director of Cultural Resources (909) 335-7068/335-6318 info@chambersgroupinc.com
<b>C.H.J., Incorporated</b> 1355 E. Cooley Dr. Colton, CA 92324	\$5.0	15% 5% 80%	1964 Colton 55	Environmental Phase I & II Assessments, Geotechnical Engineering, Geology, Construction Inspection and Testing	Lending Institutions, Private Developers, Government Agencies	<b>Robert Johnson</b> President (909) 824-7210/824-7209 www.chjinc.com
<b>Converse Consultants</b> 10391 Corporate Dr. Redlands, CA 92374	\$25	50% 20% 20% 10% (San Diego)	1926 Pasadena 324	Environmental Geotechnical Engineering, Site Investigation, Remediation, Asbestos, Air Quality, Geological & Hydrogeological Studies, Soils & Materials Testing	Commercial/Industrial/ Residential Financial Institutions Local State and Federal Agencies	<b>Hashmi Quazi</b> Principal-in-Charge (909) 796-0544/796-7675 hquazi@converseconsultants.com
<b>Earth Systems Southwest</b> 79811 Country Club Dr. Indio, CA 92203	\$5	1% 1% 98%	1997 Bermuda Dunes 51	ESAs, Phase II's, PEAs, Hydrogeology, Geotechnical Engineering, Materials Testing, Construction Monitoring	Engineers, Developers, Schools, Indian Tribes	<b>Craig Hill</b> President (760) 345-1588/345-7315 hyost@earthsys.com
<b>Earth Tech, Inc.</b> 1461 Cooley Dr., Ste. 100 Colton, CA 92324	\$1	na	1970 Long Beach 8,000	Environmental Studies/Remediation Hazardous Waste Management, Ordnance Services, Water/Wastewater Transportation, Construction Management	Department of Defense Utilities Commercial Industries Municipalities	<b>Sandra Cuttino</b> President, Global Env. Svcs. (909) 554-5000
<b>EIP Associates</b> 12301 Wilshire Blvd., Ste. 430 Los Angeles, CA 90025	\$12.6	50% 30% 20%	1968 San Francisco 103	Environmental Documentation, Planning, Resources Management	Local Governments, Law Firms, Private Industry	<b>Terri Vitar</b> Regional Manager (310) 268-8132/268-8175 tvitar@eipassociates.com
<b>EAR Eng. Construction &amp; Support Services</b> 12201 Magnolia Ave., #100 Riverside, CA 92503	\$6.5	\$5 \$12 \$4.38	1993 Riverside 40	Environmental & General Construction, Remediation, Lead/Mold Abate-ments, Demolition & Gas Stations Const.	Departments of Defense (Army & Navy), Local Governments & Private	<b>Ravi Pendurthi</b> President (951) 735-5575x110/735-8775 rpandurthi@earmanagement.com
<b>ENSR Consulting and Engineering</b> 2850 S. Redhill Ave., Ste. 110 Santa Ana, CA 92705	\$150	na \$3 na	1964 Acton, MA 1,150	Environmental Mgmt., Haz. Waste Mgmt. Remediation Sys. Dsgn. & Installation Auditing Permitting	Law Firms Financial Institutions Manufacturing, Aerospace	<b>Jerome R. Zimmerle, P.E.</b> Dept. Manager (949) 756-2667/756-8460
<b>Edward S. Babcock &amp; Sons, Inc.*</b> 6100 Quail Valley Court Riverside, CA 92507	\$6.4	0 5% 95%	1906 Riverside 62	Environmental Water Testing, Waste Water, Soils, Drinking Water	Municipalities, State & Federal Entities, Private industry	<b>Allison Mackenzie</b> Vice President/ General Manager (951) 653-3351/653-1662 cmoore@babcock/abs.com

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# Environmental Companies Serving the Inland Empire

Listed Alphabetically

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Company Name Address City/State	Billings (\$millions) 2004	Regional Breakdown % or \$ (millions) L.A./O.C./I.E.	Yr. Founded Headquarters No. Employees	Specialties	Clientele	Top Local Exec. Title Phone/Fax E-Mail Address
<b>Gabriel Environmental Services Inc.</b> P.O. Box 1161 Redlands, CA 92373	\$1.5	30% 10% 60%	1991 Redlands 10	Environmental Consulting, Asbestos Mold, Phase I's, Phase II's,	Banks, Developers, Property Management Companies	<b>Hani Gabriel</b> Principal (951) 545-0250/790-4374
<b>Geo-Cal, Inc.</b> 4370 Hallmark Dr., Ste. 101 San Bernardino, CA 92407	\$9.8		1992 San Bernardino 6	Environmental Engineering & Consultant Contractor	Public Agencies & Private	<b>Ileana Visca</b> President (909) 880-1146/880-1557
<b>Gradient Engineering, Inc.</b> 17781 Cowan, Ste. 140 Irvine, CA 92614	\$4	25% 50% 25%	1996 Irvine 22	Environmental Engineering & Construction Services, Remediation Technologies	Private Developers Public Oil-Mfg. Industries	<b>Kris R. Lutton, RG</b> President (949) 477-0555/757-7230 klutton@gradientengineers.com
<b>Inland Foundation Engineering, Inc.</b> 1310 S. Santa Fe Ave. San Jacinto, CA 92583	WND	0 5% 95%	1978 San Jacinto 18	Geotechnical Engineering, Environmental Assessment, Soils & Materials Testing	Private Sector, Local, Municipal & County Agencies	<b>Lawrence Strahm</b> President (909) 654-1555/654-0551 larry@pe.net
<b>Jorgensen Environmental</b> 10374 Trademark St. Rancho Cucamonga, CA 91730	\$9	10% 35% 40% 15% (other)	1988 Rancho Cucamonga 35+	Regulatory Compliance, New Facilities, Risk Assessment, Site Assessment, Permitting, Power Plants, Indoor Air Quality	Industry, Power Plants, Law Firms	<b>Daren Jorgensen</b> President (909) 483-3300/483-3306
<b>Keith Companies, The</b> 22690 Cactus Ave., Ste. 300 Moreno Valley, CA 92553	\$425	15% 50% 35%	1983 Costa Mesa 500	Civil Engineering, Environmental Surveying, Mapping, Water Resources	Private, Public	<b>Richard T. Robotta</b> President (909) 653-0234/653-5308
<b>Kleinfelder, Inc.</b> 1220 Research Drive, Ste. B Redlands, CA 92374	\$17.4	\$11 \$4 \$12	1961 San Diego 1,650	Geotechnical & Environmental Engineering	Public Agencies, Developers, Schools	<b>Joseph Aldern</b> Inland Empire Regional Mgr. (909) 793-2691/792-1704 rolalde@kleinfelder.com
<b>L &amp; I Environmental Inc.</b> 1269 Pomona Rd., #102 Corona, CA 91720	\$1	0 20% 80%	1993 Corona 13	CEQA/NEPA 404/401/1603 Permitting Section 7 & 10, Const. Mitigation, Reveg., Monitoring, Archeo, Paleo, Biology	Public Private	<b>Leslie Irish</b> Principal in Charge (951) 279-9608/279-9609
<b>Leighton Consulting, Inc.</b> 41715 Enterprise Circle, Suite 103 Temecula, CA	26,000,000	20%	175	Phase I & II ESA, Remediation, DTSC,	School Districts, Public Agencies, Land Owners/Developers	<b>Kris Lutton</b> Senior Vice President (909) 296-0530/296-0534 khaertling@leightonconsulting.com
<b>Lilburn Corporation</b> 1905 Business Center Dr. San Bernardino, CA 92408	\$1.5	0% 0% 100%	1989 San Bernardino 12	Mine Reclamation Planning, Land Use Permitting, Landfill Assessments & Permits, EIRs	Public Agency, Private Landowner, Utilities, Waste Management Companies	<b>Steve Lilburn</b> President (909) 890-1818/890-1809 lilsb@verizon.net
<b>Lockman &amp; Associates</b> Inland Empire Regional Office 3200 E. Inland Empire Blvd., Ste. 130 Ontario, CA 91764-5513	\$3	50% 20% 30%	1964 Monterey Park 18	Solid Waste Management Planning and Design Services	State/Local Government Private Industry Institutions	<b>C.W. Lockman, P.E.</b> President (909) 944-6988/948-8508
<b>Marcor Remediation, Inc.</b> 16027 Carminita Rd. Cerritos, CA 90703	\$55	30% 10% 8%	1980 Baltimore, MD 500	Asbestos, Mold & Lead Abatement, Facility Decontamination, Environmental Remediation	Commercial/Industrial Properties Aerospace, Utilities	<b>Matthew Westrup</b> Vice President (562) 921-2733/921-2383
<b>McLaren/Hart Jones</b> 2850 S. Red Hill Ave., Ste. 110 Santa Ana, CA 92705	\$45.5	50% 40% 10%	1977 Charlotte, NC 120	Remedial Investigation/Feasibility Study Engineering Remediation/ Risk Assessment/Brown Fields	Private Industry, Department of Energy, Department of Defense, State & Local Government	<b>Hassan Amiri</b> V.P./Regional Manager (949) 752-3208/756-8460 hamini@jajsg.com
<b>Medtox, Inc.</b> 550 N. Park Center, Ste. 102 Santa Ana, CA 92705	\$4.1	50% 20% 30%	1982 Santa Ana 10	Toxicology/Risk Assessment, Industrial Hygiene & Safety, Env. Engin., Env. Health Ser., Training, Asbestos, Geotechnical,	City of San Bernardino IVDA, Riverside Waste Management, ARCO, Fleur	<b>John H. Daly</b> President (714) 480-0111/480-0222

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# Environmental Companies Serving the Inland Empire

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Company Name Address City/State	Billings (\$millions) 2004	Regional Breakdown % or \$ (millions) L.A./O.C./I.E.	Yr. Founded Headquarters No. Employees	Specialties	Clientele	Top Local Exec. Title Phone/Fax E-Mail Address
<b>Michael Brandman Associates*</b> 621 E. Carnegie Dr., Ste. 100 San Bernardino, CA 92408	\$10.5	1% 17% 49%	1982 Irvine 75+	Natural Resources Mgmt., Wetland & Water Issues. CEQA/NEPA, Cultural & Paleontological. Air Quality & Noise Studies	Public & Private Developers	Dr. Thomas J. McGill Principal/Regional Manager (909) 884-2255/884-2113 taviricel@brandman.com
<b>MicroCool a Division of AxAir Nortec*</b> 72-128 Adelaide St. Thousand Palms, CA 92276	\$1.95	10% 5% 25%	1981 Thousand Palms 10	Outdoor Cooling, Adiabatic Humidification, Dust Suppression For Transfer Stations	County Waste, Restaurants	Mike Lemche General Manager (760) 322-1111/343-1820 info@microcool.com
<b>Nolte Associates, Inc.</b> 710 Rimpau Ave., Ste. 208 Corona, CA 91719	\$1	45% 10% 45%	1949 Sacramento 12	Solid Waste Management, Sanitary Sewer & Water Resources Engineers	Private Waste Management Firms, Municipalities	Paul Hacunda Associate (951) 372-2760/739-7510 paul.hacunda@nolte.com
<b>Onyx Environmental Services</b> 5202 Oceanus Dr. Huntington Beach, CA 92649	\$66.2	65% 20% 15%	1973 Oakbrook, IL 4,400	Collection Transportation Treatment & Disposal	Aerospace Public Utilities Private Business	Marc Hunter Area Operations Mgr. (714) 379-6000/379-6010
<b>PBS &amp; J</b> 175 Calle Magdalena Encinitas, CA 92024	WND	WND	1985 Miami, FL 3,500	Waste Water, Environmental Water, Construction Support		Paul E. Cooley Vice President (760) 753-1120/753-0730
<b>PCR Services Corp.</b> 233 Wilshire Blvd., Ste. 103 Santa Monica, CA 90401	WND	WND	1974 Santa Monica 62	CEQs/NEPA Documentation, Consultants, Air Quality/Environmental Acoustics, Biological, Cultural Resources Mgmt., Res., Commercial, Real Estate, Health Care, Manufacturers	Educational Entertainment, Museums, Landfills, Superfund Sites, Roads, Waterworks	Gregory J. Broughton President (310) 451-4488/451-5279 g.broughton@pcrnet.com
<b>PSI</b> 3960 Gilman Street Long Beach, CA 90815	\$180	60% 30% 10%	1964 Oakbrook Terrace, IL 2,500	Phase I,II,III Site Assess., Enviro. Audits Hazardous Waste Investigations Risk Assessments, NEPA/LEQA Studies	Aerospace, Mjr. Oil Cos. Local, State & Federal Governments, Banking & Legal, Manufacturing	Michael M. Mooradian Senior Vice President (562) 597-3977/597-8459
<b>Ralph Stone &amp; Co., Inc. WBE</b> 10954 Santa Monica Blvd. Los Angeles, CA 90025	\$1	70% 15% 15%	1953 Los Angeles 12	Envir. Ph. I, II, III Property Assessments, Soil Grndwtr, Asbestos, Leadpaint, Haz. Waste Mgmt. Stormwater Pollution Mgmt., Mold Investigations	Banks, Insurance Companies Governments	Rick Kahle President (310) 478-1501/478-7359
<b>RES Environmental, Inc.</b> 865 Via Lata Colton, CA 92324	WND	70% 25% 5%	1986 Colton 10	Regulatory Compliance Monitoring, Air Toxics Testing, PM-10 Particular Monitoring, Air Quality Instrument Repair, Weather Forecasting	Landfills, Testing Oil Refineries, Industry Government & Regulatory Agencies	Betty Roberts President (909) 422-1001/422-0707
<b>Tetra Tech, Inc.</b> 348 W. Hospitality Lane, Ste. 300 San Bernardino, CA 92408	\$580	16% 25% 12%	1966 Pasadena 6,000	Environmental Science & Engineering Hazardous Waste Mngmnt. & Remed. Groundwater Mngmnt. & Remed. Landfill Mngmnt.	DOE U.S. Air Force CAL EPA County of San Bernardino	Javier Weckmann Director (909) 381-1674/889-1391 javier.weckmann@tetratech.com
<b>TRC</b> 21 Technology Drive Irvine, CA 92618-3811	\$368		1969 Windsor, CT 2,700	Environmental Assessment/Remediation, Biological & Cultural Resources, CEQA/NEPA, Protected Species	Transportation, Land Development, Energy, Infrastructure, Other Private Sector	Leonard Sequeira, P.E. Executive Vice President (949) 727-9336/727-7399
<b>Ultrasystems Environmental</b> 100 Pacifica, Ste. 250 Irvine, CA 92618-7443	\$3.2	95% 5%	1994 Irvine 32	CEQA/NEPA, Technical Assessments (Biological, Air Quality)	City of Riverside, City of Fontana, MWD	Betsy A. Lindsay President/CEO (949) 788-4900/788-4901 blindsay@ultrasystems.com
<b>United States Filter Corporation</b> 40-004 Cook St. Palm Desert, CA 92211	\$4,200	8% (Region)	1953 Desert 15,000	Water & Wastewater Treatment/Services Filtration	Municipal/Industrial	Andrew Seidel CEO/President (760) 340-0098
<b>URS Corporation</b> 10723 Bell Court Rancho Cucamonga, CA 91730	\$2,100	25% 33% 42%	1905 San Francisco 16,000	Comp. Environmental Svcs., Multi Disciplinary Eng. Construction Mgmt., Water & Waste Water Eng., Solid Waste Mgmt. Litigation Support, Transportation	Federal Government City/County & State Agencies Private Sector	Brian E. Wynne VP/Office Manager (909) 980-4000/980-2643
<b>Waste Management - Inland Empire</b> 800 S. Ternesal St. Corona, CA 92879-2058	\$65	0 0 100%	1955 Corona 275	Solid Waste Collection Processing & Disposal	Municipal	J. Alex Braicovich District Manager (951) 280-5400/272-0438 wminlandempire.com

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# 'Job Killer' Update: Chamber Helps Stop More Than Half

## Many 'Job Killers' Pending When Legislators Return

As the Legislature began its summer recess, opposition from the California Chamber of Commerce had helped stop more than half the bills identified as "job killers" so far this year. Only 20 "job killers" remain of 45 identified to date (several "job killers" were identified after release of the initial list). Thirteen "job killers" have been delayed for consideration until next year; six failed to pass, but may be reconsidered next year; five have been amended to remove their most onerous provisions, so the chamber is now neutral; and one has been amended so it is no longer a "job killer," but the chamber still opposes it.

### 'Job Killers' Still Moving

A number of "job killer" bills are still moving and will be taken up for consideration again after the summer recess.

**AB 6 (Chan; D-Oakland)**  
**Personal income tax increase.** Increases the tax burden on small

business by increasing personal income tax rate and the alternative tax rate.

**AB 48 (Lieber; D-Mountain View)**  
**Minimum wage increase.** Provides significant disincentive for employers to create jobs in California by giving our state the highest minimum wage in the country. Increases the cost of doing business by billions annually by raising the state minimum wage to \$7.25 in 2006 and to \$7.75 in 2007, and indexing increases every year thereafter.

**AB 169 (Oropeza; D-Long Beach)**  
**Excessive litigation.** Negatively distinguishes California from the rest of the country by exposing every business to excessive litigation and increases the cost of doing business by mandating damage awards and new civil penalties for gender pay equity violations.

**AB 391 (Koretz; D-West Hollywood)**  
**UI benefit expansion.** Increases the cost of doing business in California by forcing California employers to subsidize a strike against their own company by providing unemployment insurance benefits to workers unemployed due to a strike.

**AB 581 (Kiehs; D-Castro Valley)**  
**Public works: wages.** Makes California less desirable as a place to establish or expand a business by opening new avenues to sue employers by establishing a broad new private right of action that permits joint labor management committees to sue any employer for certain labor code violations that may have occurred up to four years previously, among other provisions.

**AB 875 (Koretz; D-West Hollywood)**  
**Government agency potential harassment of employers.** Opens the door to potential harassment by government labor and taxing agencies by requiring the referral of an unspecified labor violation to taxing agencies for a tax audit, exposing employers to an expensive, time-consuming fishing expedition for possible employer tax code violations.

**AB 1310 (Nunez; D-Los Angeles)**  
**Severance offers; increased litigation.** Establishes new reasons to sue certain private sector employers by setting in statute a very detailed notice process that an employer must follow exactly in order to be able to utilize any severance agreement.

**SB 44 (Kehoe; D-San Diego)**  
**Affordable housing development impediment.** Slows development of affordable housing and increases the opportunities for unnecessary litigation by forcing local government to integrate two incompatible planning processes.

**SB 109 (Ortiz; D-Sacramento)**  
**Excessive litigation.** Increases litigation costs and potential lawsuits by allowing for both civil and criminal penalties for specified air quality violations.

**SB 174 (Dunn; D-Garden Grove)**  
**New "sue your boss" lawsuits.** Increases employer liability by providing new incentives for plaintiffs and their attorneys to file lawsuits by establishing new types of "sue your boss" lawsuits.

**SB 300 (Kuehl; D-Santa Monica)**  
**Family leave law abuse.** Opens California's leave law to

potential abuse by removing controls that require that the employee actually provide the care, among other provisions.

**SB 399 (Scotia; D-Norwalk)**  
**Health care cost increase.** Increases litigation costs on insurers and the self-insured by requiring medical payments in excess of Medi-Cal reimbursement rates and increasing non-economic damage awards.

**SB 459 (Romero; D-Los Angeles)**  
**Goods movement; cost increase.** Increases the cost of goods movement and discourages job creation by imposing an air quality mitigation fee on railroad companies that operate in Los Angeles, Riverside and San Bernardino counties.

**SB 600 (Ortiz; D-Sacramento)**  
**Biomonitoring.** Makes California unfriendly to business by establishing a biomonitoring program that could potentially lead to the elimination or reduction of use of certain chemicals which have not been scientifically proven harmful, based on mere detection.

**SB 646 (Kuehl; D-Santa Monica)**  
**Water discharge.** Jeopardizes jobs and agriculture and timber industry revenues by imposing mandatory annual fees for water discharge waivers with no accountability requirements.

**SB 760 (Lowenthal; D-Long Beach)**  
**Ports: Goods movement cost increase.** Increases the cost of goods movement in California by assessing a \$30 fee per twenty-foot equivalent unit on containers processed through the Los Angeles and Long Beach ports.

**SB 762 (Lowenthal; D-Long Beach)**  
**Ports: Cost increase.** Makes California ports less competitive by assessing a fee on motor carriers and creating a government-run bureaucracy to regulate truck movement in and out of the state's major ports.

**SB 764 (Lowenthal; D-Long Beach)**  
**Ports: Goods movement cost increase.** Increases the costs of goods movement and drives business and jobs from California ports by requiring the City of Los Angeles and the City of Long Beach to prohibit any growth at their respective ports unless that growth can be accomplished with no air pollution increases.

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## Backing Up Your Website Data: An Overlooked and Underused Necessity

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Backups could be compared to life insurance policies for your Web operation, but they are really something more. Quality backups are like a life insurance plan that would resurrect you if you passed away, rather than simply grant your loved ones some monetary assistance.

Like a Web hosting plan, backup solution should be chosen appropriately with what the company is doing on the Web. Businesses running small brochure Web sites will need the most modest sort of backups; however businesses collecting data from customers and prospects through the Web need very reliable backup solutions. The acid test for a back-

up plan is whether it provides the means to restore your site to a fully operational condition within one hour after a server crash.

A modest backup suitable for a brochure-style site can consist of simply keeping a spare copy of all of the files on a separate computer. If the site is such that visitors do not submit to any databases or add any content, then this type of backup is perfect. Certainly, a basic brochure site could be restored very quickly with this type of backup.

Sites that are dynamically interacting with visitors and constantly writing new information to databases cannot rely on simply keeping spare copies of their files. Those copied files are quickly outdated. Databases that are accept-

ing information online need to be backed up frequently. How frequently depends on how important the data is to the company, and how unacceptable some data loss is in a disaster. For a relatively low traffic site where the data being collect isn't all that critical, weekly backups may suffice. For sites collecting large amounts of orders and client information every day, daily backups are a minimum requirement. The very largest e-commerce sites have been known to take backups on an hourly basis, or even have their data constantly written to backup computers in a process known as replication.

Technologies used for backup solutions will vary depending on the operating system platform and the type of data that is

being backed up. In a Windows environment, Veritas (www.veritas.com) software's BackupExec is a premier solution for those who cannot afford any data loss. Veritas produces special agents to work with many leading software applications to ensure data from those applications is backed up perfectly. In a Unix environment, open source backup software such as Bacula (www.bacula.org) makes for a high-quality, low-cost solution.

In addition to the software products that actually run backups, businesses must consider what type of media they want their backup stored on. Choices include secondary hard drives in the same computer that is running the site, *continued on page 40*

## MANAGER'S

### "Effective Succession Planning: Ensuring Leadership Continuity and Building Talent From Within," by William J. Rothwell

By Henry Holtzman

Author William J. Rothwell's underlying assumption for the third edition of his book is that both immediate and slower moving after effects of global and commercial events impact the continuity of business leadership. He points out, for example, that more than 170 corporate vice presidents lost their lives in the dramatic, tragic destruction of the World Trade Center, and that corporate scandals have taken out entire C-level executive suites during the past four years. At a somewhat slower pace is the recognition that the workforce in the United States (and other G-8 countries) is aging at all levels and that simply finding replacements for top positions doesn't work. This is partly due to the scope of the succession issue's affect on knowledge capital. One of the classic examples of knowledge capital going out the door took place in the years leading up to the turn of the millennium.

By 1996, corporate downsizing was in full swing, ostensibly to make large organizations 'leaner and meaner.' In far too many cases this re-engineering had less to do with streamlining corporate structures than it did with releasing the most highly paid (and more senior) members of middle management. This in turn had the probability of reducing a company's expenses within a year's time without adding to the cost of sales. The result was expected to be more money for shareholders and substantial bonuses for incumbents of C-level positions.

At that time most occupants of executive suites tended to be technologically handicapped. Their computers' software was designed by mid-level professionals and managers who were the prime targets of downsizing. Finally, chief information officers pointed out that the very people being released were the only ones who knew how to use software they had developed nearly 15 years before.

To the chagrin of many CEOs,

these people were re-hired as consultants by the same companies who had released them about a year earlier. Only now they were being paid triple what they had previously earned.

The thrust of this was not lost on Rothwell. It wasn't that CEOs were foolish. Most were not and are not. One of the real issues at the time, one he believes still exists, is that insufficient attention is paid to the need to plan for leadership succession at all levels, not simply among the highest ranked executives. The author notes that this is what separates typical replacement plans from sophisticated leadership succession planning.

Rothwell's discussions of the conceptual foundations of solid succession planning are mostly confined to the earliest pages of the book. Nearly all the rest (including the increasingly popular use of a CD-ROM insert) is good how-to suggestions that are well organized, clearly written, and easy to follow. The use of the CD-ROM is equally well considered. It provides readers with quickly usable worksheets, assessment tools, and guides to user training that reduce what would otherwise be a very long book (or one overflowing with charts and graphs) to a work that is meaty, yet concise. One segment of the second chapter confirms this. Under the heading of "The Importance of Intellectual Capital and Knowledge Management," the author offers one of the best definitions of knowledge management and ties it directly to the concept of intellectual capital:

"Intellectual capital can be understood, at least in one sense, as the collective economic value of an organization's workforce. The effective use of intellectual capital is knowledge management. It is important to emphasize that, as the speed of decision making increases in organizational environments and operations, intellectual capital increases in value because it is essential for customers to deal with workers who know how to serve

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- The World Is Flat: A Brief History of the Twenty-First Century**, by Thomas L. Friedman (Farrar, Straus & Giroux...\$27.50) (1)\*  
Why business globalization has arrived and is likely to stay.
- Blink: The Power of Thinking Without Thinking**, by Malcolm Gladwell (Little, Brown & Co...\$25.95) (2)  
Why instant judgments aren't as fast as you believe.
- Winning**, by Jack Welch (HarperCollins...\$27.95) (4)  
The prime example of business success tells how it's done.
- Conspiracy of Fools: A True Story**, by Kurt Eichenwald (Broadway Books...\$26.00) (3)  
How Enron executives fooled all of the people, all of the time.
- Freakonomics: A Rogue Economist Explores the Hidden Side of Everything**, by Steven D. Levitt (HarperCollins...\$25.95)\*\*  
Why you shouldn't accept the official version of anything.
- Automatic Wealth: The Six Steps to Financial Independence**, by Michael Masterson (John Wiley & Sons...\$24.95) (6)  
A self-made millionaire offers a plan for building wealth.
- Cracking the Millionaire Code: What Rich People Know That You Don't—and How to Apply It**, by Robert G. Allen (Crown Publishing...\$23.00)\*\*  
Why the rich have accountants and brokers on their speed dials.
- The Money Book for the Young, Fabulous & Broke**, by Suze Ormond (Penguin Group...\$24.95)\*\*  
Financial guru shows how to break away from the "broke generation."
- Smart Women Finish Rich: 9 Steps to Achieving Financial Security and Funding Your Dreams**, by David Bach (Broadway...\$14.95) (7)  
In the real world dreams and financial security cost money.
- Good to Great**, by Jim Collins (HarperCollins...\$27.50) (9)  
Climbing the steps from being good to being great.

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

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# Backing Up Your Website Data: An Overlooked and Underused Necessity

*continued from page 38*

tape drives, separate network storage devices and CDs or DVDs. CDs and DVDs make for great portable backups, but are limited to relatively small file sizes (roughly 700MB and 4.8GB respectively). Network storage devices can be very expensive, but can backup enormous amounts of data. Tape drives offer perhaps the best balance of cost, storage capacity, portability, security and quality. Backups done to a second hard drive are the easiest on the budget and the fastest in terms of restore time, but are vulnerable to corruption in a situation where the disaster is caused by a hacker.

Choosing the right backup

plan for your business should be done in consultation with an experienced professional who can help you design a solution that will allow you to restore your site to full functionality as quickly as needed. While often overlooked in the price-conscious shopping process, backups are critical to the long-term success of any Web operation. Computers being what they are, after a certain amount of time it is a given that your backup solution will be tested. It is just a matter of when. It is best to be prepared for this day with an appropriate backup solution.

**Four Things To Do When Administering Backups.** Have written policy and procedures in

place on how a restore from backup should be handled. In a time of crisis, this will cut down on confusion and allow the process to move along more smoothly.

Test restores from backup. This is very critical. Some complex applications might require special software agents or configurations to backup and restore properly. Make sure the test restore is successfully accomplished in a time frame that would be acceptable for a real restore. If the process takes too long, you may have to reconsider your backup strategy.

Physically protect backup data from hackers and thieves. Someone getting a hold of an

unencrypted backup is just as bad as someone breaking in.

Keep copies of software that may need to be re-installed along with your backups. This includes operating systems, software applications and security patches for either of those.

*Chris Kivlehan is the Marketing Manager for INetU Managed Hosting, an award-winning Web hosting provider that specializes in managed dedicated hosting for businesses nationwide.*  
[www.inetu.net](http://www.inetu.net) / [chrisk@inetu.net](mailto:chrisk@inetu.net) / 610-266-7441

## Letter to the Editor

*continued from page 33*

in a hurry. But they don't. Or won't. And people who sit in traffic wonder why the roads are not keeping up.

Now you know why. Perhaps your readers might want to know as well.

**See page 28 to subscribe today.**

# SAVE THE DAY 2006

## WOMEN AND BUSINESS EXPO

# May 19, 2006

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CARTER  
41676 MONEAQUE RD  
BERMUDA DUNES CA 92203-1060

**RB PLASTERING**  
BLISS  
975 CALIFORNIA ST SPC 41  
CALIMESA CA 92320-1342

**PRACTICE ADVANTAGE**  
PARKER  
30385 S FORK DR  
CANYON LAKE CA 92587-7712

**99 CENT PLUS AQUINO**  
49978 HARRISON ST  
COACHELLA CA 92236-1471

**99 CENT PLUS AQUINO**  
53273 LOS HERMANOS  
COACHELLA CA 92236-3442

**SILVA & SILVA ENTERPRISES CORPORATION**  
301 W 6TH ST  
CORONA CA 92882-3304

**ASB TRANSPORTATION**  
SANCHEZ  
6537 GLADIOLA ST  
CORONA CA 92880-8510

**MULTI PACKING SYSTEMS**  
ARAKELIAN  
5793 TERRITORY LN  
CORONA CA 92880-8842

**S3A OSWAL ENTERPRISES, LLC**  
1183 POLARIS DR  
CORONA CA 92882-8323

**ADVANCED AUTO SALES**  
NEWMAN  
2175 SAMPSON AVE  
CORONA 928 CA

**AI MOVER**  
MCLELLAN  
23775 HOLEMAN WAY  
DESERT HOT SPRINGS CA 92241-9014

**ONPOINT BOOK KEEPING**  
LEE  
11852 MOUNT VERNON AVE # APTZ578  
GRAND TERRACE CA 92313-8207

**MICRON ENGINEERING**  
ANCKNER  
12488 WARBLER AVE  
GRAND TERRACE CA 92313-5745

**INDIAN WELLS COUNTRY CLUB**  
46000 CLUB DR  
INDIAN WELLS CA 92210-8870

**SHIFT SPORTS LLC**  
83547 HOPI AVE  
INDIO CA 92203-2635

**JOSEPH DOYLE, M. D. INC.**  
81880 DR CARREON BLVD STE B201  
INDIO CA 92201-5585

**IN CATERING**  
BRIONES  
83564 EMERALD AVE  
INDIO CA 92201-3227

**PALM CANYON MOBIL CLUB**  
OZAWA  
7601 WALKER ST  
LA PALMA CA 90623-1538

**PALM DESERT 76**  
HAMM  
54790 AVENIDA ALVARADO  
LA QUINTA CA 92253-3737

**B - RITE INSPECTION SERVICE**  
RENTERIA  
15182 CAMPHOR WAY  
LAKE ELSINORE CA 92530-7304

**TREASURED KEEPSAKES**  
ARMENTROUT  
31771 INDIAN SPRING RD  
LAKE ELSINORE CA 92532-0409

**ONE STEP FIRE PROTECTION**  
RUPERT  
31186 GARDENSIDE LN  
MENIFEE CA 92584-8294

**ISLAND SOLUTIONS**  
REYES  
6075 SUNNY CIR  
MIRA LOMA CA 91752-2149

**JP POOL CONSTRUCTION**  
PECINA  
6513 ETIWANDA AVE  
MIRA LOMA CA 91752-2612

**EZ COMMUNICATIONS**  
JORDAN  
11399 BIG DIPPER DR  
MIRA LOMA CA 91752-2115

**HEALTH MATTERS UNLIMITED**  
MORGAN  
27678 GLADSTONE DR  
MORENO VALLEY CA 92555-5831

**H & M OFFICE SUPPLIES**  
ZEPEDA  
11558 SANDPIPER CT  
MORENO VALLEY CA 92557-7913

**LUTONG FILIPINO.LLC**  
25030 ALESSANDRO BLVD STE A  
MORENO VALLEY CA 92553-4383

**CDH CLEANING SERVICES**  
GARCIA  
13107 LAKOTA ST  
MORENO VALLEY CA 92553-6419

**DK COOL AS ICE**  
KELLY  
28776 CAMPBELL AVE  
MORENO VALLEY CA 92555-6944

**FEA PUBLICATIONS**  
COOPER  
15595 GRANADA DR  
MORENO VALLEY CA 92551-1934

**GBM MACHINE SHOP**  
LORING  
23910 ALESSANDRO BLVD STE C  
MORENO VALLEY CA 92553-8803

**AAA AFFORDABLE NOTARY SERVICES**  
SWAIN  
12201 HERITAGE DR  
MORENO VALLEY CA 92557-6813

**CORNE CLEAN UPS AND HAULING**  
BRUMBILA  
24693 FIR AVE  
MORENO VALLEY CA 92553-9305

**GREEN GATES REALTY & LOANS**  
JIMENEZ  
29178 CAMPBELL AVE  
MORENO VALLEY CA 92555-7209

**SUNRISE YARD MAINTENANCE**  
HARBOR  
31150 ALLEN ST  
MURRIETA CA 92563-2533

**ACP ENGINEERING**  
NGO  
39808 NOTTINGHILL RD  
MURRIETA CA 92563-5554

**MICHAEL J. HAMMEL FINANCIAL CONSULTANT**  
HAMMEL  
29554 MASTERS DR  
MURRIETA CA 92563-5858

**RODRIGO UGALDE MOBIL POLISH & DETAIL**  
UGALDE  
25191 CALLE DE TRES AMIGOS  
MURRIETA CA 92563-5227

**GBM MACHINE SHOP**  
LORING  
2477 CANNONADE CT  
PERRIS CA 92571-2535

**SERV J JANITORIAL**  
WADE  
40800 SUNFLOWER RD  
APT K104  
MURRIETA CA 92562-5769

**PALM DESERT 76**  
HAMM  
73801 HIGHWAY 111  
PALM DESERT CA 92260-4002

**ORGANGE JULIUS - JUST JUICE**  
CARTER  
74600 HIGHWAY 111  
PALM DESERT CA 92260-3801

**EMMETT GOLFCARS**  
40440 PERIWINKLE CT  
PALM DESERT CA 92260-2333

**SERVICE ELECTRIC**  
LEDUFF  
35913 ROSEMONT DR  
PALM DESERT CA 92211-2707

**TEKA DEVELOPMENT AND CONSTRUCTION CORPORATION**  
44100 MONTEREY AVE STE 2165  
PALM DESERT CA 92260-2718

**BEN. SORIENTE JR. SORIENTE**  
4193 E CALLE SAN RAPHAEL  
PALM SPRINGS CA 92264-1415

**MOLI DEVELOPMENT**  
MOLOI  
359 W SUNVIEW AVE  
PALM SPRINGS CA 92262-1459

**REXAIR CLEANING MAINTENANCE AND REPAIR**  
JAMES  
1150 E PALM CANYON DR UNIT 2  
PALM SPRINGS CA 92264-9143

**C & G ENTERPRIZES**  
JENKINS  
2001 E CAMINO PAROCELA  
APT H54  
PALM SPRINGS CA 92264-8280

**PALM CANYON MOBIL CLUB**  
1800 S PALM CANYON DR  
PALM SPRINGS CA 92264-8939

**JOSEPH DOYLE, M. D. INC.**  
2720 E TAHQUITZ CANYON WAY APT 241  
PALM SPRINGS CA 92262-7090

**GBM MACHINE SHOP**  
LORING  
2477 CANNONADE CT  
PERRIS CA 92571-2535

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# NEW BUSINESS *County of San Bernardino*

*continued from page 41*

**REAL ESTATE DIRECT INC.**  
118 E AIRPORT DR STE 205  
SAN BERNARDINO CA 92408-3419  
909-890-4525

**RITWAY TRUCKING**  
SINGH  
1441 SEPULVEDA AVE APT 5  
SAN BERNARDINO CA 92404-5234

**ADVANTAGE HOMES**  
3031 TISCH WAY STE 800  
SAN JOSE CA 95128-2532

**DARLENE AND BUGS PET SITTING**  
EPERLEY  
444 SAN BERNARDINO  
SUGARLOAF CA 92386  
909-800-1928

**BENTON BROTHERS CONSTRUCTION**  
BENTON  
6231 OCOTILLO AVE STE B  
TWENTYNINE PALMS CA 92277-2603

**TWENTYNINE PALMS TIRE AND BATTERIES**  
72021 29 PALMS HWY  
TWENTYNINE PALMS CA 92277-2071

**PRMG**  
12550 HESPERIA RD STE 214  
VICTORVILLE CA 92395-5873  
760-241-6433

**BESCO RENTAL SERVICE**  
BRAMBILIA  
16701 TAVA LN  
RIVERSIDE CA 92504-5850

**G L A ENTERPRISES**  
ABBATE  
16 VIA CONDOTTI  
RANCHO MIRAGE CA 92270-3562

**PALM CANYON MOBIL CLUB**  
6021 WOODFERN DR  
RANCHO PALOS VERDES CA 90275-2263

**GREEN GATES REALTY & LOANS**  
JIMENEZ  
6956 INDIANA AVE STE 15  
RIVERSIDE CA 92506-4109

**AMEX AUTO CLINIC**  
AMEZQUITA  
2651 UNIVERSITY AVE  
RIVERSIDE CA 92507-4276

**VB ENTERPRISES**  
BORDEN  
17265 MOCKINGBIRD  
CANYON RD  
RIVERSIDE CA 92504-9646

**FURNITURE 2000**  
TAT  
4533 LA SIERRA AVE  
RIVERSIDE CA 92505-2954

**BALDY VIEW SPRINGS**  
HWANG  
853 ORCHID CT  
UPLAND CA 91786-3763

**CALWORX**  
2385 FOX RIDGE WAY  
UPLAND CA 91784-1382

**LIQUID EFX**  
BARBOSA  
135 N BENSON AVE STE B  
UPLAND CA 91786-5685  
909-985-1016

**MONO DIGITAL IMAGING**  
OSEI  
421 N 10TH AVE  
UPLAND CA 91786-5438  
909-496-3371

**CJ MANUFACTURING**  
SALAZAR  
13669 FERN PINE RD  
VICTORVILLE CA 92392-1269  
760-948-2843

**DELUXE CLEANERS OF VICTORVILLE**  
CISNEROS  
15329 PALMDALE RD STE P  
VICTORVILLE CA 92392-2460  
760-241-6433

**BEN. SORIENTE JR. SORIENTE**  
4193 E CALLE SAN RAPHAEL  
PALM SPRINGS CA 92264-1415

**MOLI DEVELOPMENT**  
MOLOI  
359 W SUNVIEW AVE  
PALM SPRINGS CA 92262-1459

**REXAIR CLEANING MAINTENANCE AND REPAIR**  
JAMES  
1150 E PALM CANYON DR UNIT 2  
PALM SPRINGS CA 92264-9143

**C & G ENTERPRIZES**  
JENKINS  
2001 E CAMINO PAROCELA  
APT H54  
PALM SPRINGS CA 92264-8280

**PALM CANYON MOBIL CLUB**  
1800 S PALM CANYON DR  
PALM SPRINGS CA 92264-8939

**JOSEPH DOYLE, M. D. INC.**  
2720 E TAHQUITZ CANYON WAY APT 241  
PALM SPRINGS CA 92262-7090

**GBM MACHINE SHOP**  
LORING  
2477 CANNONADE CT  
PERRIS CA 92571-2535

**SPEEDY APPRAISALS**  
FOWLER  
13615 PACOIMA RD  
VICTORVILLE CA 92392-2660

**HUD'S CAD SERVICES**  
WAR-HUDDLESTON  
12177 VISTRA CREST DR  
YUCAIPA CA 92399

**JOHNSTON BUSSINESS SERVICES**  
SALISBURY  
33885 PINEHURST DR  
YUCAIPA CA 92399-6933

**JUSTUFF**  
PIERCE  
12005 5TH ST  
YUCAIPA CA 92399-2723

**THE GOOD SOURCE**  
BRISCOE  
35142 HOLLOW CREEK DR  
YUCAIPA CA 92399-5909

**DON AND JIM'S TIRES AND SERVICE**  
SEWELL  
56762 29 PALMS HWY  
YUCAIPA VALLEY CA 92284-2941

**GE JORDN AIR CONDITIONING AND HEATING**  
JORDAN  
7506 KICKAPOO TRL  
YUCAIPA VALLEY CA 92284-3313

**KING ARTHURS MOBIL ESTATES DEVELOPMENT**  
1560 MASSACHUSETTS AVE  
RIVERSIDE CA 92507-6920

**S3A OSWAL ENTERPRISES, LLC**  
8974 -B2 TRAUTWINE RD  
RIVERSIDE CA 92508

**MICRON ENGINEERING**  
ANCKNER  
977 MAIN ST  
RIVERSIDE CA 92501-1017

**THERMO GRAPHICS**  
DENMAN  
5657 W RIM CIR  
RIVERSIDE CA 92509-4968

**LINDHELM ENTERPRISES**  
LINDHOLM  
685 ARLISS ST  
RIVERSIDE CA 92507-1130

**PATIO N POOL**  
6299 MAGNOLIA AVE  
RIVERSIDE CA 92506-2519

**PALM CANYON MOBIL CLUB**  
9 PEARTREE LN  
ROLLING HILLS ESTATES CA 90274-4824

**AMEX AUTO CLINIC**  
AMEZQUITA  
108 W 7TH ST  
SAN BERNARDINO CA 92401-1118

**HI-DESERT CONCRETE PUMPING**  
MEJIA  
57283 DUMOSA CT  
YUCAIPA VALLEY CA 92284-9519

**JLS DUST CONTROL**  
LOWDER  
8053 AMADOR AVE  
YUCAIPA VALLEY CA 92284-4081

**MAC'S CONCRETE PUMPING**  
MCGUIRE  
59655 SCANDIA LN  
YUCAIPA VALLEY CA 92284-9324

**MOJO HERE.COM**  
JANES  
3249 GEMINI LN # B  
YUCAIPA VALLEY CA 92284-5043

**PS**  
SLOTTA  
8457 BANNOCK TRL  
YUCAIPA VALLEY CA 92284-3528

**YUCAIPA VALLEY MOTORCYCLE REPAIR**  
BARNES  
56778 29 PALMS HWY # D  
YUCAIPA VALLEY CA 92284-2941

**RU DESIGNS**  
PATRICK  
12461 N PARK AVE  
CHINO CA 91710

**FURNITURE 2000**  
TAT  
4000 PIERCE ST SPC 41  
RIVERSIDE CA 92505-3814

**CUSTOM CITY WHOLESALE . COM**  
NEWMAN  
BELL AVISTA AVE  
RIVERSIDE CA 92503

**APEX CONSTRUCTION SERVICES NETWORK**  
GOWATTE  
5840 VIA SOTELO  
RIVERSIDE CA 92506-3665

**THERMO GRAPHICS**  
DENMAN  
8955 DELANO DR  
RIVERSIDE CA 92503-2718

**CORONA TAE KWONDO ACADEMY**  
PEARSON  
42945 CALA ROSSO  
TEMECULA CA 92592-3617

**CASKET & FUNERAL SOLUTIONS**  
INC 28465 OLD TOWN FRONT ST #311  
TEMECULA CA 92590

**WOLFE GROUP**  
WOLFE  
14066 COOL VALLEY RD  
VALLEY CENTER CA 92082-5142

**WATER GARDEN HOUSES & HOUSES**  
CORPORATION  
5263 NORWICH AVE  
SHERMAN OAKS CA 91411

# RESTAURANT REVIEW

## Return to the Top of the Mountain

By Joe Lyons

I've been riding the Palm Springs Tramway to the top of Mount San Jacinto since it first opened back in the early '60s. As a youth, I remember sitting in the cafeteria watching a man doing a radio interview from a rock outcropping that was a part of the interior décor.

"Someday," I told myself, "I will be up there." And so I was. But not as a broadcaster, rather as your humble restaurant writer, now evaluating the restaurant Elevations.

We knew it would be cold up on top just by the feel of the air around the runoff from the melted snow at the bottom of the tram. We were right.

The tramcars, as we have

mentioned before, are the newer, larger cars with the rotating floor.

At night, in the dark, as you rise to the top you are treated to an amazing view of darkness with jagged icy pillars suddenly jumping into the light from the car. Maybe it's just because of the new book that it made me think of Harry Potter and the mountains around Hogwarts.

At the top of the line we were directed to Elevations, a new

deluxe fine-dining facility, curtailed off from the rest of the area. It makes the cafeteria look bland by comparison.



**Elevations Restaurant**

Sitting up there on my rock I was treated to a special dish

prepared for the missus and myself. A tomato and mushroom goat cheese briolette. Then came the appetizer. It was a truly remarkable pumpkin ravioli. I also sampled the lobster tail salad with artichoke and found it rich enough and filling enough to be a complete meal.

Already we knew this was going to be much more than we anticipated.

The list of entrees proved that very point: Thai seared salmon with grilled asparagus and wild mushrooms, grilled filet mignon with sweet potato cake in plum wine pepper sauce and more.

I went for the filet mignon with the asparagus spears.

The missus made do with a quite filling fettuccini in a very thick creamy braised artichoke sauce. Soon we caught on to the fact that the artichokes, the pumpkins and the asparagus spears were getting a lot of use here. This, no

*continued on page 45*

## The Return of the Stubby Stogie

By Joe Lyons

Your mental picture of the big corporate fat cat probably has him sitting in some fancy, well appointed corner office with a big cigar clenched between his teeth. Truth to tell, it is ironic that the definitive symbol of the capitalist land baron is a rolled sheaf of tobacco from some sunny Peoples Republic on some Caribbean island.

Those large cigars, by the way, are called Churchill's. Take a look at most any photo of Sir Winston in WWII and you'll know why.

But today there is a growing trend toward shorter smokes. Not the narrow ones because short and narrow tends to burn hot and bitter. The trend, rather, is to short and fat.

According to Budz Bedwan of C.A.O. Cigars, most manufacturers took notice when buyers were picking up more and more Robusto cigars.

Robustos traditionally are about four and a half inches long with a ring gage of about 50. Part of the reason for the newfound popularity, Bedwan believes, appears to be our busy schedules. We just don't seem to have the time to sit down and enjoy an hour long smoke anymore.

Then there is our California tax situation, not to mention the number of public places where you can enjoy a good smoke. There was a time back, probably in our grandfather's day, when every man out at the ballpark fired one up. A good, long cigar could get you through most of the game. Today, you can't smoke at the ballpark.

Michael Dougherty, California rep for the J.C. Newman Cigar Company, thinks it odd that of all of the ballparks in the major league, only Tampa Bay even has a cigar bar.

Even in the outdoor venues where cigarette smoking is allowed, such as the patio of one popular new restaurant in Rancho Cucamonga, cigars and pipes are not permitted. So the consumers are buying a smoke that they can

enjoy without having to throw away half of it due to time constraints.

The problem, of course, with the shorter cigars is that, as we have already mentioned, if they are short and thin, they burn hot. Many women who have tried cigars have learned this the hard way. Short and thin may look delicate but it is not. It takes a real man, like Clint Eastwood's nameless drifter in the Spaghetti Westerns to smoke one of those hot sticks.

The cigar companies have jumped on the bandwagon. JR Cigars is offering a series of what they call the "444's." Four inches in length and a 44-ring gage. Among the brand names that it has in its current catalog are Trinidad, H. Upmann, Montecristo Original and Montecristo Afrique.

According to their catalog, "It seems that with so many states, cities and towns coming up with these 'no smoking anywhere' laws, everyone now has a need for a small premium handmade with a decent ring gauge."

The Davidoff line of short smokes are only three and a half inches long with a ring gauge of at least 40. Nat Sherman Cigars has put out a series named after private clubs of New York. Makers Mark has a "538," a five inch bourbon infused cigar that comes in their traditional glass tube with the red wax seal.

C.A.O.'s addition to their Brasilia line is the four and a half inch Piranha. It's a wonderful little smoke that stands proudly among its larger brothers in the line.

Bedwan also sees a change in lifestyle demands as well. Many cigar smokers enjoy a short, light smoke around lunchtime and go for the longer, sometimes bolder smoke later in the day.

One final note.

The term Stogie is not actually diminutive. There has been a line of cigars made in the same Lancaster County, Pennsylvania town that made the famous Conestoga Wagon. Stogie is simply a short form of the name of the town. How it became a generic term for cigars may make for another story entirely.

## Return to the Top of the Mountain

*continued from page 44*

doubt, is a signature of the chef, Anthony Gusich.

I would love to tell you about their fabulous desserts but there just wasn't room.

I slowly savored my meal and watched through the giant windows as a little girl in a pink snowsuit tried to make snowballs to throw at her daddy out on the observation deck. Out there the snow was about 10 foot deep, the temperature about 30 and the walkway was just a little slick with ice. Mommy came by and made firmer snowballs that flew better and were more direct. Daddies don't get a lot of respect.

My own mate prefers to have her meals and her Menolo-Blaniks on the ground. That means about 8,000 feet below, on the desert floor.

As I indicated at the start, for some 45 years the top of the tram in Palm Springs has been providing hearty but simple meals from the cafeteria. The new dining room, Elevations, is truly grand and able to stand, literally, far above most of the restaurants you will find in the Coachella Valley.

### AGREEMENT GUARANTEES CSUSB STUDENTS ENTRY TO WESTERN UNIVERSITY MEDICAL SCHOOL

*continued from page 1*

College of Osteopathic Medicine of the Pacific.

The articulation agreement will create the BIO2MED program, which will select up to six qualified Cal State San Bernardino biology undergraduates for the osteopathic medical school upon graduation. It also is the first of its kind for a California State University campus.

"The program's significance is that it is unusual for qualified students to have admission

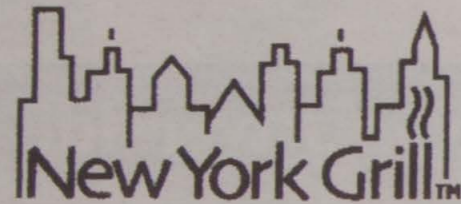
reserved in Western University's medical school while still early in their undergraduate career," said CSUSB Professor Jeff Thompson, chair of the university's biology department.

The BIO2MED Program breaks new ground in the cooperation between CSUSB and a private biomedical institution such as Western University, and provides extraordinary new opportunities to students in the Inland Empire and the diverse student population at CSUSB, Thompson said.

BIO2MED will take effect in September when a team of faculty from both institutions will select from freshman and sophomore students for the program. The team will also serve as mentors to the students. The students will participate in an extracurricular mentoring program. They will have the opportunity to shadow practicing physicians in the office, hospital and at Western University of Health Sciences.

Cal State San Bernardino students in the program will work toward and receive bachelor of science degrees in biology before entering the Doctors of Osteopathy (D.O.) program at Western University.

There are two types of complete physicians in the United States. Both D.O.s and M.D.s are fully qualified physicians licensed to perform surgery and prescribe medication. D.O.s practice a "whole person" approach to medicine, by focusing on preventive health care as well as the healing power of touch. With the addition of osteopathic manipulative treatment (OMT) physicians use their hands to aide in diagnosing and treating injury and illness.



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

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# CALENDAR

## AUGUST 2005

**10** The Palm Springs Chamber of Commerce is pleased to announce that "Redefining Palm Springs" will be the next program topic for its "Captains of Industry" speaker series luncheon. The luncheon is scheduled for Wed., 11:30 a.m. at the Palm Springs Convention Center. Cost for the luncheon is \$35 for members, \$45 for non-members. For more information or to make your reservation call the Chamber at 760 325-1577.

**12** The San Bernardino Democratic Luncheon Club meets every Friday at noon at the San

Bernardino Democratic Headquarters, 136 Carousel Mall, San Bernardino. Speaker will be Gordon McGinnis, Democratic candidate for Mayor of San Bernardino, topic to be determined. For more information please contact President Mark Alvarez at 909 882-5819 or Secretary Phil Robb at 909 783-2404.

**16** The San Bernardino Democratic Luncheon Club meets every Friday at noon at the San Bernardino Democratic Headquarters, 136 Carousel Mall, San Bernardino. Speaker will be Randy Cineceros, can-

didate for Colton Joint Unified School District Board, topic will be, Is Your Child Being Left Behind? For more information please contact President Mark Alvarez at 909 882-5819 or Secretary Phil Robb at 909 783-2404.

**25** The Inland Empire Women's Business Center provides training workshops to existing and aspiring business owners, this workshop is Understanding Your Financial Statements, Thurs., 6 p.m. - 9 p.m., 202 E. Airport Dr., Suite 155. The cost of this workshop is \$15, to register go to [www.iewbc.org](http://www.iewbc.org), call 909 890-1242 or email pbaha-

mon@csusb.edu

**26** The San Bernardino Democratic Luncheon Club meets every Friday at noon at the San Bernardino Democratic Headquarters, 136 Carousel Mall, San Bernardino. Speaker will be James Ramos, owner of Yum Yum Restaurant in Highland and candidate for San Bernardino Valley College Board, topic to be determined. For more information please contact President Mark Alvarez at 909 882-5819 or Secretary Phil Robb at 909 783-2404.

## REAL ESTATE NOTES

**Charles Dunn Company**, a full service commercial real estate firm sold a 168,751 square foot parcel of land located at Rochester and Sixth Street in Rancho Cucamonga for \$1,475,000. **Bob Harrison**, senior managing director and **Bob Stover**, managing director of **Charles Dunn's** downtown Los Angeles office, represented both the buyer, **Chase El Monte LLC** and the seller, **Scarpinito Trust...The Alter Group** completed the disposition of two mega-sized distribution centers totaling more than 1,350 square feet in Fontana and Rancho Cucamonga, two of the fast-growing cities within California's Inland Empire region. **CB Richard Ellis Investors, LLC**, purchased the buildings. The recently sold buildings include a 528,320 square foot state of the art warehouse distribution center that was a joint venture with **Principal Real Estate Investors**, located in Fontana. The double loaded structure has 120-dock high and four-grade level drive in doors. In Rancho

Cucamonga, **The Alter Group** sold its interest in the **Haven Distribution Center**, an 830,300 square foot facility on 39 acres at Haven Avenue and Sixth Street. Also double loaded, the structure has 136 truck docks and four ramped drive in doors, a 30' clear ceiling height, parking for 285 cars and 144 trailer stalls...**Western National Realty Advisors**, the development arm of **Western National Group**, has broken ground on a 320 unit apartment community in Moreno Valley. The \$50 million development is being constructed on a recently acquired 18.8-acre land site. The community is scheduled for initial occupancy in the spring of 2006. **Moreno Valley Apartments** will be comprised of 16 two and three story town home style buildings with a mix of one, two and three bedroom units...**CDM Group** is pleased to announce that it has completed a sale between Ken and **Alison Renck** as buyer and **Gustavo Nuno** as seller of an industrial building located at 43178 Business

Park Drive in Temecula. They also announced that it has recently completed a sale between **Ernest L. Loelkes** and **Carmela A. Rincon-Loelkes** as buyers and **Deborah Garcia-Benson, Clement Calvillo, Mary Calvillo** and **Thornton-Shafer**, a California general partner as sellers of 2.39 acres on the Northwest corner of Clinton Keith and George Road in Wildomar...**Alejo Lugo** has completed a three year lease renewal for 838 square feet, located in the **Lyndie Office Center** at 42145 Lyndie Lane, Suite 106, Temecula. **Patricia Nicholls** of **CDM Group, Inc.** represented the lessee and the lessor in this transaction...**Pro-Star Enterprises, Inc.** completed a three-year lease for 1,024 square feet, located in the Courtyard at 41880 Kalmia Street, Suite 165, Murrieta. **Patricia Nicholls** of **CDM Group, Inc.** represented the lessor and Karen Calder and **Lindsey Crain** of **Coldwell Banker Commercial, Almar Group** represented the lessee in

this transaction...**Acupuncture Health Center** recently completed a three year lease for 1,111 square feet in **Plaza Del Rio** located at 28991 Old Town Front Street, Suite 103 in Temecula. **Patricia Nicholls** of **CDM Group, Inc.** represented the lessee and the lessor in this transaction...**BMX Management** recently completed a five year lease for 1,704 square feet in the **Wolf Store Retail Park** located at 32475 Highway 79 south, Suite G103. **BMX Management** operates **The Essence of Thai** restaurant...**Brighton Retail Plaza LLC** has started construction on a 6,800-square-foot retail center and **McDonald's** restaurant on the southeast corner of Mission Blvd. and Ramona Ave. in Montclair. **McDonald's** has signed a lease for a new 3,891-square-foot restaurant and a 1,085-square-foot play area with their construction scheduled for early 2006. Irvine-based **REP Commercial, INC Terry Parker** represents **Brighton Retail Plaza LLC**.

## UNIVERSITY OF REDLANDS SCHOOL OF BUSINESS

To move forward in business, you need to know the fundamentals like accounting, operations, marketing and finance. But to charge ahead, you must distance yourself from the competition. What businesses seek today are people who have mastered communication skills, teamwork and technology, combined with problem-solving skills. You need to be able to not only identify problems, but also to solve them in various business settings. With this principle in mind, the University of Redlands offers students an opportunity to develop their analytical skills in an accelerated format, one evening per week, through the School of Business. The University is accredited by the Western Association of Schools and Colleges and accepts transfer units from any regionally accredited institution.

Since its founding in 1907, the University of Redlands has maintained a tradition of academic excellence - consistently ranked as one of *U.S. News & World Report's* top educational institutions. And with eight locations throughout Southern California, there is bound to be a campus near where you live, work or your commute.

The School of Business builds on nearly 30 years tradition of encouraging a life-long desire for learning by addressing the educational needs of individuals who are planning or actively engaged in a business career.

"Our degree programs meet the evolving needs of today's businesses by preparing leaders who draw on an extensive knowledge base to achieve solution-driven results and to maximize their employer's success," said a univer-

sity spokesman. "Our degree programs are more innovative than ever. We listen to our corporate partners, and ask what business leaders want. Their feedback has helped reshape our programs."

Graduates can identify potential problems and lead their organizations to success. By learning to view the world from multiple perspectives, students increase their ability to develop creative, effective business solutions that can raise their company's efficiency to a whole new level. The School of Business has programs at the graduate and undergraduate level. The accelerated degree programs offered by the school include:

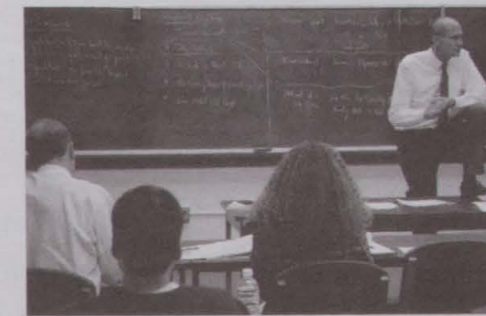
- Master of Business Administration
- Master of Arts in Management
- Master of Science in Information Technology
- Bachelor of Science in Business
- Industry Analysis
- Information Systems

The bachelor of science in business enables experienced professionals to complete their undergraduate degree while working and implementing what they learn each week. Current case studies connect theory to practice. Optional emphases courses allow students to choose and specialize their degree and area of expertise. The ability to perform an analysis of any industry or system structure as a whole is the answer to today's business problems. Business leaders are actively looking for individ-

uals who can recognize, understand, integrate and implement proactive, solution-driven results.

The master

of business administration degree program encourages students to develop and link their capabilities in an increasingly dynamic technological and global business environment. The MBA program offers the option of an emphasis in global business, information systems, finance or geographic information systems. These emphases are also



University of Redlands Classroom

available as certificates for those who already hold a master's degree or for those who are interested in specializing their skills without completing an entire degree program.

The master of arts in management degree program enables students through thoughtful introspection and learning to dramatically improve their leadership and management skills. Providing students with the much needed understanding in strategic thinking, analytic reasoning and human resources management, the MAM program helps develop management qualities through people skills, personal skills and management knowledge.

The master of science in information technology degree program is one of the few programs in the United States designed in direct response to what the industry requires of IT professionals today and in the foreseeable future. It provides students the opportunities and experience to work as part of a technology-mediated team with other IT professionals in India and Mexico. The program offers training in securities management and requires students to solve a real-world information technology challenge before graduation. Redlands MSIT program prepares graduates to become managers who won't be affected

by company off-shoring.

By investing just one evening-per-week, for 18-24 months, students can obtain a respected business degree from a true school of business. Redlands long-standing tradition of continuous learning shines through in its experienced faculty and industry professionals. The number of tenured faculty is on the rise and student to faculty ratio is 12:1.

The School of Business believes in the value of learning. What is learned in class each week can often be applied to the workplace the very next day. Practicing new business know-how can not only enhance learning—it can super-size student status within their workplace. "Many Redlands' students report receiving promotions and pay increases before they even walk across the stage at graduation.

"I am very proud of my University of Redlands' degree. My whole reason for pursuing a bachelor's degree at Redlands was for career advancement with my current employer. It was because of the completion of my degree that I was granted a recent promotion," says Consuelo Wirth-Flowers.

Even if it's been years since you last stepped foot in a classroom, you can rest assured that Redlands will prepare you for the success you are looking for. The School of Business offers optional workshop classes in both math and English, and it has tutors available to you throughout your entire program whether you use them once or for every assignment.

The University of Redlands School of Business has convenient locations throughout Southern California. It conducts monthly information meetings at a campus near you. If you would like more information about the University of Redlands School of Business degree programs or certificates, please call 1-888-999-9844 or visit [www.redlands.edu/schoolofbusiness](http://www.redlands.edu/schoolofbusiness) today!



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