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INLAND EMPIRE business journa

VOLUME 18, NUMBER 7

July 2006

AT DEADLINE

State Revenues Up!

State revenues raised by sales and use taxes revenue were up as listed below in 2004-05 according to the State Board of Equalization 2004-05 Annual Report, released by Board Vice Chairman Claude Parrish. During the same fiscal year total revenues collected by the agency rose to total \$49.95 billion, with \$41.48 billion coming from sales and use tax

Revenues collected by the Board of Equalization provide funding at the state and local level for public service programs related to health care, education, transportation and public safety.

Noteworthy facts in the report:

· Taxable sales in the state totaled \$515.30 billion during the fiscal year, an increase of \$35.23 billion, or 7.3 percent, from taxable sales in 2003-04.

· Total sales and use tax revenues of \$41,48 billion included \$26.18 billion for state programs and services and \$14.11 billion for cities, counties, and special districts.

· Gasoline, aircraft jet fuel, and diesel and use tax revenues rose by 0.8 percent to \$3.40 billion.

Collections from the state's tobacco-related taxes totaled \$1.091 billion. Alcoholic beverage tax revenues grew by

continued on page 3

Economic Waves by UC Riverside

\$2.00

UC Riverside Makes Economic Waves Totaling \$953 Million CB Richard Ellis Consulting calculates that UCR produces \$5.50 in value to the Inland Empire for every \$1 invested from the region (June 26, 2006)

area

The first independent analy-

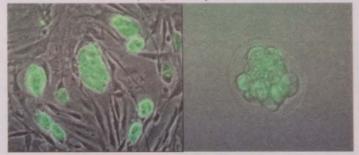
sis of the University of California. Riverside's economic impact shows that UCR spent \$5.50 in Riverside and San Bernardino counties for every dollar received from the same

Altogether, CB Richard

EllisConsulting estimated that UCR had a \$953 million economic impact in the state of California during the 2004-05 continued on page 16

Stem Cell Research

by Angela Vasquez



While we've all heard about the controversy over stem cell research, many of us really have no clue as to what it really is and what the fuss is about.

In 2004, California voters passed Proposition 71 which allocates funding for stem cell research. The proposition won 59 percent of the vote and mandates the following:

· Establishes "California Institute for Regenerative Medicine" to regulate stem cell research and provide funding, through grants and loans, for such research and research facilities.

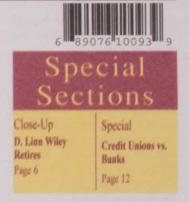
· Establishes constitutional right to conduct stem cell research; prohibits institute's funding of human reproductive cloning research.

· Establishes oversight committee to govern institute.

· Provides general fund loan up to \$3 million for institute's initial administration/imple mentation costs.

· Authorizes issuance of general obligation bonds to finance institute activities up to \$3 billion subject to annual limit of \$350 million.

> · Appropriates monies from continued on page 7



PAID Ontario, CA Permit No. 1

Riverside Job Market

Riverside area employers expect to hire at a bullish pace during the third quarter of 2006, according to the Manpower Employment Outlook Survey.

From July to September, 47 percent of the companies interviewed plan to hire more employees, while 3 percent expect to reduce their payrolls, according to Manpower spokesperson Evlyn Wilcox. Another 50 percent expect to maintain their current staff levels.

"Riverside area employers have stronger hiring intentions than in the second quarter when 33 percent of the companies interviewed intended to add staff, and 7 percent planned to reduce headcount," said Wilcox. "Employers are slightly more positive about hiring than they were a year ago when 47 percent of companies surveyed thought employment increases were likely and 7 percent intended to cut back."

For the coming quarter, job prospects appear best in construction, durable and non-

continued on page 37

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I.E. PEOPLE

July 2006

San Bernardino's Man With a Plan

interesting perspective on the develop some 22 town houses in ed. This unfortunate ecocity of San Bernardino.

"It's a hard working city with a lot of interesting economic challenges, and with those challenges go social and cultural issues that continue to challenge the city workforce, police force and code enforcement officers. We are a city on the move, but a city full of challenges." he told the Business Journal.

with what was the Carousel is moving forward. The mayor Mall.

"The mall's coming down," he declared. The city is working with a developer to build housing and shopping and perhaps even office space where the mall currently stands on E Street.

emphasized.

His plan is to recover the downtown area, block by block, to attract a new group of families. One new development even has an incentive program for families who might be described as middle-class but are out of the home market because of the current price boom. The city's program will help them get into these new homes and help to build a new image. Then there is the 20-block area north of the California Theater. That area is also a target. Hotels and businesses that are closed and decaying and attracting vandals are not helping the area. His development corporation is reacquiring many of the lots. The area's biggest problem, according to his honor, is that much is this property belongs to absentee landlords. They are hard to track down and even harder to regulate. None of this, however, will slow down Morris and his new crew.

The James Watson Company has taken over the project, closing down old motels and target-

Mayor Pat Morris has an ing other blight. They plan to become effectively isolatthe area. Mixed-use plans will allow for retirement centers and low-income housing in the downtown corridor in order to rect it with a new series of address the issue of the displaced. These "gorgeous" structures will be built with lowincome housing funds. Lowincome housing and affordable housing will be mixed.

The much-discussed plan for His economic plans begin a new lake in the downtown area sees this as a good thing on several levels. Most important is a reduction in pressure along the San Bernardino portion of the San Andreas fault line. While the city water table is not quite as close to the surface as some way to take advantage of the city's water resource.

nomic disaster has been evident for some time and Mayor Morris plans to corinterchanges.

Cargo looms heavy in the new city hall plans. The Alameda Corridor East will run from Long Beach, along Interstate 10 and run into San Bernardino. A big "and multimodal beautiful" center is currently being developed for the city. This will be separate and San Bernardino Mayor-Pat Morris apart from the recently remodeled rail terminal now

being used by Metrolink. With the help of County "But the mall is history," he think, Morris sees the lake as a Supervisor Dennis Hansberger, the former Norton Air Force base will become an important

Bros. taking up vast amounts of

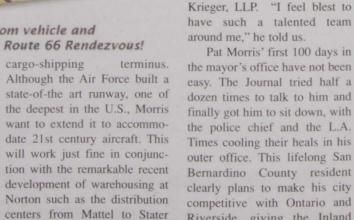
square footage.



lump in your custom vehicle and Cruise over to the Route 66 Rendezvous!

Infrastructure, property values, cargo-shipping housing and retail demands and general esthetics will all benefit from the new lake according to the deepest in the U.S., Morris his plan.

Then there is Interstate 215. Although it was originally planned with cloverleaf exits, all of the on-and-off ramps wound up being built to the east, directing traffic into the city. The result was for commercial areas to the west of the highway to



PFF Bank & Trust to Open Five **New Branches**

July 2006

PFF Bancorp, Inc., the holding company for PFF Bank & Trust announced that the bank has signed lease agreements to open five new branches in the Inland Empire pending approval from the Office of Thrift Supervision (OTS).

Two of the new branches will be located in the High Desert region of San Bernardino County. The Hesperia branch, expected to open in spring '07, will be located at the corner of Main and Topaz Streets. Also slated to open in spring 2007, the Apple Valley branch will be located at the corner of Reata and Apple Valley Road.

The bank will open two new branches in Riverside County. The bank's second branch in the city of Riverside will be located at the corner of Van Buren Blvd. and Wood Road. The San Jacinto branch will be located at the corner of Romona Expressway and North State Street. The Riverside branch is expected to open in winter 2006/07 and the San Jacinto branch in autumn 2007.

Also planned for winter 2006/07 is a second branch facility in the city of Ontario, at the corner of Philadelphia Street and Grove Avenue.

President/CEO Kevin McCarthy commented, "We intend to further expand our branch footprint in the high growth areas of the Inland Empire where the levels of household and business formation provide us with tremendous opportunity to continue to grow both our loan and deposit-

CALL FOR ART ENTRIES

March 30, 31 & April 1, 2007

INDIAN WELLS, CA

See page 13 for details

frachises."

UCR Outreach Center Receives Irvine Foundation Grant to Support and Expand Its Work

Riverside.

include:

The ALPHA Center Desert, we are able to offer pro- mathematics and science teachreceives a math grant to support and expand programs that enrich students' understanding and strengthen teachers' knowledge.

Officials at UC Riverside's schools outreach clearinghouse, The ALPHA Center announced today the receipt of a \$150,000 James Irvine Foundation grant to sustain and expand programs for middle- and high-school students, their teachers, and prospective teachers from the Coachella and Imperial valleys.

The new Irvine Foundation grant augments an existing \$300,000 allocation that supports programs for K-12 teachers and their students in the two desert vallevs.

Pamela Clute, ALPHA Center executive director and UCR assistant vice provost for Academic Outreach and Educational Partnerships, is excited about the grant because it allows UCR to strengthen its ties with the two desert regions.

"This Irvine grant basically allows successful ALPHA programs to continue to have a presence in the Coachella Valley," Clute said, "Using the satellite campus at UCR Palm

State Revenues Up!

continued from page 1

0.5 percent to \$314.27 million.

· State property tax levies for 2004-05 totaled \$34.52 billion, increase of 8.5 percent. County-assessed property values grew \$347 billion during 2004-05 to reach \$3.48 trillion for the 2005-06 tax year.



ting into practice over the next five years. He describes them as "the best and brightest" in the world of economic development and intergovernmental relations. Among them are Emil Marzulo, Diane Lanning and his own son, Attorney Jim Morris, who until recently was with Best Best and

Pat Morris' first 100 days in the mayor's office have not been easy. The Journal tried half a dozen times to talk to him and finally got him to sit down, with the police chief and the L.A. Times cooling their heals in his outer office. This lifelong San Bernardino County resident clearly plans to make his city competitive with Ontario and Riverside, giving the Inland Empire a three-city identity again.

Other elements of Mayor

Morris' plans include such programs as Operation Phoenix, Project Greenback and Arts on 5th.

Morris is reluctant to cast

any shadows on his predecessors

who were not as energized as he

is. But he does credit his team of

public and private individuals

for the visions that they are put-

fessional development for teachers, academies for K-12 students and opportunities for community college transfer students from the College of the Desert without them having to drive to

Some desert programs the ALPHA Center provides

Mathematics with Success (GEMS) is a collection of academies for middle- and highschool girls that focuses on importance of mathematics to college and to life. The purpose is to equip girls with knowledge about mathematics, community service, mentoring and the spirit of supporting one another. GEMS has served 800 girls and their parents, 20 college female students seeking certification in

ing, 15 existing teachers and their principals, and 20 female community leaders who serve as speakers.

 Desert MATE (Mathematics Academy for Teaching Excellence) is an intensive summer program for teachers designed to provide them with mathematics content, · Girls Excelling in teaching approaches to the content and research issues related to how teacher development impacts student achievement. Algebra, geometry and analysis form the core of the program because these topics are a key to higher mathematics for college entrance. MATE has reached 90 teachers from Riverside and Imperial Counties.

· California Mathematics

continued on page 17

Stem Cell Research

Lead Your Team to Victory:

Coalition for California Jobs

"Sorry, What's Your Name Again?"

This July in the Inland Empire Business Journal!

News and Features

A review of Proposition 71 passed in 2004 which allocates

funding for stem cell research. What is stem cell research and

what the fuss is all about-the facts. 1

Less than 30 percent turned out to vote in the last election for

both Riverside and San Bernardino. So what is wrong? ... 10

Are you confused regarding why some people deposit their

money in credit unions instead of banks? There is a big differ-

Effective influencers have a good set of communication behav-

The majority of us claim we just aren't good at remembering

names. This article will give you some tips to help solve this

Another list of the "Job Killer" bills which the Coalition for

California Jobs addresses that can be a problem for California

Commentary: Another Primary Bites the Dust

What is a Credit Union? Credit Unions vs. Banks

The Do's and Don'ts of Effective Group Influence

Six Steps to Relieve the Most Common Memory Worry

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Manager's Bookshelf. 31

July 2006

Sodexho Lends a Hand to Twentynine Palms' Families

Sodexho, the nation's lead- to support the Operation Hero ing provider of food and facilities management services, has been a supporter of the Armed Services YMCA for a number of years. This year, Sodexho is renewing its commitment to America's military families with a total donation of \$166,000 to the Armed Services YMCA over the next three years. Sodexho's donation will help sustain the Operation Hero tutoring program and many of the other educational, recreational and support services provided by ASYMCA to military families at Camp Pendleton, Camp Lejeune and Twentynine Palms.

"Sodexho and ASYMCA share the same goal of supporting the needs of our country's military community," said ASYMCA Executive Director Frank Gallo, Rear Admiral, U.S. Navy (Ret.). "As we continue this successful partnership, we'll be able to make even greater strides in improving the quality of life for America's military families."

The ASYMCA offers essential programs to junior enlisted personnel and their families, such as childcare, hospital assistance, spouse support services, food services, computer training classes, health and wellness services, and holiday meals.

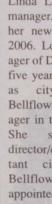
More than three-fourths of Sodexho's donation will be used

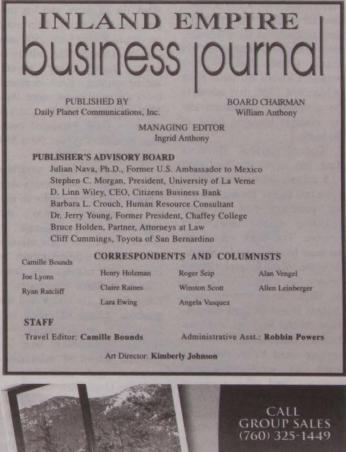
programs at Camp Pendleton, Camp Lejeune and Twentynine Palms. Operation Hero is one of ASYMCA's national signature programs. Designed for children 6-12 years old who are experiencing temporary difficulty in school---both socially and academically --- this semesterlong program provides afterschool tutoring and mentoring assistance with certified teachers.

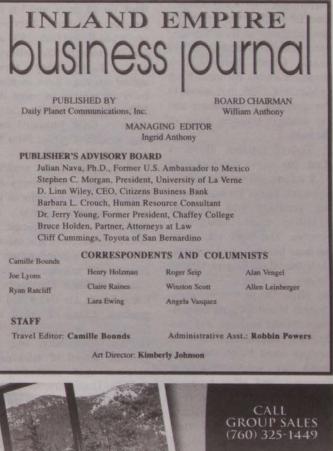
Through its partnership with the Marine Corps, Sodexho operates mess halls and provides other logistical support to U.S. troops. The company's dedication to providing quality service to America's military personnel was recently recognized by the Marine Corps with the W.P.T. Hill Award "Best Full Food Service Mess Hall in the World" designation.

With support from Sodexho and other businesses that want to show their support for American troops, ASYMCA is able to operate more than 150 program centers around the globe. The ASYMCA has consistently provided programs to military members and their families since the Civil War.

For more information about Sodexho. please visit www.sodexhousa.com



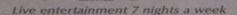




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The Lists:



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guality and most flavorful steaks available, along with exceptional Fresh Seafood and Chops. Experience Porter's specialty martinis and extensive wine list. After dinner enjoy your favorite cognac, port or a selection from our tantalizing dessert menu. Semi-private dining room available. Reservations required. Located in the DoubleTree Hotel Ontario. Serving lunch Tuesday through Friday, Sunday brunch, and dinner seven nights a week. For reservations call: (909) 418-4808.

Linda Lowry Selected as Pomona's New Assistant City Manager

Linda Lowry as assistant city her new position on July 20, 2006. Lowry has been city manager of Diamond Bar for the past five years. She has also served as city administrator of Bellflower and deputy city manager in the City of South Gate. She served as finance director/city treasurer and assistant city administrator in Bellflower prior to being appointed city administrator.

"With her wealth of municipal experience and strong sense

Pomona City Manager of community involvement, Douglas Dunlap has named Linda is a perfect fit for Pomona, and I look forward to working manager. Lowry will assume with her," said City Manager Douglas Dunlap.

> She has a bachelor of science degree in business from California State University, Long Beach and a bachelor of arts degree in English from the University of Irvine. She is also a certified public accountant and is enrolled in the masters' degree program at Claremont Graduate School.

> > Iram

July 2006

D. Linn Wiley Retires From CVB Financial Corp. at the End of July and Christopher Myers is Named New President and CEO

CLOSE-UP

Citizens Business Bank is one organization in the Inland Empire making its name with superior customer service and performance for investors. From its inception, the bank has outdone its competition because of their focus on customer service. In 1974, CVB Financial Corp. began as Chino Valley Bank started by a local group of businessmen from Chino. Their vision in 1974 was to create a premier financial services' organization for the community of Chino. Although there was competition at the time, their performance attracted interest from three other local communities, resulting in them opening more branches over the next five years. Chino Valley Bank became Citizens Business Bank in March of 1996, in response to the geographic expansion and the strategic business focus of the bank.

Today, Citizens Business Bank has assets of more than \$2.5 billion, 40 branch offices, and a full line of business banking products and services; including asset management services. The bank serves the business banking needs of people in the Inland Empire, Orange County, San Gabriel Valley and the High Desert communities. Citizens Business Bank concentrates on the business and professional communities, small- to medium-sized businesses, and health care, legal, accounting, insurance, and other types of professionals. They have two specific markets: agribusiness and construction and real estate financing. They serve some of the numerous dairies in Chino, and provide construction and permanent real estate financing.

D. Linn Wiley, president and chief executive officer of CVB Financial Corp. and Citizens Business Bank, will be retiring effective Aug. 1, 2006. Wiley has been the president and CEO



D. Linn Wiley

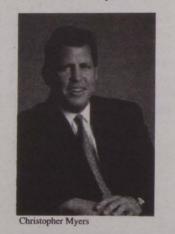
of CVB Financial Corp. and Citizens Business Business Bank for 15 years, and has fostered the bank from 14 financial centers to 40 and from \$500 million in assets to \$5.5 billion in assets. During Wiley's tenure, annual earnings have increased from \$8 million to more than \$70 million, and the market value of CVB Financial common stock has grown from \$54 million to \$1.25 billion.

Wiley received his associate of arts degree from Santa Ana College, and his bachelor of arts in economics from the University of California at Davis. He received his masters of business administration in finance and management from California State University at Long Beach. He completed the graduate school of credit and financial management at Harvard University, and the graduate school of sales management and marketing at Syracuse University.

He has been active in numerous civic, community and professional organizations, including serving as director of the Inland Empire Economic Partnership; the Southwest Region of Youth for Christ; and United Way. Wiley also serves on the advisory board for the Inland Valley Daily Bulletin and the Inland Empire Business Journal. He is a director and

chairman of the Federal Relations Government Committee for the California Bankers Association, and a member of the Government Relations Council for the American Bankers Association. Wiley has received the Outstanding Marine in Business Award, the Distinguished Service Award from the Junior Chamber of Commerce and the Distinguished Alumni Award from Santa Ana College. He was named Boss of the Year by the American Institute of Banking and received the silver CEO of the Year Award from Financial World Magazine. Wiley also received the Merit Award for his top ranking thesis on economics of scale in banking at Harvard University.

Wiley will remain a member of the executive committee and the chair of the Trust Services Committee, working full-time until the end of the year.



Christopher D. Myers will succeed Linn Wiley as president and chief executive officer of **CVB** Financial Corporation and Citizens Business Bank. "Chris Myers was a unanimous decision by our board of directors," said Wiley.

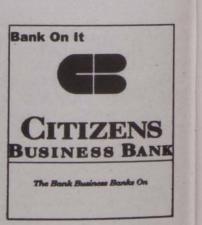
For the past 10 years, Myers has been with Mellon 1st Business Bank where he served as chairman and chief executive officer for the past two years.

Mellon 1st Business Bank is headquartered in Los Angeles with additional offices in the Inland Empire, Orange County and the San Fernando Valley. and has \$3.5 billion in assets.

Myers began his career with First Interstate Bank where he completed their extensive commercial loan training program. and progressed through the management ranks to become vice president and manager of the Westwood office. He then went on to join Bank of the West (Sanwa Bank of California) as commercial banking center manager for the San Fernando Valley and West Los Angeles.

Myers is a native Southern Californian and attended La Canada High School, playing on the football team. He went on to receive his bachelor of arts degree from Harvard University and a master of business administration degree in finance and marketing from the University of California at Los Angeles. Myers started on the Harvard University football team, where he helped win two Ivy League championship titles.

"Chris Myers is an ideal selection for the position. He has a great background and extensive experience in business banking. He knows our business and he knows our markets," said Wiley. "Chris is first-class in every respect."



July 2006

Stem Cell Research continued from page 1 general fund to pay for bonds.

Overall, Proposition 71 will cost the state about \$6 billion over 30 years to pay off both the principal (\$3 billion) and interest (\$3 billion) on the bonds. State payments will average about \$200 million per year.

Stem cells are the building blocks of living beings and are unique because of their two qualities: 1) They can copy themselves, and 2) They can grow into different cell types. A stem cell has two options once it copies itself-it can remain a every cell except egg and sperm stem cell or become another type of cell, such as a muscle, blood or brain cell.

stem cells but the two most common types are adult and embryonic. Adult stem cells have been used in research for more than 40 years and have resulted in the development of several successful therapies. These stem cells have the ability to create replacement cells for those that are lost through injury, disease or the normal wear and tear of aging. Adult stem cells are cells that have already begun to develop into a particular cell type. An example of these stem cells would be cells found in an umbilical cord during or shortly after delivery. These would be considered adult stem cells because they have already partially developed into blood cells.

Adult stem cells have the ability to replenish the tissues where they are found, just like the new skin that develops when a wound is healing. Stem cells are considered "multipotent" because they can turn themselves into several different kinds of cells within the same basic cell type. Adult stem cells have helped to find cures for certain leukemia and other blood diseases.

Adult stem cell research has been supported by federal funding in the United States; however, embryonic is the evilstepchild of stem cell research.

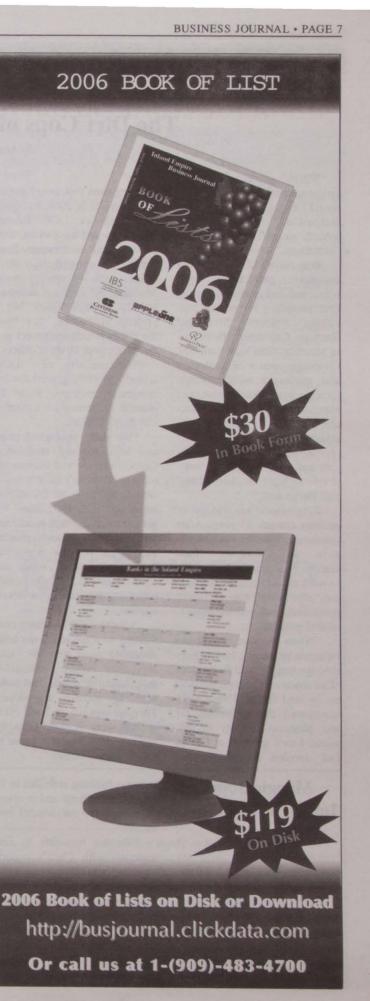
Embryonic stem cells were discovered in 1998, and it is believed by some researchers that they could help find treatment and cures for more than 70 serious diseases and injuries.

Embryonic stem cells are blank, unspecialized cells found in blastocyst. A blastocyst is a mass of 150 or so cells that develops approximately 5-14 days after an egg is fertilized. Embryonic stem cells make up the inner cell mass of the blastocyst. Embryonic stem cells are different from adult stem cells in that they are pluripotent, meaning they can grow into any and cells. Embryonic stem cells also have the ability to continue to multiply and exist indefinitely. There are many types of Some scientists believe that the versatility of embryonic stem cells gives them a greater potential than that of adult stem cells.

> This is where the controversy begins because some people believe that embryos should not be destroyed no matter what. Most embryonic stem cells currently used for research are gathered from fertility clinics. Infertile couples seeking to have a child often times use vitro fertilization to have multiple embryos frozen and stored at fertility clinics. Instead of throwing unused embryos away, many couples can opt to donate them for research.

Egg donation is another option through which embryonic stem cells are made available for research. Somatic cell nuclear transfer (SCNT), sometimes called nuclear transfer or therapeutic cloning, allows scientists to remove the nucleus (containing the DNA) from an unfertilized egg and replace it with the nucleus from the cell of a patient who has a disease. The egg with the implanted genetic material is stimulated to convert to a blastocyst which contains stem cells that matches the patient's disease. SCNT offers a way to learn about diseases and test therapies on human cells rather than on actual living people.

continued on page 20



CORPORATE PROFILE

LGC Inland The Dirt Cops of the Inland Empire

by Angela Vasquez

While geotechnical and major." environmental consulting may sound like a complex tag, Mark Bergmann, owner of LGC Inland, simplifies the term to "Dirt Cops."

Bergmann's LGC Inland is a full-service geotechnical, environmental and materials' testing firm providing responsive consulting services throughout Southern California. His offices in Murrieta, Simi Valley and San Clemente consist of geologists and engineers who combine their technical knowledge and experience to provide cost effective solutions to complex geotechnical issues.

"We look for geological hazards and mitigate them to make it safe to build on those sites," said Bergmann.

Bergmann's knowledge in geology extends 25 years. After finishing his studies in earth science at California State University, Fullerton, he went on to work on commercial, residential, educational, transportation, municipal and public works' related projects.

"When I was going to Fullerton university, I was a psychology major," said Bergmann. "I've always had a natural interest in land forms. I've always questioned the environmental and physical aspects of the world. I took geology at CSUF, and decided to change my

Maggio Joins

Christopher D. Maggio, a

Before joining Inland Valley

veteran banker with 24 years

experience, has joined Inland

Bank, Maggio was vice presi-

dent and manager of the busi-

ness banking division of

Provident Savings Bank in

Riverside. There he managed

Valley Bank as vice president.

Bergmann and his partner, Tim Lawson, built the company from nothing and currently have three offices with 49 employees in Murrieta, 30 in San Clemente, and 15 in Simi Valley. When projects necessitate, they have the ability to pull manpower and

resources from all three offices. The majority of LGC Inland's work is geared toward residential projects, while 20 percent is focused on commercial developments.

"We study geological maps and look for old landslides, faults, trenches and compressible soil. You can't build a house on soil and have the foundation break up," said Bergmann. We get out there and drill residential and commercial developments and figure out the geological concerns. We write a report and contractors bid to make stable paths for our residential development.

"Onsite we're watching contractors who are using the bulldozers to move dirt. We make sure they remove unsuitable soils, landslide debris, and make sure they stabilize any slopes. Then we sign-off on it and certify that work is done properly, and it's safe to build a home or start a business there."

LGC Inland specializes in three types of consulting: geot-Bergmann took over Lawson echnical, environmental and & Associates in 2004, changing materials' testing. Environthe name to LGC Inland. mental consulting involves researching the history of a property to make sure it is suitable to be used. Bergmann describes their environmental assessments as 15-20 percent of their business, used in support of their geotechnical consulting.

> "Lenders require phase 1 environmental assessment. We have to see how the land was used for the in the past; phase 2 is the drilling necessary to find out the extent of contamination," said Bergmann.

Some examples of the type of phase 1 environmental work would be testing for asbestos and lead-based paint. Phase 2 would involve underground storage tank investigations, well redevelopments, and hazardous materials' management. Phase 3 would involve mitigating the problems with soil excavation or soil vapor extraction.

The third aspect of LGC Inland is materials' testing, and is an area which focuses on the beginning of the development. This service would include inspection of concrete, masonry, structural steel, fireproofing, roofing, and waterproofing.

"Materials' testing would involve such things as breaking concrete cylinders to make sure

they have enough cement, and testing walls or foundations to make sure they're strong enough," said Bergmann. "We also inspect asphalt, concrete and masonry. Schools have lots of masonry buildings. We must be sure they are built correctly. and they are safe.'

July 2006

These "Dirt Cops" use a variety of resources to find possible sources of contamination in order to properly handle them. Their investigative tools include record searches, previous land usage, old air photos, and signs of stained soils. Bergmann describes the most prominent violator as petroleum contamination; for example, when old gas station sites have single-wall gas tanks that corrode and begin to leak. In Riverside County, the most common contamination is methane from animal waste product.

"In Riverside County, we can usually find the contamination and ship it to the proper waste facility," explains Bergmann. "In other areas we typically can dig all contaminated material out and haul to a dump site, but it just depends on the extent of the contamination. Sometimes it's too much to fix and a difficult process. Improper habits from the past catch up

ees have more than 300 years' combined banking experience.

Inland Valley Bank is a division of South County Bank, a

subsidiary of CalWest Bancorp. Since it is wholly-owned by

South County Bank, Inland Valley Bank can immediately offer its small business customers throughout the state the benefits of U.S. Small Business Administration's preferred lending status.

INVESTMENTS & FINANCE

DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL

THE GAINERS Top five, by percentage					THE LOSERS Top five, by percentage						
Company Pacific Premier Bancorp Inc	Current Close 11.82	Beg. of Month 11.50	Point Change 0.32	% Change e 2.8%	196.5	y Holdings I	nc	Current Close 6.59	Beg. of Month 9.39	Point Chang -2.80	the second second
Provident Financial Hldg	28.50	27.87	0.63	2.3%				11.70	13.84	-2.14	-15.5%
PFF Bancorp Inc	34.01	34.00	0.01	0.0%		d Enterprise	s Inc.	8.50	9.40	-0.90	-9.6%
Keystone Auto. Ind. Inc	39.60	40.32	-0.72	-1.8%	Hansen N	latural Corp		168.25	184.87	-16.62	-9.0%
CVB Financial Corp	15.44	16.20	-0.76	-4.7%	Watson P	harmaceuti	cals	23.67	25.33	-1.66	-6.6%
		Ticker		21/06 e Price	5/31/06 Open Price	% Chg. Month.	52 Week High	52 Wee Low		nt P/E tio	Exchange
American States Water Co)	AWR	3	5.06	36.90	-5.0	43.79	28.12	20	.5	NYSE
Channell Commercial Cor	p (L)	CHNL		3.40	3.60	-5.6	10.25	3.22	N	M	NASDAQ
CVB Financial Corp		CVBF	1	5.44	16.20	-4.7	17.55	13.78	16	.4	NASDAQ
Fleetwood Enterprises Inc	: (L)	FLE		8.50	9.40	-9.6	13.69	8.38	N	М	NYSE
Hansen Natural Corp.		HANS	16	8.25	184.87	-9.0	202.10	38.03	55	.2	AMEX
HOT Topic Inc (L)		HOTT	1	1.70	13.84	-15.5	20.97	11.19	31	.6	NASDAQ
Keystone Automotive Ind	. Inc	KEYS	3	9.60	40.32	-1.8	46.92	23.69	28	1.3	NASDAQ
Modtech Holdings Inc		MODT		6.59	9.39	29.8	11.27	5.77	N	М	NASDAQ
National RV Holdings Inc		NVH		5.33	5.70	-6.5	8.58	4.00	N	М	NYSE
Pacific Premier Bancorp II	nc	PPBI	1	1.82	11.50	2.8	13.25	10.23	11	.8	NASDAQ
PFF Bancorp Inc (H)		PFB	3	4.01	34.00	0.0	35.51	27.01	10	5.0	NYSE
Provident Financial Hldg		PROV	2	8.50	27.87	2.3	33.15	25.04	1	.1	NASDAQ
Watson Pharmaceuticals	nc (L)	WPI	2	3.67	25.33	-6.6	36.93	23.51	18	3.8	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

Duff & Phelps, LLC

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

Five Most Active Stocks					
Stock	Month Volume				
Hansen Natural Corp.	34,085,850				
Hot Topic Inc.	16,142,452				
Watson Pharmaceuticals Inc	13,742,300				
Fleetwood Enterprises Inc.	8,305,800				
CVB Financial Corp	3,174,773				
D&P/IEBJ Total Volume Month	85,177,588				
the second					

Inland Valley Bank tomers

> someone with Chris's experience and strong customer servpresident of Inland Valley Bank, the newest community bank serving the Inland Empire. "His strong community ties and local relationships will be an invaluable asset as we bring our spe-

business banking activities in 12 offices of the bank and oversaw more than 400 commercial cus-

"We are fortunate to find ice skills," said Gene Wood,

cial brand of personalized banking to the Inland Southern California region."

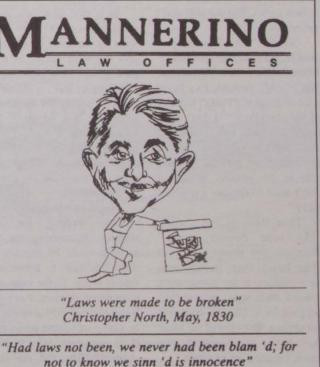
Maggio also held management positions with Business Bank of California, Citizens Bank. Business Valley Merchants Bank in Hemet, CommerceBank and Bank of America.

Inland Valley Bank opened its first office in Moreno Valley in May. Although the bank is new, its managers and employ-

with us."

July 2006





Sir William Davenant 1606-1668

9333 BASELINE ROAD, SUITE 110 RANCHO CUCAMONGA CA 91730 (909) 980-1100 · FAX (909) 941-8610

COMMENTARY

Another Primary Bites the Dust

Ho hum. Another primary election has come and gone. Does anybody care? It would appear not. A less than 30 percent turn out was about the best we could muster for both Riverside and San Bernardino Counties

We are talking about an ability to participate in the political process that many people before us have died for. But slightly more than 70 percent of our community says, "So what?" Even today, many countries with 100 percent turn out are told how to vote. We continue to be shocked by the tales of political machines who put dead people on the roster. Many of us still have not gotten over the embarrassment of Florida's "hanging chad" scandal of some six years ago. It's because of that scandal that we still hear arguments about what form of polling place is best for us. But we still don't get out the vote.

Consider this. That 30 percent figure is the amount of registered voters who turned out. Not eligible citizens. I've heard a lot of excuses. "I don't like any of the candidates." "I don't want to participate in this system." "I don't want to take the blame if the wrong guy gets in." "I can't vote in the primary because I don't want to declare a political party.

Then there is the classic. "My vote doesn't count." Excuses, not reasons. I have even heard from people who have told me if the government wanted their vote, they should get paid for it. OK, the system is not perfect. But most of the ideas that have been tossed out haven't made a lot of sense.

Three-day voting periods? Nuts. People used to take three days to ride to their nearest voting booth from their farm.

by Joe Lyons

you time to go vote.

Eighteen-year-olds, most of whom are now in their 50s, worked for their suffrage back in the radical sixties. MTV's "Rock The Vote" has been trying to get those young voters out, but usually they only manage to generate TV ratings. Speaking of which, I am shocked to realize that more people voted for the winner of "American Idol" than voted for Bush and Kerry combined in 2004. Shameful.

So what's wrong? Is it that the primaries are under promoted? I doubt it, because concerned voters would not wait to be told. They would care passionately about the right to have their opinion counted. They would know the date and the candidates and find their polling place. At least they would in a perfect world.

Is it that there are no real issues? You would think so, considering the kind of advertising that we were subjected to this past spring. Most of it consisted of telling us that we should vote for one candidate because the other one was no good. There was no discussion of what concerned California. Nothing about education, illegal immigrants in our state or spending by Sacramento.

Negative advertising may be another excuse for voter malaise. Advertising not based in truth could be another. It is often not easy to know which side is lying. In the case of the most recent primary, was the San Bernardino county assessor really guilty of sexual harassment? If he was guilty, why wasn't he charged? Why did the county pay the penalties and let him stay on. Whose version of the truth was to be believed? And that's just one case. How many Today, you can vote right down other times have we been I San Leandro, CA 94578

the block. Your boss has to give deceived by spin-doctors who can make truth out of fantasy?

Of course, as always, many things that we have no control over often get tossed about. Where a local official stands on Iraq is not significant. Things like abortion and gay marriage are matters for Washington. Then there are the propositions. Goble-de-gook and legalese.

these, don't feel bad. Most people can't figure them out. They may or may not have any effect on the state. We are constantly being told that a "yes" vote means "no" and a "no" vote means "yes." And all of this confusion is in English. What errors and say, "Oh well, as long as you get made in translations?

I know what you are thinking. I have written in these pages

LETTER TO THE EDITOR

June 16, 2006

Dear Editor:

California's gay policy-writers are at it again, this time trying to push their agenda down the academic ladder into elementary and high schools.

There is nothing new to learn from their SB 1437, except another insufferable lesson on how gay rights activists have weaponized the concept of "tolerance." This lesson comes at the expense of our children, as state funds are drained that could have been used for meeting achievement standards.

My Webster's definition of tolerance means to "recognize and respect other's beliefs without sharing them." If parents and school boards do not wish to reach social mores of the gay rights "movement," they are branded "intolerant," because they are not tolerant enough to appease the movement's hubris. Yet, gays themselves are intolerant of the Judeo-Christian principles on which our country was founded.

The current trio of gay rights bills in Sacramento seeks to advance their reckless intolerance. It will be truly alarming if today's legislators are as easy to brainwash as tomorrow's schoolchildren.

Sincerely,

Mr. and Mrs. J. Anthony P.O. Box 3552

before that we should always vote "no" on the propositions in order to make our elected representatives in the state capital do the job we sent them there for But that only works if you vote.

July 2006

I could tell you the old cliché about bad politicians being elected by good citizens who don't vote. I could tell of men and women who died at San If you can't understand Juan Hill and Saigon and Normandy and Baghdad.

> But you've heard these things before. If they haven't motivated you yet, they never will. You have to want to get involved in the process.

In the end I have to shrug don't vote, it gives my vote that much more weight.'

I guess I should thank you.

COMPUTERS/TECHNOLOGY LOOK! UP ON YOUR SCREEN! by J. Allen Leinberger

Superman.

July 2006

It's not just the new movie. It's the major marketing campaign behind it. Not only can you find the iconic diamond shaped "S"-shield on soda pop and potato chips, it hangs as a banner over Dodger Stadium. There are, of course, trading cards and action figures

Computers linked to the Internet can provide you with connections to merchandise and imagery that Superman's creators never even dreamed of back in 1938.

For example, the Warner Bros. Website, supermanreturns.com has desktop images and screen savers of the last son of Krypton, along

with his love. Lois Lane and his archenemy, Lex Luthor, for you to download.

Another Warner Bros site, wbstore.com has such merchandise as shirts, hats, rings, ties, and even cuff links.

For your cell phone, DC Comics company that can sell you a has offered up the S-shield as wallpaper on your screen.

Here's a strange one out of England. You can order Superman aprons, tea towels and oven mitts at creative-tops.com. They also have similar items in pink and purple, for Supergirl fans.

You can order Superman checks and a handsome matching leather checkbook from checksunlimited.com.

Check the Internet Website for Target and Wal-Mart if you're shopping for Superman towels and bed sheets.

The Inland Empire Business Journal was surprised to discover a local connection to the Superman merchandise rage many of you first learned of the

This is the year of with a series of peripheral items iPod here in the pages of the available from a company called I-Rocks out of Walnut just north of the 60 freeway. I-Rocks pro-

> duces third party devices such as keyboards, computer mouses, business card readers and USB terminals in various super colors, all with that S symbol prominently displayed.

> And our local super connection does not stop

there. I-Rocks uses the services of Ingram Micro as their technology distributor. Ingram, with an 800,000-square-foot highly automated distribution center in Mira Loma, sells only to resellers, so don't be looking there to get your Superman key-

board. They do feel pretty super themselves. however, being #72 on the Fortune 100 list with \$28.8 billion in sales last year alone.

Website, The superman homepage.com does have a hot link to I-Rocks, if you're looking.

There is even a Superman cover for your iPod at xtrememacs.com/cases.

Speaking of the iPod, the Associated Press announced last month that Apple's iPod music player has surpassed beer drinking as the most "in" thing among undergraduate college students. This is according to the latest biannual market research study by Ridgewood, New Jerseybased Student Monitor.

Nearly three quarters, or 73 percent, of 1,200 students surveyed said iPods were "in." That's more than any other item in a list that also included text messaging, bar hopping and downloading music.

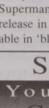
It should be noted here that



had less hard drive space, thus holding less music. It did not hold pictures or videos and did not have color capability, but it began the 21st century's digital music revolution.

Even as you read this, people are downloading the soundtrack to "Superman Returns" off of Apple's iTunes Music Store, bringing everything full circle. But there is more to come.

Last year in these pages we announced the development of "Blue Ray" DVDs. More than likely the 14 disk "Ultimate Superman Box Set" due for release in the fall, will be available in 'blue-ray.'



Ye One Myc Chan

Comp

Name

Address

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BUSINESS JOURNAL • PAGE 11

Business Journal barely over five years ago. The original devices, while small, were big-



Your current DVD player has a red ruby that projects a laser ray, which reads the tracks. The blue ray will play your old

> disks, but your old player will not read the new bluerav disks. That 14 disk Superman box, by the way, will have the new movie, "Superman Returns," as well as the four newly reedited Christopher Reeve films and other features.

ger than the current models and including a film of the '60s Broadway musical, "Up, Up and Away."

> Like we said, the guys who developed Superman back in their college dormitory in prewar Cleveland never dreamed of all of this. Besides, you were looking for something to replace all of that old Batman and Spider-Man stuff anyway.

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Credit Unions vs. Banks

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and a worldwide credit union organ-

ization (WOCCU). They share

deas, information and resources.

What is a Credit Union?

The fundamental difference is the not-for-profit co-operative structure of credit unions. As cooperatives, credit unions are owned by their members-unlike banks, which are owned by their stockholders. And unlike banks, where the profits are returned to the share-holding stockholders, credit union "profits" (or excess earnings) are returned to the member/owners in the form of superior rates, lower fees, and high quality products and services.

Members of participating credit unions, including Arrowhead Credit Union, have free access to over 19,000 CO-OP Network ATMs and over 900 Service Center locations in the U.S.

As member-owned co-operatives, credit unions operate on a democratic model. Each member has the power to influence and direct credit union policy and, unlike banks, credit unions give their members "a voice" in the organization's operations.

Credit unions hold annual meetings during which members elect a board of directors-from among their membership-to represent the members in determining the future direction of the credit union. The credit union not-for-profit model allows for cooperative decisionmaking, which empowers each and every credit union member.

Frequently Asked Questions:

Q. Are Credit Unions Safe?

A. Like other financial institutions, credit unions are closely regulated. Historically, they have operated in a very prudent manner. The National Credit Union Share Insurance Fund (NCUSIF), administered by an agency of the federal government, insures deposits of 80 million credit union members at all federal and many state credit unions nationwide. Deposits up to \$100,000 per account are

insured. Likewise, deposits are insured for \$100,000 or more in state-chartered credit unions covered by private insurance programs. Of the federal deposit insurance funds, the NCUSIF has had the strongest equity-toinsured risk ratio over the last decade. Not one penny of any insured savings has ever been lost by a member of a federally insured credit union.

Q. What Are the Advantages of Credit Unions?

A. Credit unions exist only to serve their member-owners. Surveys repeatedly show members are more satisfied with the service they receive from their credit union than customers of banks or savings and loans are with their institutions. Because credit unions are democratic, member-owned cooperatives, members have the power to direct credit union policy. If the majority of members are dissatisfied with the directors who set the policies of their credit union, they have the power to replace them. Credit union elections are based on a one-member, onevote structure. This structure is in contrast to for-profit, public companies where stockholders vote according to the number of shares they own. Their nonprofit status enables credit unions to operate at a lower cost than many for-profit institutions and helps them to offer competitive loan and savings rates. For instance, credit unions usually charge lower interest on credit cards than most other providers, and many credit unions charge no annual card fee.

O. Can Anyone Join a Credit Union?

A. Members of each credit union must share a "common bond," such as the same workplace, church, fraternal organization, or neighborhood.

If you have any questions please feel free to contact Arrowhead Credit Union's Governmental

Affairs Office at the information below. Arrowhead Credit Union Governmental Affairs team strives to represent the best interests of the members through advocacy and education. We appreciate your support and welcome your feedback.

	Fax: (909) 379 - 6908
Credit Unions	Banks
unions have member-owners, stomers. Each person who its" money in a credit union es a member of the credit because his deposit is consid- is share of the ownership. teans credit unions are mem- ned. Each member is also an of the credit union.	Banks can serve anyone in the eral public. Banks have cust who have no voice in how the is operated. Banks are own small groups of investors expect a certain return on investments.
unions are democratically led. They are run by a volun- oard of directors elected by om the membership. Each in has one vote in electing members and certain commit- mbers and can run for elec- the board or committees.	At banks, only the investors voting privileges. Customers have voting rights, cannot be e to the board, and have no aut in the overall governance of bank.
unions are not-for-profit. besn't mean that they do not ald not make a profit. After es are paid and reserves are ide, surplus earnings are d to members in the forms of dividends, lower loan rates e or low-cost services.	In banks, only the investors share of the profits.
Ily-chartered and all of nia's state-chartered credit are insured by the National Union Share Insurance Fund IIF), which is managed by the al Credit Union istration, an agency of the government. As a federal insurance fund, the NCUSIF ed by the full faith and credit et U.S. government. The F is the only deposit insur- nd that operates on a pay-as- system, which prevents the dation of annual losses. The F has never had to use tax- money.	Banks are insured by the for government. Their insurance for called the Federal Deposit Insu Corp. Part of this fund, which ers savings and loans, had bailed out by using billions of lars of taxpayers' money. The is not operated on a pay-as-y system.
unions are part of a world- upport network that includes unions, state credit union (California Credit Union), a national trade association Union National Association)	Most banks belong to state national organizations. How banks usually are reluctant to ideas, information and resource

Contact:

Pete Aguilar

VP, Director of

Governmental Affairs

P.O. Box 735, #086

Arrowhead Credit Union

San Bernardino, CA 92402

paguilar@arrowheadcu.org

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Largest Credit Unions in the Inland Empire

		Ranked by	Assets			
Name of Credit Union Address City, State, Zip	Assets \$	Loans \$	Members	Employees	Branches	Key Executive Title Phone/Fax E-Mail Address
Altura Credit Union 2847 Campus Parkway Riverside, CA 92507	784,000,000	666,000,000	106,000	370	12	Mark Hawkins President/CEO (951) 571-5301/571-5830
Arrowhead Credit Union P.O. Box 735 San Bernardino, CA 92402	727,000,000	600,000,000	135,650	510	21	Larry R. Sharp President/CEO (909) 379-6280/379-6277 arrowheadcu.org
USA Federal Credit Uinon 9999 Willow Creek Rd. San Diego, CA 92131	603,000,000	620,000,000	60,000+	233	20	Toni Clark Regional Manager (800) 220-1872/(858) 31-8100 services@usafed.org
March Community Credit Union 23520 Cactus Ave. Moreno Valley, CA 92553	437,697,000	345,228,516	38,500	106	. 3	Bob Cameron President/CEO (951) 656-4411/697-8024 marchccu@marchccu.org
Norton Community Credit Union* Main- 295 S. Tippecanoe, San Bernardino, CA 92423-0847	149,863,797	95,538,242	13,125	53	2	Debra Gannaway President/CEO (909) 382-3324/382-7985 www.norcomcu.org
High Desert Federal Credit Union 15099 Kamana Road Apple Valley, CA 92307-1388	182,000,948	145,369,310	13,616	78	3	Thomas J. Brown President/CEO (760) 242-5646/242-5042 hdfcu@gte.net
Service Plus Credit Union 1209 University Ave. Riverside, CA 92507	90,461,997	52,899,359	7,560	33	2	Berneta Titus President/CEO (951) 680-1998/787-6699
La Loma Federal Credit Union 11131 Anderson St. Loma Linda, CA 92354	64,474,796	36,116,900	10,807	30	2	Todd Murdoch CEO (909) 796-0206/796-2233 Ilfcu.org
United Methodist Federal Credit Union* 5405 E. Arrow Highway Montclair, CA 91763	45,000,000	20,500,000	4500	13	1	Ramon Noperi President/CEO (909) 946-4096/981-7055 memberservices@umfcu.org
1st Valley Credit Union 2441 N. Sierra Way San Bernardino, CA 92405	55,443,531	36,810,907	5,800	21	1	Debbie Barrera CEO (909) 882-2911/881-4162
Inland Empire Credit Union* 401 E. Second St. Pomona, CA 91766	45,000,000	21,000,000	99,000	20	2	George E. Kirschner, CPA President/CEO (909) 865-2655/469-1095 staff@inlandempirecu.org
Raincross Credit Union 8543 Indiana Ave. Riverside, CA 92504	36,000,000	19,000,000	6,500	19	1	Vernon Elliott President/CEO (951) 343-3280/343-1659
San Bernardino Credit Union 401 West 2nd St. San Bernardino, CA 92401	29,000,000	13,000,000	3,900	14	1	Gregg Stockdale President (909) 889-0838 ext. 225/889-7973 gregg@sbcecu.org
Bourns Employees Federal Credit Union* 1200 Columbia Ave. Riverside, CA 92507	34,699,024	23,044,597	2536	8	0	Dan Robertson Manager/CEO (951) 781-5600/781-5452 befcu@bourns.com
 Rafe Federal Credit Union* 6876 Magnolia Ave. Riverside, CA 92506	20,341,417	18,233,133	3917	12	Ι	Bonnie Wann President/CEO (951) 682-1555/682-4252
Printing and Publishing Credit Union* P.O. Box 1505 Riverside, CA 92502	7,900,000	4,750,000	2,900	4	1	Carlos Vasconcelos CEO (951) 781-0981
Barstow Non-Ops Credit Union* P.O. Box 846 Barstow, CA 92312	7,520,342	5,661,290	1,203	2	0	Michael S. Ruffalo CEO (760) 256-2591/256-2504 nonops@hdis.net

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July 2006

July 2006

Population Growth in the High Desert Shows Signs of a Slowdown

by Ron Barbieri, PhD Senior Associate Lee & Associates' Victor Valley Office

population of the High Desert is tial construction appear to be expected to increase by 40,000, down by 10 to 30 percent additional centers are planned which is 15 percent less than the depending on the submarket. In for 2008 and 2009.

growth over the last two years. The projected slowdown reflects the impact of higher interest rates and gasoline costs on the economy. In addition, the reduction in housing demand was offset in part by the acceleration of the need for industrial space and the expansion of retail outlets in the High Desert.

Demand for Residential Space Decreases

In 2004 and 2005, an average of 7,500 homes was constructed each year. Almost all of the units that came on-line were single-family homes. The High Desert is the low-cost provider of new housing in all of Southern California where the annual increase in population ranges between 360,000 and 400,000. The lack of easily developable land in Los Angeles, Orange and San Diego Counties, coupled with a political preference for low density residential development, has channeled the growth in population to the Inland Empire. In each of the last three years, the population of Riverside and San Bernardino Counties grew by more than 130,000. This trend is expected to continue because land is still available to accommodate residential tract development and the construction of warehousing, distribution and manufacturing facilities.

The higher interest rates, which have reduced the demand for new housing across the United States, are having a similar effect on the Inland Empire



the High Desert, new home sales are reported to be down by as much as 25 percent while sales of existing homes have declined by 12 percent.

Home prices in the High Desert have declined slightly in the 4th quarter of 2005 and the 1st guarter of 2006. In the spring of this year, the median home price appears to have stabilized, but several real estate agents claim the price of more expensive homes is continuing to decline while lower price homes continue to increase in value. All of this is consistent with the "soft landing" being engineered by the Federal Reserve to fight inflation by slowing down the rate of economic expansion.

Retail Market Continues to Increase

The absorption of retail space in the High Desert has been very high by historical standards. When the level of housing construction accelerated in 2002, retailers committed to expanding in the area. Over the last four years, new power and neighborhood centers anchored by Home Depot, Lowe's, Target and Wal-Mart and Stater Bros Because of this, the Inland were developed. Several have Empire is forecasted to experiand the High Desert. The level opened for business, while an ence high levels of industrial

Over the next two years, the of new home sales and residen- equal number will come on-line over the next 18 months. A few

> The growth in population and the increase in the median household income are the driving demand for retail space. There are some indications that the completion of the retail

space being developed will provide more capacity than required by the increase in households and income levels. The concern for a possible oversupply of retail space is mitigated by the fact that residents of the High Desert are making more of their purchases in local stores rather than in the Los Angeles Basin. As a broader range of retailers open stores in Victor Valley, the tendency to shop locally will accelerate.

Industrial Market Experiences High Demand

From 2003 through 2005, the annual absorption of industrial space in the Inland Empire has averaged over 16 million square feet. Most of this has been for warehousing and distribution operations. The increase in the demand for such space is directly related to the increase in import and exports through the ports of Los Angeles and Long Beach. Forty-three percent of all the goods imported into the U.S. pass through those ports. The twin ports of Los Angeles and Long Beach will continue to maintain their share of the growth in imports and exports.

absorption in the form of warehousing and distribution space over the next five years.

The inventory of vacant industrial land in the Los Angeles Basin will be substantially absorbed over the next five years. As that begins to occur the demand for new industrial space will shift to the High Desert and further east along the I-10 Freeway to Banning and the Coachella Valley. The amount of industrial absorption captured by the High Desert will depend on whether or not BNSF railroad has constructed an intermodal facility in either Victorville or Barstow. If BNSF were to establish such a facility to transfer shipping containers from trains to trucks and visa-versa by 2011. the annual absorption of industrial space in the High Desert could be as high as 12 million square feet per year. This would be 12 times the current level of industrial growth in the High Desert.

About the Author:

11.

12.

13.

Ron Barbieri, PhD, is a senior associate in Lee & Associates' Victor Valley office. Lee & Associates is one of the largest national commercial real estate providers with regional expertise. As a group of independently owned and operated companies, Lee & Associates currently has more than 29 offices located in California, Arizona, Nevada, Missouri, Illinois, Michigan, New Jersey, Texas and Wisconsin. Additional information is available at www.lee-associates.com



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15.	Redlands Blueprint & Commercial Printing Co. 922 B New York St. Redlands, CA 92374	729,000	12 1946	Business Stationery, Brochures, Booklets, Folders, Newsletters, Reprographics, Color Copies, Banners, Labels, Courtroom Displays, Reports	AB D 2 Color 1
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Economic Waves by UCR continued from page 1

academic year. The firm arrived at that number by using industry-standard multipliers to show how direct campus spending ripples through the economy, as the institution buys goods and services, pays salaries to employees and constructs new buildings, prompting the need for moreproduction elsewhere.

"I am not surprised to see that the university is a very robust and efficient economic v 2006 NRI Bank: 10, Down 4 Places. The Inland Empire fell four engine for the region," said Chancellor France A. Córdova. "As we continue to expand our own workforce and student enrollment - and with new initiatives such as the proposed School of Medicine and the + Construction Forecast: Builders are expected to add 3.7 million newly launched Palm Desert center - we expect that UCR will further broaden its impacts and contributions."

The nine-month study showed that while most of UCR's revenue comes from outside the region, the majority of spending is concentrated in the fast-growing Inland Empire.

In 2004-05, the campus spent \$380.7 million on salaries and wages, goods and services, and construction, of which \$256.6 was spent in the Inland Empire. Since just \$46.7 million of the university's revenue came from local sources, that means the campus made a net contribution of \$209.9 million to the local economy. In other words, UCR spent \$5.50 in the Inland region for every dollar in revenue received from the same geographical area.

In all, UC Riverside's total spending impact in California was \$638.0 million in the 2004-05 fiscal year. In addition, spending by UCR's students and retirees and by visitors to the \$\$ \$300 campus had an economic impact of \$315 million. The campus \$ \$200 also generated 8,031 full-time equivalent jobs statewide.

"This total impact of \$953 million includes the direct spending of the campus, as well as the indirect and induced

impacts of that spending," said Kathy Barton, UCR's director of technology collaboration. "In other words, every dollar spent by the campus itself - and by students, faculty, staff, and retired employees - has ripple effects in the local economy and beyond."

The full report, which is Empire and

retailers along Interstates 10, 15 and 215.

expected to accelerate in response.

12%

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02

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03

Retail Sales vs. Households

Retail Completions

Sales Trends

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4%

06*

Forecast ** 1H 06 Estimate

at online available www.impact.ucr.edu, summarizes UCR's various impacts:

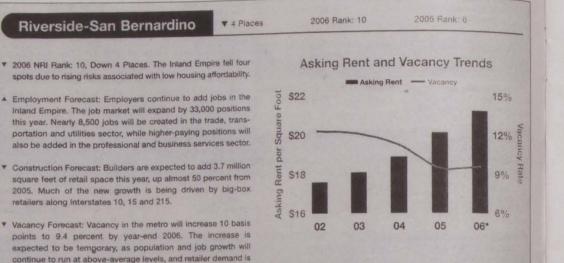
· The highly-skilled graduates of UCR's colleges and schools are perhaps UC Riverside's most significant contribution to the Inland California

economies. Of the 57,740 total alumni of UC Riverside, 46,146 or about 80 percent, lived in the State of California in 2005.

· Of these alumni, nearly 18,000, or about 31 percent lived in the Inland Empire. · Each year, UCR gradu-

July 2006

ates add to the pool of skilled continued on page 38



Strong Growth Prospects Throughout **Region Attract Investors**

trong population and retail sales growth continue to attract businesses the Inland Empire. National retailers are making a major expansion hroughout the region, as they are eager to position themselves in the path of population growth. For example, this year alone, Wal-Mart is adding Supercenters in Hesperia, San Jacinto and Palm Desert. By the end of this year, developers will add more than 1.5 million square feet of retail space to South Riverside. While the metro has recorded significant price appreciation in recent years, prospective buyers are still attracted to the anticipated longterm growth of the region and to properties that are reasonably priced compared to the rest of Southern California. Investors are encouraged by both the sheer numbers of new residents and jobs, as well as the type of positions that are expected within the region, including higher-paying services careers. While new positions will be created across employment sectors, professional and business services will post the most significant job growth over the next few years.

Competition for available properties continues to put downward pressure on cap rates, with the average for single- and multi-tenant properties at 6.1 percent and 6.3 percent, respectively. While transaction velocity has slowed from the breakneck pace of prior years, investors are still finding value throughout the metro. Retailers continue to expand as new housing is pushed farther out toward the edges of the metro area. The Victorville submarket has been booming, with new home construction drawing more residents to the area. Multi-tenant prices in Victorville, however, remain as much as 25 percent below the median for the market as a whole and cap rates are slightly greater than the metrowide average. Opportunities also exist in Palm Desert, where single-tenant cap rates are averaging 7 percent.

- A Rent Forecast: Despite a mild uptick in vacancy, asking rents will increase 5.8 percent to \$21.25 per square foot by year-end 2006. Effective rents will rise at a similar rate to \$19.40 per square foot.
- A Investment Forecast: The Inland Empire's more affordable housing will continue to draw new residents from coastal areas. Sales activity is expected to pick up further in Coachella Valley, South Riverside County and Victorville, where cap rates and prices are attractive compared to other submarkets in the metro area.

Marcus & Millichap

July 2006

buy? This is the most important

question in selling. What bene-

fits does he seek? What is he

attempting to avoid, achieve or

preserve by buying your prod-

ucts or service? Amongst the

various benefits available to him

or her, what are the tangible ben-

efits and what are the intangible

benefits? A tangible benefit is

something the customer can

touch and feel. It is something

the customer can hold up and

show to someone else. A tangi-

ble benefit has very much to do

with how the purchase is viewed

by others, and is very important.

Describing the components and

features of a product or service

is how you point out to the cus-

tomer the tangible benefits of

the intangible benefits are large-

ly emotional. They are con-

However, as we have seen,

purchasing and using it.

WHY YOUR CUSTOMERS BUY

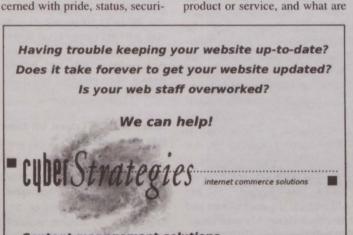
by Brian Tracy www.briantracy.com

Why does your customer ty, admiration and respect of others, and other factors that make the person feel happy that he or she has purchased what you are selling.

> A person who buys a Rolex watch will explain it to others in terms of its gold case, its jeweled Swiss movement, the fact that it is waterproof to 330 feet and the tremendous accuracy for which it is famous. But none of these are reasons for buying a Rolex.

The real reasons, the intangible benefits, are the feeling of success, prestige and status that a person gets when he or she wears a Rolex in the presence of people who are wearing less expensive timepieces. It is the unspoken statement that "I have arrived!" that the customer is making that causes him to buy the watch in the first place.

What are the tangible benefits of buying and using your product or service, and what are



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pavoffs?

the intangible benefits? What are the tangible and intangible benefits of dealing with you as a salesperson? What are the obvious payoffs of dealing with you, and what are the not so obvious

Now, here are two things you can do immediately to put these ideas into action:

• First, identify the specific tangible benefits your customer will enjoy from ownership and use of your product or service. How could you prove these to your prospect?

· Second, identify the intangible, emotional reasons why your customer buys from you. How could you demonstrate and emphasize these benefits in your sales conversation?

UCR Outreach Center

continued from page 3

and Science Teacher Initiative (CMST) provides College of the Desert students, who are willing to transfer to UC Riverside, with annual \$5,000 fellowships for teaching highly-conceptualized mathematics or science to K-12 students in Riverside County while pursuing their teaching credentials. These transfer students must major in mathematics, science or education. The program has just begun in the region.

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"Houston, we have a problem": Leadership in Times of Crisis

by Winston Scott

Perhaps you've never been called upon to lead in a situation as fraught with potential peril as the manual capture of a \$10 million, 3,000 pound, out-of-control satellite in outer space, but business leaders face major crises all the time: a scandal involving senior management, fall-out from an economic downturn, product malfunction and recall. or the loss of a key employee.

Leadership under extreme conditions, like those encountered aboard the space shuttle Columbia mission in 1999, requires key principles that will guide you, your team, and your mission to success. The Columbia mission ultimately succeeded, and using the same principles of leadership that worked on this space mission, business leaders can turn an obstacle into an opportunity, too.

Space Mission Lesson #1: Prepare for the unknown.

A leader needs to anticipate potential problems as part of preparation. The original Columbia mission was to launch a research satellite called Spartan, but it malfunctioned almost immediately. The effort to retrieve it for repair went awry when the shuttle's robotic arm inadvertently tipped the satellite, setting this object, roughly the size and weight of an automobile, spinning unpredictably in space. Because NASA and the Columbia crew already prepared for potential problems, they immediately knew what to do next: have two spacewalking astronauts-one on his first space flight-perform a dangerous manual capture of the satellite.

When an unanticipated problem occurs in business, like the astronauts, you should be so thoroughly prepared that you already know what options and resources might be available to help solve it. Otherwise, you waste time trying to figure out your options, thus allowing the crisis time to get even worse. So in your business, determine what possible factors could cause your company to suffer, and then devise action plans for each scenario. Should that problem ever occur, you already know how to react and lead your team to victory.

Space Mission Lesson #2: **Conquer communication barri**ers.

Get to know the members of your team well and understand what their particular communication strengths and weaknesses are, particularly in times of crisis. Be careful not to assume that they understand you, even those you think you know best. It's never more important for everyone to be on the same page than when you're confronting a problem. To ensure that the message you send has been received as you wanted it to be, solicit feedback, asking, "Do you understand what I mean?" to encourage clarifying questions and honest responses from your team.

English was the other spacewalker's second language, so the lead spacewalker took extra care heading off potential problems by spending time with him to ensure they were speaking the same language, literally, before they attempted to capture the satellite together. What's more, in space, all direction is relative to something else, so to facilitate the manual capture of a satellite while cruising at 18,000 miles an hour, everyone on the team needs to know what "up" and "down" mean in that context.

In the world of international space flight, there may be literal language barriers to overcome, and in an organization, even if everyone speaks the same language, the filters of culture sometimes put up obstacles that you must use finely-honed communications skills to conquer.

Men and women are known to communicate differently, for example, and business leaders must ensure that communications' meaning and intent are clearly understood by everyone, especially when trying to solve a problem.

Space Mission Lesson #3: Be alert for non-verbal communication.

A good leader will pick up on cues to potential problems and misunderstandings before they occur. For example, while both the robot arm operator and one spacewalker on the Columbia mission were highly qualified individuals, both were on their first space flights. The lead spacewalker observed the other spacewalker talking very little and keeping to himself away from the group, so he shared his own experiences on his first spacewalk to reassure other man that he the empathized with his nervousness but was confident he would do well.

As a business leader, you must know how key team members act on a normal basis so you can gauge when something is awry and their behavior changes. When a crisis occurs, is your usually social VP of marketing now keeping to her office, with the door closed and the blinds drawn? Is your usually mild-mannered CFO now barking orders like a drill sergeant? These are tell-tale nonverbal cues that you must step in and lead your team more effectively, as the crisis is taking its toll on your much needed key players.

Space Mission Lesson #4: Ask for help.

A leader must demonstrate an immediate understanding of the problem. You can't be wishy-washy, even if, at the moment, you don't have a clue what's going wrong. You need to show that you're in control demonstrating self-assurance Your people will follow confidence.

But confident doesn't mean omniscient. You must solicit input and feedback from the experts on your team and from people outside of the team as well. NASA rehearsed the satellite's capture on the ground and sent images up to the shuttle The spacewalkers constructed a Spartan simulator for practice. and the team leader rehearsed the terminology to use in the capture and to direct the commander where to fly the shuttle to get it close enough to the satellite so they could reach out with gloved hands and manually direct the satellite back into the shuttle.

You don't need to know every single nut and bolt involved in every single person's job, but there are people on your staff who are more expert in certain areas than you are. Acknowledge that and benefit from it when planning and problem-solving.

Space Mission Lesson #5: Earn real experience.

Business leaders, like astronauts, obviously need technical training in their field, but equally important are maturity and experience at making difficult real-time decisions. There's a reason you never see 22-yearold astronauts! You must have complete confidence in your ability to make critical judgments and to take action in tough situations, and the only way to acquire that is to be seasoned by experience.

While mounted in foot restraints on the edge of the shuttle, the Columbia spacewalkers spent three hours safely manipulating the satellite into the single orientation that would fit it into the payload bay. The continued on page 37

CALENDAR July

12th

July 2006

The University of La Verne's Center for Strategic Thinking is offering a "hands-on" workshop to provide companies, investors and entrepreneurs a comprehensive look at the due diligence process. The workshop will get underway at 7:30 a.m. in the Presidents Dining Room (PDR) on the university's main campus. Attendees will be provided an extensive checklist intended to assist in conducting or preparing for a due diligence review. They will also receive detailed information and take part in a dialogue focusing on specific due diligence aspects with a guest expert and ULV faculty members. All ULV Center for Strategic Thinking workshops are open to the public. Admission is \$25 and includes breakfast. Due to space limitations, reservations are recommended. For additional information on each workshop and to make reservations, contact Erica Arias at (909) 593-3511, ext. 4202 or e-mail ariase@ulv.edu.

25th

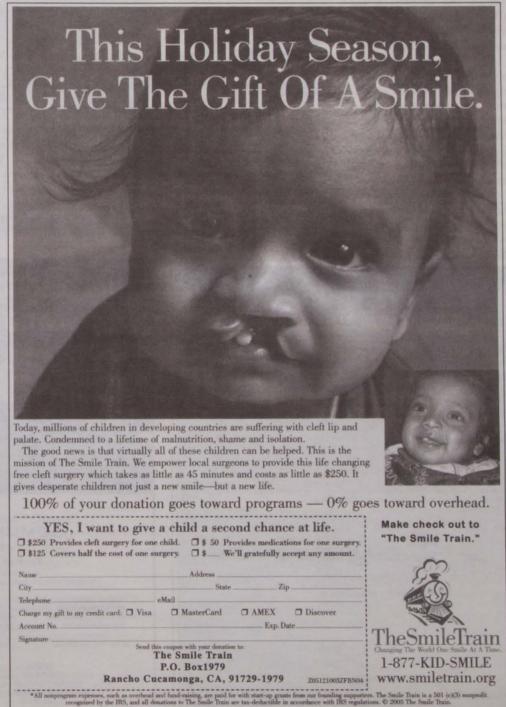
Rancho Cucamonga Chamber mixer/expo being held at Dave & Busters, 4821 Mills Circle in Ontario. Hosting sponsor is Arbonne International. Eat, drink, door prizes and more at 5:30 p.m.

27th

Multi-Chamber mixer (Upland, Montclair, Rancho Cucamonga and Ontario) being held at Draper Mortuary, 811 N. Mountain Avenue, Upland at 5:30 p.m. This will be a Christmas in July event, so please bring an unwrapped toy for underprivileged children.

Tramway Signs Aramark

The Palm Springs Aerial Tramway announced it has signed a contract with Aramark Sports and Entertainment Services, a division of Aramark to provide the food and beverage services. Aramark will operate the Peaks Fine Dining Restaurant, Pines Casual Dining Restaurant, Lookout Lounge as well as provide catering for banquets and special events.



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BUSINESS JOURNAL • PAGE 19

order to ensure that our customers will enjoy outstanding Parkins, president of the Palm Springs Aerial Tramway, "Aramark has both the experience and the resources to deliver quality food and beverage."

Aramark chefs have created

"I am pleased that we have a menu featuring a variety of entered into a contract with a fresh vegetables and greens substantial restaurant operator in from the Coachella Valley, dry aged meats and poultry along with fresh breads from local dining and service," stated Rob bakeries. Additional selections will include market fresh seafood and pastas.

Stem Cell Research continued from page 7

Embryonic stem cell research is often times confused with human or reproductive cloning. Cloning is different in that the cells are copied so that their genetic material, or DNA. matches exactly. Embryonic stem cell research utilizes therapeutic cloning, or somatic cell nuclear transfer, to copy cells with the goal of making stem cells to treat and cure serious diseases and injuries. Using SCNT, scientists can produce embryonic stem cells without using sperm to fertilize an egg.

Some researchers believe not only could stem cell research help find cures for blood diseases, it could also be instrumental in treating Parkinson's disease, Alzheimer's, spinal cord injuries, stroke, heart disease, diabetes, arthritis and severe burns.

The California Institute for Regenerative Medicine was created from California's Proposition 71, to fund and

direct research. Another agency resulting from this legislature was the Alliance for Stem Cell Research (AFSCR), created by the sponsors of the proposition. The mission of AFSCR is to advance stem cell research and educate the public about its potential and progress.

The AFSCR is currently working with patient advocates and local leadership to ensure the passage of The Stem Cell Research Enhancement Act, H.R. 810, a bill that will significantly increase federal support for embryonic stem cell research. The AFSCR is one organization striving to make stem cell research beneficial to humans as soon as possible.

"There is a group of people who will never support stem cell research, and there's a group of people who will always support stem cell research," said Susan DeLaurentis, president and CEO of Alliance for Stem Cell Research. "The numbers of people supporting stem cell research are increasing because of the

people in the middle. Once those people in the middle become educated, they become supporters."

Alzheimer's disease is one such ailment researchers believe stem cell research can unlock some answers to. Alzheimer's disease is a chronic, progressive neurological disorder characterized by accelerated loss of brain cells and the connections between cells. Losing brain mass and connectivity degrades normal brain function, including reasoning and information storage and recall.

Stem cells could possibly provide some of the first models to study Alzheimer's and its mechanisms. Human cellular models would enable the exploration of the basic biology and chemistry of the healthy brain, and help researchers understand what goes wrong with the Alzheimer's brain. Stem cells may also be able to provide tools to search for new drug targets, as well as human cellular screens for testing drug safety and effi-

cacy. Stem cells may be used to deliver growth factors or other compounds that protect cells or promote cell regeneration. Some believe, in time, stem cells may

be used to replace cells lost to

Alzheimer's. "The amazing thing about science is you don't know how long something will take Research will provide answers about diseases." said DeLaurentis. "If you can create a model and see how a disease progresses, you can test different drugs to see which ones work. We may have an amazing surprise in a lab somewhere, and that's the exciting part."

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July 2006

	Company Name Address City, State, Zip	Number of Offices: Inland Empire Companywide	2004 Revenue, I.E. Placements, I.E.	Year Established, LE Headquarters	erving the I.F	Top Local Executive Title Phone/Fax E-Mail Address
1.	Select Personnel Services, Inc. 14011 Park Ave., Ste. 170 Victorville, CA 92392	6 50+	WND	1985 Santa Barbara, CA	Clerical, Light Industrial, Engineering/Tech.	Steve Sorenson CEO (805) 882-2200
2.	Amvigor Staffing Services 1943 N. Campus Ave, Ste B-158. Upland, CA 917681	2 3	\$1,000,000 100	1988 Upland, CA	Engineering, Administrative, Clerical, Light Industrial, IT, Scientific & Technical	Victor Teller Director (909) 920-5037/920-5040 amvigor1@yahoo.com
3.	Princeton Corporate Consultants 420 W. Baseline Rd., Ste. C Claremont, CA 91711	1 6	\$2,300,000 N/A	1986 Encino, CA	Medical Device/ Pharmaceutical	Steve Adams V.P., Operations (909) 625-3007/621-0315 sadams7727@aol.com
4.	Kimstaff HR 17872 Cowan Ave. Irvine, CA 92614	4 25	\$40,000,000 377	1986 Irvine, CA	HR Outsourcing, Risk Management, Admin. of Plc, HR & Compliance, Workers Compensation Benefits	Mike Johnson Director of Sales & Marketinj (949) 752-2995x2106/752-59 rsaunders@kimstaff.com

2006 EDITORIAL SCHEDULE

EDITORIAL FOCUS	SUPPLEMENTS	LISTS
July		
Manufacturing	Marketing/Public Relations	Credit Unions
 Distribution/Fulfillment 	Media Advertising	Commercial Printers
Credit Unions	Casual Dining	Ad Agencies/Public Relations Firms
Event Planning	 Building Services Directory 	Largest Insurance Brokers (Property/Casualty)
High Desert Economic Development	Quarterly Financial Review	SBA Lenders
~		Staff Leasing Companies Serving the I.E.
August		
 Personal/Professional Development 	Environmental	 Environmental Firms
 Employment/Service Agencies 	 Expansion & Relocations 	Largest Companies
Health & Fitness Centers	Women in Commercial Real Estate	 Small Package Delivery Services
Caterers		MBA Programs
 Coachella Valley Economic Developm 	ent	Medical Clinics
September		
 Mortgage Banking 	Health Care & Services	Substance Abuse Programs
SBA Lending	Airports	Largest Banks
 Independent Living Centers 	 Golf Guide to Southern California 	Largest Hotels
		Golf Courses
October		
 Lawyers/Accountants 	Telecommunications	Wireless Phone Service
 HMO/PPO Enrollment Guide 	 Office Technology/Computers 	Internet Services
Economic Development	International Trade	 Long Distance/Interconnect Firms
*• Temecula Valley	Holiday Party Planning	 Copiers/Fax/Business Equipment
Financial Institutions (2nd Quarter, *06	b) • Quarterly Financial Review	
November		
Retail Sales	Human Resources Guide	 Commercial R.E. Development Projects
 Industrial Real Estate 	Executive Gifts	Commercial R.E. Brokers
 Commercial R.E./Office Parks 	 Building and Development 	Fastest Growing I.E. Companies
Educational Services Directory	*• New Communities	 Mortgage Companies
		Title Companies
December		
Financial Institutions (3rd Quarter, '06) • Health Care	 2007 "Book of Lists"
 Top Ten Southern California Resorts 		Fleet Leasing Auto Dealers
 Temporary Placement Agencies 		Business Brokerage Firms

*New in 2006

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July 2006



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FROM THE \$900,000s

DIVERSIFIED PACIFIC The Estate Collection Up to 5 bedrooms and 5 baths 4,096 to 5,923 square feet FROM THE MID \$1,000,000s

PRESTIGE HOMES Dulcis Up to 6 bedrooms and 5 baths 2.569 to 4.087 square feet NOW SELLING

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21650 RETREAT PARKWAY, CORONA, CA 92883 (951) 277-0562 TheRetreatCC.com Call or stop by the Welcome Center. • Broker co-op available, please see each sales office for details.

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KB HOME Sienna Ridge Up to 6 bedrooms and 5 baths 3,760 to 5,323 square feet FROM THE LOW \$1,000,000s

KB HOME

Huntington Up to 5 bedrooms and 4 baths 3,315 to 3,711 square feet FROM THE HIGH \$800,000s

PRESTIGE HOMES Dolce Vita Up to 6 bedrooms and 4.5 baths 3.097 to 5.352 square feet FROM THE LOW \$1,000,000s



MANAGING

Lead Your Team to Victory: The Do's and Don'ts of Effective Group Influence

by Alan Vengel

Web Site: www.vengelconsulting.com

Much of our work today depends on our ability to influence groups of people we lead or work with on projects. Groups are made up of many personalities, mindsets, motives and agendas-some explicit and others hidden-so having a specific strategy for influencing teams can mean the difference between success and failure.

Effective influencers have a good set of communication behaviors, know how and when to use them. They strategize which to use based on their assessment and the result they want. They are flexible in developing an approach and responding in the moment.

As an influencer, you assert your needs and make specific suggestions to others about how they can meet your needs. Influence is not manipulation.

These behaviors should not be exercised aggressively, or else the team or group you're seeking to influence may resist or withdraw.

To successfully lead a group or team, consider the following do's and don'ts. These tips will help you to be an effective influencer and to prepare for the unique challenges you're likely to experience when you seek to lead teams and groups.

DO'S

Mentally separate the group. Knowledge beforehand is essential to efficient planning. In order to influence the individuals in the group, you must target each of them before the meeting takes place. Think of the group as a collection of individuals, each of them having opinions and issues that you must seek to understand in order to influence them. Put yourself in each team member's shoes and make some assumptions about what their main concerns might be so that you can create a strategy. For

on a work team, you might think, "If I were ___, what would I be most concerned about? What would be 's response to my efforts to influence the group? If I were ____, how would I respond to "me?" What does _____ feel he or she has to gain and lose?"

· Form a common ground coalition. Before the group meets, contact those whom you've identified as key stakeholders and listen to their concerns.

Check out the assumptions you've made. Ask questions to find out stakeholders' main concerns, how each views the issues, and where you might experience resistance. Consider some disclosure of your own as you feel it's appropriate, such as similar situations you may have been in or ways that you feel you can identify with a key member's position. When you have established a rapport with these key people, you establish your approach and will be prepared to capitalize on common ground issues when the full group meets. You can open the meeting by saying something like, "I know that none of us in this room really are welcoming change right now. All of us have something to lose in this proposition, but we all have something to gain. I believe we can work together to make that gain something that outweighs the loss."

• Make desired results clear. From the group's first meeting, let them know what you expect the team to accomplish. Create a vision for the group by presenting a clear picture of future success. This can play a key role in your ability to influence them. For example, "What I can see us doing today is coming up with a strategy that all of us can buy into and accomplish." Or "I can

example, looking at individuals see us looking back at this meeting a year from now and saying that it was then that we really turned things around."

> Provide rationale for your ideas. Supporting your contentions with facts shows that you have done your homework and provides a good balance to your vision. Remember, people may be convinced by rational reasoning, but they will be more likely to be moved to action when you supplement rationality with emotion-based arguments.

Ask open-ended, focused questions. Your goal should be inclusiveness and rapport building with everyone in the group. Without being passive or giving a lot of ground, ask how, what, where and why questions that drill down, focusing on one particular issue or statement. For example:

· "How do you suggest we proceed with an initiative like this?"

"What are some ways you think we could move more quickly on these issues?"

"Would you tell me more about your scheduling concern?" "What do you think we ought to do, ?

"Who do you think we need get on board to make this happen?"

· Create a brainstorming atmosphere. Let the group know that they will need to create and explore many options and that you are open to hearing their ideas. Motivate the group by establishing ground rules for brainstorming and for how the group will listen to each other in order to promote open thinking.

Vote when appropriate. Votes should be private because when individuals must publicly take a stand, they'll naturally feel more defensive. Always vote only when there are a num-

ber of options on the table. Before the vote, keep people open and thinking about possibilities, rather than just giving them two choices: this or that, Otherwise, they will select that and have a tendency to defend their choice, even if they don't wholeheartedly believe in it.

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DON'TS

Don't allow people to take a fixed position. To avoid defensiveness, encourage openness and collaboration right at the beginning. If people take a position too early, they will have the tendency to dig in and defend it. Suggest putting several

options on a flip chart and then narrowing those down to a top three before voting. If you do your homework, you will remain unsurprised by team members who come into the meeting with fixed positions that they try to push through. You can best deal with this by saying, "I know some people have a strong idea about how we should do this. I'll put that option up on the board. I also want to get a couple of other options up here, too, so what are some other possibilities?"

Don't put people into likeminded discussion groups. To encourage a diversity of opinions, group people who have contrasting views. That way, rather than reinforcing each other's positions, groups will explore new territory and create new material through the interplay of their ideas. Blend the groups so that they

debate one another and you'll eliminate "groupthink" reinforcing itself.

· Don't let objections sabotage the team. When a team member presents an objection, it need not sink the ship. Look at objections as signals of an opportunity for you to obtain information that will allow you

continued on page 34

SBA Lenders Serving the Inland Empire

			Ranke	ed by loans funded (Riversid	e & San Bernardino Countie	(s)	
	Company Name Address F City, State, Zip	SBA Loans unded-10/04-9/05 (\$ Amount)*	Number of SBA	Types of Loans Offered: 7A 504	Types SBA Loans Funded: Intl. Loans Programs Seas ¹⁰ L Line of Cred. Contract Loan Prg.	Number of Offices: Inland Empire Companywide Small Loan Programs	Top Local Executive Title Phone/Fax E-Mail Address
ι.	CDC Sm. Bus. Finance Corp. 10370 Hemet St. Riverside, CA 92506	119,838,000	204	Yes Yes No	No No Yes	2 5	Michael A. Owen Executive Vice President (800) 337-6003/(909) 352-5737 mowen@cdcloans.com
1.	Community National Bank 900 Canterbury Place, Ste. 300 Escondido, CA 92025	70,828,500	41	Yes Yes No	No No No	1 12	Tom Vasquez VP-SBA Lending (951) 587-5225/587-5239 gyoumans@mycnbonline.com mowen@cdcloans.com
	Southland Econ. Dev. Corp. 400 N. Tustin Ave., #375 Santa Ana, CA 92705	13,453,000	23	No Yes No	No No No	13	James R. Davis President (714) 647-1143/(714) 667-1005 jd@southlandedc.com
ĸ	Temecula Valley Bank 27710 Jefferson Ave., Ste. A10 Temecula, CA 92590	7,372,700 0	18	Yes Yes No	No No No	l H	Stephen H. Wacknitz President/CEO (951) 694-9940/694-3602
	Mission Oaks National Bank 41530 Enterprise Circle South Temecula, CA 92590	7,846,700	21	Yes Yes No	No Yes No	35	Hector Hernandez Senior Vice President (951) 719-1235/719-1229 hhernandez@missionoaksbank.com
i.	Desert Community Bank 12530 Hesperia Rd. Victorville, CA 92395	3,897,071	9	Yes Yes No	No Yes Yes	8 8	Ronald L. Wilson Chairman/President/CEO (760) 243-2140/243-0310 rwilson@dcbk.org
t.	1st Centennial Bank 218 E. State St. Redlands, CA 92373	10,521,500	31	Yes Yes No	No No Yes	2 4	Tim Walbridge President/Ceo (909) 798-3611/335-2363
L	Comerica Bank 611 Anton Blvd. Costa Mesa, CA 92626	14,864,80	27	Yes Yes No	No No No	1 60	Nancy Russell Vice President/Regional Sales Manager (714) 424-3826/424-3894 nrussell@comerica.com
1.	Bank of America Community Development Ba 27489 Ynez Rd. Temecula, CA 92591	2,599,800 nk	19	Yes Yes No	No No Yes	184 2,000+	John Osburn Vice President (951) 676-4114/676-9703
0.	City National Bank 3484 Central Ave. Riverside, CA 92506	3,134,000	5	Yes Yes No	Yes Yes Yes	8 55	Tony Fahr Senior V.P./Gov. Lending Department (800) 722-5945/(213)347-2395 sbaloans@cnb.com
1.	PFF Bank & Trust 9467 Milliken Ave. Rancho Cucamonga, CA 91730	4,094,200)	11	Yes Yes No	Yes Yes Yes	20 29	Gene Rosecrans Vice President (909) 481-3095/481-3115 gene.rosecrans@pffb.com
2.	Wachovia Small Bus. Capital One Park Plaza, #450 Irvine, CA 92614	23,314,300	26	Yes Yes No	No No Yes	1 33	Mark Hogan Business Development Officer (909) 983-8100/(949) 251-9016
3.	Citizens Business Bank 701 N. Haven Ave. Ontario, CA 91764	WND	WND	Yes Yes WND	No No No	40	D. Linn Wiley President CEO (909) 980-4030/476-3268 rjjett@cbbank.com
4.	Pacific Western Bank 12474 Central Avenue Chino, CA 91710	980,000	2	Yes Yes No	Yes No Yes	22	Dorothy J. Walker Vice President/SBA Division Manager (909)591-6371/591-6867 dorothywalker@uplandbank.com
15.	Western State Bank 1801 E. Huntington Drive Duarte, CA 91010	732,870	2	Yes Yes No	No No No	0 2	Victor Magsarili Executive Vice President/COO (626)357-9611x224/357-8750 www.westernstatebank.com
16.	California Bank & Trust 102 N. Yale Avenue Claremont, CA 91711	505,000	10	Yes Yes No	Yes Yes Yes	6 100	Andre Ellis Vice President/Manager (909)624-9091/625-2982 www.calbt.com
17.	Palm Desert National Bank 739-745 El Paseo Palm Desert, CA 92260	WND	WND	Yes Yes No	No No Yes	3 3	Patrick L. Lilly Vice President Commercial Lending (760)674-1418/341-5589 www.pdnb.com



Advertising Agencies In the Inland Empire

		Liste	d Alphabetically			
Agency Address	% Print % Broadcast	Top 3 Clients	# of Employees/Office Inland Empire	rs Yr. Est. in IE Hdqrts.	Creative Director Title	Top Local Exec. Title
City/Zip	% Other Fiscal Year 200		Companywide	Parent Co.	Phone/Fax	Phone/Fax E-Mail Address
Butler Advertising and Graphics	92	Ziehm Imaging Inc.,	2/1	1992	Wayne Haniuk	Wayne Haniuk
5750 Division St., Ste. 203	0	Riverside Unified School District	2/1	Riverside	Owner	Owner
Riverside, CA 92506	8	KPI			(909) 784-2240/784-2379 butlerad@aol.com	(951) 784-2240/784-; butlerad@aol.com
Designet Marketing Graphic Concept	s	Pioneer	3/1	1991	Ricka Scott	Ricka Scott
8926 Benson Ave., Ste. D		Hughes Aircraft	3/1	Montclair	Head Designer	Owner
Montclair, CA 91763		Hewlett-Packard			(909) 981-4611/981-3674 e:dnet7@aol.com	(909) 981-4611/981-3 e:dnet7@aol.com
DuBois Agency, The	70	Advertising	1	1992	Greg Poutre	Ed Rodriguez
1131 W. Sixth St.	10	Branding/Multimedia		Ontario	Creative Director	Principal, Exec. V.P.
Ontario, CA 91762	20	Marketing		Americus Logistics	(909) 984-2727/984-3736	(909) 984-2727/984-3 edr@ DuBoisAgency.
Geographics	70	Riverside Community Hospital	7/1	1983		Dawn Hassett
4178 Chestnut St.	10	County Transportation Comm.	7/1	Riverside		Managing Partner
Riverside, CA 92501	20	Lake Arrowhead Services District				(951) 369-1564/369-8
Hyatt Advertising, Inc.	30				Richard Lee	Adrian Hyatt-Ward
1174 Nevada Street, Suite 200	30	Altura Credit Union	5/1	Redlands	Creative Writer	President/CEO
Redlands, CA 92374	40	Home Loan Fundity Auto Expert			(909)793-3840/793-3845 www.adworksadvertising.com	(909)793-3840/793-3
Jones Agency, The	40	Palm Springs Aerial Tramway		1958	Larry Pao	Kyle Radke
303 N. Indian Canyon Drive	40	Canyon National Bank	8	Palm Springs	Creative Director	V.P./General Manager
Palm Springs, CA 92262	20 P.S	S. Des. Resorts Conv. & Visitors Authority	D	Desert Publications, Inc	. (760)325-1437/778-0320 larryp@jonesagency.com	(760) 325-1437x206/ kradle@jonesagency.c
Kiner Communications	30	Fantasy Springs Resort Casino	18/2	1994	Steve Johnson	Chris Hunter
73-101 Hwy, 111	50	City of La Quinta	22/1	Palm Desert	V.P Creative Services	President
Palm Desert, CA 92260	20	Coachella Valley Water District			(760) 773-0290/773-1750	(760) 773-0290/773-1 chrish@kinercom.com
Lyons' Media	0		2	1998	Fran Robertson	Joe Lyons
2910 E. Inland Empire Blvd. #107	7 100	Ontario Mitsubishi	1	Ontario		Warrior/Poet
Ontario, CA 91764		Southern California Senior Expo	0		(909) 980-7200 mr1take@aol.com	(909) 980-7200 mr1take@aol.com
PMA Advertising & Public	90	Century Homes	19/1	1982	Barbara Gorman	Paul Mahoney
Relations, Inc	10	Rilington Communitites	19	Palm Springs	Sr. Art Director	President/Owner
550 Oleander Palm Springs, CA 92262	20	First Pacifica Development		PMA	(760) 778-1313/778-1314	(760) 320-9973/778-1 paul@pmaadvertising.
Perry Design & Advertising	85	Quakes Baseball	3/1	1997	Janine Perry	Angelique Strahan
6750 Pilgrims Ct.	10	Kessler Alair Insurance		Alta Loma	Partner	Partner
Alta Loma, CA 91701	5	Simplify Your Life Spa			(909) 945-9500/980-6398 janine@perryadvertising.com	(909) 945-9500/980-6 angelique@perryadvertis
Publicity Unlimited	80	RaboBank N.A.		1993	Erika Z. Byrd	Erika Z. Byrd
P.O. Box 724	10	Contour Dermatology & Cosmetic		Rancho Mirage	President	President
Rancho Mirage, CA 92270	10	Surgery Center Ansalusia at Coral Mountain			(760) 776-9946/776-9956	(760) 776-9946/776-99 erika@publicityunlimite
Spitfire Studios	60	San Antonio Community Hospital	4/1	1979	Melissa Flicker	Chas Seward
12 Harvard Ave., Ste. 92		Diversified Pacific Dev. Company		Claremont		Principal
Claremont, CA 91711	20				(909) 621-6138/621-6231 production@spitfirestudios.net	(909) 621-6138/621-6
Wilkin Guge Marketing	50	Pepperdine University,	23	1998	Andrew Wilkin	Gail Guge
51 Wharton Drive	20	Ontario Convention Center,	1	Claremont !	Managing Partner	Managing Director
Claremont, CA 91711	30	Metropolitan Water District Vineyard Bank			Brand Creatilive Director (909) 625-2225/625-3225	(909) 625-2225/625-33 www. wilkinguge.com

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July 2006

July 2006

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dc on

Targeting the Inland Empire Market

by Joe Lyons

Advertising to the Inland Empire is not any easy job. Knowing the identity of your target is important and this is one of the big problems in our area. We don't know what our identity is. We think of ourselves as the Inland Empire, the I.E. the road to Palm Springs or simply the eastern suburbs of Los Angeles. We just can't agree on what we are.

Just what is the Inland Empire? Some see it as the ground level area between Kellogg Hill and Banning Pass. Some include the high and low deserts. Some exclude the Pomona-Claremont area.

This confusion is reflected in the various media used for marketing out here. There are half as many people in our area listening to the Los Angeles' radio stations as there are who are listening to the local stations which they are trying to serve and focus on. This results in the useless frustration, "Why don't they ever cover what goes on here?"

Conversely, some of our more powerful FM signals, like KOLA and KFRG, have actually drawn some listenership in the L.A. metro area. L.A. ad agencies are not impressed.

They figure that if they load up the L.A. stations with their message, they will get us out here for free. They see us as a part of the Greater Los Angeles area, along with Santa Barbara and San Diego. This becomes very frustrating for local franchisees that have to pay into a Wilshire Boulevard advertising pool but can't get any of their money to come back out here.

Add to this the problem of local businesses that insist on using advertising agencies outside of our market because it makes them feel bigger. Could local talent do the job? Of course. But it's so much better to tell people that your marketing is handled out of Orange County---or even Atlanta, Georgia.

Highway billboards are not much better. Pay attention to the boards on the highway for a while, and you will find that too many target the traffic that is running from L.A. to Palm Springs. OK, maybe half are actually local businesses going to local people.

The newspapers would like to believe that they are doing their job, but they are still fairly provincial. Granted, it's not as bad as it was 20 years ago. The Inland Valley Daily Bulletin, out of Ontario, now is part of the same company as the San Bernardino Sun, which makes them quite similar now. The Riverside Press Enterprise has moved into the San Bernardino market. But there is still no one paper that covers everything.

Those few areas that are covered by all three papers aren't sure which way to turn. And local papers such as the ones in Redlands and Fontana still get overlooked.

Meanwhile the L.A. Times continues to push for subscriptions out here by telling people that they are the local paper.

Television is hardly a factor. The Los Angeles stations

remain dominant because of their network affiliations and their big budget operations. The half dozen UHF channels that are licensed to serve us are specialty broadcasters, with programs like home shopping, international programming and religious programming. The only local channel with a national network is the independent (formerly PAX) channel 30. The newer, low-power TV stations now serve several communities, but few people know about them and they have not made the roster of cable channels.

Cable is a whole different animal. Although the big local system, Adelphia, covers everything from Ontario and Montclair to San Bernardino and Redlands, the services are most-

Public relation firms, who are not advertisers, rather good news tellers, suffer from the same fates. Getting press releases out among the various scattered media is not easy, nor effective. And there is still the overall taint. If it happens in the Inland Empire, it can't be as good as if it happened in L.A.

The other problem with P.R. is that the advertising income of local media is nowhere near what L.A. gets; therefore, most local outlets are not inclined to give away what companies do not wish to pay for.

Many companies just do not understand that transmitters and printing presses cost money to operate and advertising revenue is the life's blood of all media.

I was once asked at a radio station where I worked to report on heart-shaped pizzas for Valentine's Day. The owner of the business thought it would be a public service to tell the audience. He couldn't understand that if we announced his special for free, then the people at the station could not afford to buy those same pizzas.

Granted, we are able to mount major events like the Route 66 rendezvous, and the L.A. County Fair in our area. But there is still the "over there" attitude. People in Ontario see Route 66 as happening "over there." Some west end communities even talk of having "their own" rendezvous. Many local businesses think

ly provincial. Corona advertisers are not seen in Rancho Cucamonga. This is all well and good if you are a single storefront in Corona. But if you were a regional business, say one of the Corona auto mall dealerships, you would have to buy multiple systems to reach your overall market. As for Adelphia themselves, they will soon become Time Warner, and there may or may not be changes in the system.

they are doing themselves good by using one piece of the puzzle at a time. Cable this month, radio in the fall. They do not understand or recognize the value of the combined campaign.

What much of this comes down to is this: Lacking a cohesive identity makes geographic targeting difficult. True, it is good if you just want to target Riverside. But most marketing efforts are geographically aimed. They shoot for other demographics like age, gender and income level. Limiting those values by coverage area is just not productive.

Even those media outlets that are target specific are not well understood out here. The Inland Empire Business Journal is NOT the Inland Empire Magazine, yet advertisers tend to lump them all in together.

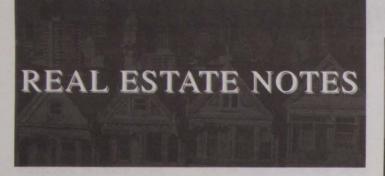
One thing is true. For all of its faults, the media available in the Inland Empire does do its job. It is a pity then that many people still tell themselves the BIG LIE. That is 'word -of mouth is best.' It is not. Word of mouth is only worth what you pay for it-nothing. It cannot tell people about your red tag sale, your pre-inventory sale or even your going out-of-business sale.

Only bad word-of-mouth rally works, and that's because people will go out of their way to tell their friends about bad service or food poisoning.

I still find it hard to believe that even the SBA does not demand a marketing plan with the business plan. I am disappointed at business people who advertise in their favorite paper or their favorite radio station just so they can entertain themselves, instead of their customers. Car dealers have told me that they advertise where their sales people tell them. How many times have dealers told me that they hate Howard Stern, but the lot

continued on page 37

I.E. PEOPLE



The Uttermost Company, a manufacturer and distributor of home accessories for clients such as Pottery Barn, Costco, JC Penney, Bombay and Sam's Club, has located a west coast distribution center in the Sycamore Canyon area of the city of Riverside. The company, based in Roanoke, VA, leased a 153,000-square-foot warehouse and will employ 35 people. They began operations in May 2006. Founded in 1975 by Bob and Belle Cooper, the company has proven itself a unique and successful family-owned business. In 2005, The Uttermost Company reported sales of \$102 million with 500 employees nationwide. The company's name was inspired from a scripture in the New Testament, Acts 1:8. In 2000 and again in 2005, all employees were invited to celebrate the 25th and 30th anniversary of the company with an all-expense paid cruise to the Bahamas. Uttermost previously manufactured their products in the United States, but now manufactures in China to remain competitive. Today it owns about 65 percent of a factory in China and will distribute merchandise manufactured overseas from the Riverside facility.......The JCM Group, a Heery International company, has been awarded the construction management contract for a new \$5.5-million, 10,200square-foot community center located in Fontana. Called the Village of Heritage, the new facility, which is JCM's third major project in this city within the last year, will serve as a satellite center for the residents located at the north end of the city......Simpson Housing Solutions announced that construction has begun on Oasis Village, an 81-unit affordable multi-family apartment community located in the city of Adelanto. Oasis Village will include large, hard-to-find 3 and 4-bedroom apartment homes, ranging from 1,058 to 1,217 square feet when it opens in early 2007. All apartments will be set aside for households earning a maximum of 30 percent to 60 percent of the area median income for San Bernardino County, as published by the Dept. of Housing and Urban Development. Monthly rents will start at only \$363 for a 3-bedroom apartment, and up to \$719 for a 4-bedroom units---well below prevailing market-rate rents for comparable apartments in the area. SHS' first affordable community in Adelanto, Desert Gardens, opened in 2004 and is currently 99 percent leased with a waiting list for future vacancies. SHS will announce a toll-free telephone number for those wishing to be placed on an interest list, or learn about qualifying for residency, at a later date..... The Hodgdon Group, a full-service real estate development, brokerage and construction management company based in San Bernardino, recently completed the development of Saddleback RV Center in Colton as a part of an 81-acre, \$50 million master-planned development project, which also includes Ashley Industries' 850,000-square-foot warehouse and a 22,000-square-foot Canyon RV Center. The \$6.5 million Saddleback RV Center, located on 4.85 acres at 755 Ashley Way in Colton, consists of a 35,000-square-foot concrete tilt-up building with 16,900 square feet of offices, and 14 state-of-the-art, fully equipped service and detail bays. RKZ, Inc. of Tustin'was the architect. This is Saddleback RV Center's second location.

continued on page 34

Paul Eaton: The Reluctant Mayor



Paul Eaton did not plan to be mayor of Montclair. He had no interest in politics. He worked in the heavy equipment industry. Then, back in 1970, he was asked to be a part of the city's new community action committee. After four years there, he served another 14 years on the planning commission.

July 2006

A city council seat came after that, and in 1995, he was elected mayor. Unlike many other elected officials, he is very specific about his plans. He has

no political agenda, no aspirations for moving up to a county or state position. He hopes to serve one more term as Montclair's mayor and then step down and enjoy retirement. "That is 100 percent correct," he explained to the Journal. "I just love being the mayor of Montclair and that is just as far as I intend to go."

Montclair is fairly young as a city, only just this year celebrating its 50th anniversary. It had been an unincorporated handful of acres in-between Ontario and Pomona until the mid '50s when the locals came together and voted for incorporation. The original plan was to call the new city Monte Vista, but the post office found another town in northern California with that name --- so they reversed the name of their neighbor, Claremont, and thus was born Montclair.

Much has happened since then to solidify the city's position. Not just the formation of the Monte Vista Water District, but effective police and fire departments as well. They came together with their next-door neighbor to form the Ontario-Montclair School District. Such major businesses as the Montclair Plaza have helped to build both a solid tax base and an identity. So too have the Metro Link station, Costco and Target stores and the other retail businesses that have developed around the plaza. Eaton clearly takes pride in all of these developments. "The city works very, very hard," he told the Business Journal, "to keep our commercial base alive." Still some areas of this young city are already blighted. Mission Boulevard, for one. The Journal actually met with Eaton at the grand opening of a new McDonald's in the middle of the empty overgrown fields, but he spoke proudly of new streets and sidewalks in the area, and new businesses coming in.

Clearly, where some of us see decay, Eaton sees opportunity. That area around the Metrolink station is being called the "North Montclair Downtown Area" and plans are being drawn to create what Eaton hopes will become the new downtown for this city that technically doesn't have one. Eaton is well aware of the downtown village areas of Claremont and Upland, and he notes how Rancho Cucamonga suddenly got a new downtown with the opening of Victoria Gardens.

Eaton points out that his downtown effort could give Montclair a new image as many people are not aware of the parts of his city that are north of Interstate 10. "We're up there!" he declared. Eaton is also proud of the support he gets from his remarkably solid city council. The newest member is Bill Ruh, who was elected back in 1998.

New projects for his city will include overpasses at Ramona and Monte Vista to accommodate traffic as the Alameda Corridor East moves more and more rail stock out our way. There are also plans for future annexation of land down towards Chino.

But what is it that 'Paul Eaton is most proud of in his city? "I care that we continue to be a safe city, a safe place to raise our children. And... people are taking time for remodeling and taking pride in where they live. That just pleases me to no end."

Seniors Housing Research Report

by Marcus & Millichap

COMPARATIVELY HIGH RETURNS DRAW INVESTORS TO SENIORS HOUSING

July 2006

Demand has grown rapidly for seniors housing properties. putting upward pressure on sales prices and driving down cap rates. While returns have decreased, they remain attractive when compared to core property sectors, such as apartments or retail, which has drawn more attention to the market. In addition to relatively high cap rates, investors are taking note of demographic shifts, such as the growing retiree population. that will support a positive outlook for seniors housing well into the future. Buyers have also become more comfortable with the operating risks inherent to the seniors housing industry and are increasingly willing to pay premium prices, for quality

2007

properties, particularly Assisted lows, and the spread between Non-Traditional Living (AL) and Independent AL/IL and Skilled Nursing (SN)

Executive Summary

 Among the four major types of seniors housing, occupancy rates improved between 90 basis points and 170 basis points in 2005, led by increases in Assisted Living and Dementia Care.

• Last year, the Skilled Nursing sector posted the strongest revenue growth at nearly 5 percent. The Dementia Care sector followed with revenue growth of more than 4 percent.

Nationwide, 37,000 units were under construction at the start of 2006, compared to 33,000 units one year earlier. Independent Living units

Living (IL) assets. As a result, cap rates for these types of properties have dipped to historic

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highs.

account for almost half of the supply under way.

· Rising interest rates, along with some resistance on the part of buyers, will hinder further price gains. Cap rates for all types of seniors housing assets are at historically low levels, while prices are at all-time

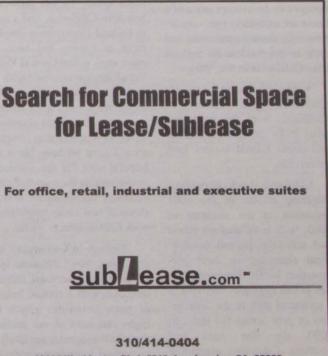
· Cap rates for Continuing Care Retirement Communities (CCRC) ranged from 7.5 percent to 10.0 percent last year, with the average at 8.7 percent. Large scale CCRC campuses account for only a handful of sales, as many are owned by nonprofit.

cap rates is at an all-time high of approximately 400 basis points.

Investors **Driving Up Prices**

One catalyst for the dramatic price appreciation registered in recent years has been the influx of non-traditional investors into the marketplace. Many buyers who typically focus on apartment properties or shopping centers have turned their attention to seniors housing investments, attracted by greater availability of quality product and comparatively higher returns. These investors, typically larger entities, have purchased properties at 8 percent to 9 percent cap rates that would have previously sold at cap rates closer to 11 percent. Cap rate compression has led to some reluctance on the part of long-time seniors housing inventors, as the decline has chipped away at the risk premium previously built into this asset class.

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July 2006

The California Report: At the Tipping Point

Ryan Ratcliff Economist UCLA Anderson Forecast

currently poised at a tipping point. Real estate was still a major contributor to the economic growth of 2005, but housing markets are slowing across the state: sales are falling, price growth has slowed dramatically and even building activity has started to slow. We have even started to see the effects of this slowdown on the wider state economy: construction employment is flat or falling in most regions in 2006.

So how will it end? Is California in for a repeat of the 1990s, with a stagnant economy and consistently falling home prices or will we manage a soft landing, with flat home prices and a mild economic slowdown? We continue to argue that the soft landing scenario looks more likely, based on the following reasoning:

· Historically, sustained declines in the average price of a home are extremely rare - occurring only during recessions and only in the hardest hit regions (like California in the '90s).

• The likelihood of recession-sized job losses in California over the next two years looks small, though some real estate related sectors look vulnerable

California shook off the final lingering effects of the 2001 recession in the summer of 2005, with both unemployment and non-farm payroll employment returning to their prerecession levels. However, hidden in this aggregate recovery is a profound shift in the distribution of jobs across the state. In 2000, the Bay Area and Southern California accounted for 75% of all payroll jobs in California, split 22% and 53% respectively. In 2005, the Bay Area's share was down to 19%, and Southern California's had

The California economy is recovery has essentially been expecting to have at this point in create drag, or will it create a growth in Southern California and the Central Valley compensating for a Bay Area economy that has been stuck at a 1997 level of employment for over three years.

> So far, the first four months of 2006 have seen a mild slowdown in job creation as growth in construction employment has tapered off. 2006's year-to-date growth rate in non-farm payrolls has been 1.4%, compared to 2005's average growth of 1.7%. Growth in the Bay Area has accelerated to 2.1% YTD, but the Central Valley and Southern California have both slowed. The good news is that 2006's employment growth has largely come from outside the real estate sectors. Leisure/hospitality and trade have fueled the acceleration of job growth in the Bay Area, while professional and business services has been the main source of job growth in Southern California, and a surge in Federal Government employment in Fresno has been the main story in the Central Valley. Yet all this has occurred with flat or falling construction employment. We'll have a lot more to say about the recent downward trend in construction employment a little bit later, but it is a hopeful sign for the California economy that the non-real estate economy has weathered a slowdown in real estate employment with little ill effect - so far. .

Growth in California's taxable sales shows the same spurt of growth as personal income, although with a typical helping of extra volatility - both the highs and lows of our preliminary 2005 estimates are likely to be revised towards a middle-ofthe-road growth rate. This relatively strong growth in revenue sources generated a pleasant surprise in the May revise of the California budget: the state has

the year. Of course, this was just as much a result of conservative revenue forecasts as it was the result of high growth. The governor's proposed use of these funds shows encouraging signs of avoiding the mistakes of the past. Recognizing that this windfall is unlikely to persist, the May revise proposed to split this \$7.5 billion almost equally between new spending (mostly on schools) and paying down existing debt (including those "paying the rent with the credit card" bonds from a few years ago). While the final fate of this new money is still shrouded in political uncertainty, this definitely is an encouraging beginning.

The first four months of 2006 have left little doubt that the real estate slowdown is underway in California. Regional sales activity peaked late 2003 in Southern California, though sales remained at 90% of that level through mid-2005, largely thanks to continued strength in the Inland Empire. However, as these inland markets slowed, total sales activity in April 2006 in Southern California had fallen to 28% off its peak and almost 10% below its average level in 2000.

The evidence in the previous section suggests that California is at a tipping point: real estate markets are slowing, but as of April there are few signs of this slowdown spilling over into the wider economy. But what happens next? The first question to tackle is how the real estate slowdown itself will play out. Are we likely to see falling home prices? What will happen to construction activity and real estate-related employment? Which leads directly to the essential question: How will the real estate slowdown affect the wider economy? Will the loss of risen to 54% -- California's \$7.5 billion that we weren't real estate related growth just

full-blown recession? What about the loss of equity-fueled consumption spending? Will all those high-leverage exotic mortgages create a financial pinch?

Forecast and Conclusions

Our forecast for California for 2006-08 is that the real estate slowdown will lead to a flat housing market and a slower economy. We do not predict a recession, nor do we predict a substantial decline in average nominal home prices. This forecast is based on two arguments: there is not enough vulnerability in the usual sources of employment loss to create a recession, and that the historical record suggests that average home prices do not usually fall without this kind of job loss.

Specifically, the forecast is that residential permit activity will continue to slow, dropping to 120,000 units by 2008. Construction employment will peak in 2006Q3, and fall by about 100,000 jobs over the life of the forecast. Finance employment essentially stays flat, as gains in other components offset the losses in real estate related sectors. Manufacturing employment remains flat. Taken in total, these trends cause total non-farm payroll growth to slow to just over 1%, with a small up-tick in the unemployment rate. Real personal income growth and taxable sales growth slow to 2-2.5%.

There are several features of today's economy that are different than anything we've seen: the sheer size of the home price appreciation we've seen since 2000, the proliferation of exotic financing, the buoyancy of consumer spending through a production recession in 2001, and the continuing slump in manufacturing employment. Since our forecast is based both conceptu-

continued on page 37

MANAGER'S BOOKSHELF

"The Art of Connecting: How to Overcome Differences, Build Rapport, and Communicate Effectively with Anyone" by Claire Raines and Lara Ewing

One of the great myths about America is that we are a vast melting pot where people from around the world eventually blend into a single homogenized culture. Perhaps the more appropriate analogy is that we are like a huge tossed salad that goes well with any kind of dressing....or stands by itself with no dressing at all.

Authors Raines and Ewing make the point that from early in our colonial period, Americans have been a diverse group of people differing cultures and backgrounds. Some were native to the Western Hemisphere, but most were transplanted here, sometimes by force. The vast majority came from all points of the compass in Europe and Africa, while those from Asia were primarily from China. That was pretty much the case from 1648 to 1948. Today there may be several million legal permanent residents from a single oversea's nation. They didn't get along that well on a social basis over there, and they don't get along all that well over here. They are all decent hard-working folks, but the employer who doesn't take active steps to connect them within the context of work can be asking for trouble, even if it's no more than decreased employee morale and increased turnover. Both can substantially raise your business costs. Avoiding these and other issues in what is becoming a hyper-diverse society is the authors' goal.

Raines and Ewing have interviewed dozens of people, both well known and anonymous, who have managed to establish connections with some of the most widely diverse individuals in the world. The authors believe that it is the ability to connect individuals from diverse backgrounds that focuses them toward common goals despite differing backgrounds. They also believe that the tool to accomplish this is communication founded on what they call "the Titanium Rule: Do unto others according to their druthers.'

The co-authors explain:

"The Golden Rule - do unto others as you would have them do unto you - means that you treat others exactly the way you like to be treated. It works best when we're the same. When we're from similar backgrounds and have the same style and preferences, it's likely we can connect in virtually any setting, almost effortlessly. We can probably even make decisions for each other. If we follow the Golden Rule and we like sushi, we order sushi for you. If we enjoy big, loud parties, we throw one for you on your birthday. If we like to work through interpersonal conflict at the conference table with the whole team, we bring up our issues with you there. "But the Golden Rule can cause a disconnect when the other person is different your preferences may not be the same as ours, especially if we're from different backgrounds."

The authors state that although there is no magic bullet or single approach to resolving issues of disconnection, there are a number of basic principles. Of these, there are four key ones: "There's always a bridge. Believing it's always possible to find something in common will help you when you're tired or frustrated and struggling to make a connection.

"Curiosity is key. Curiosity opens a mental door. As long as that door is open, there's no container for judgment and self-righteousness

"What you assume is what you get. Positive expectations contribute to successful outcomes."

"Each individual is a culture. We're all different."





"No strings attached. When people aren't receptive, assume there's a good reason and become curious all over again."

The book not only makes the case that there are many good reasons to make connection in the diverse American business culture, it offers new approaches and case studies to keep them memorable. It's about time attention was paid to getting past the issues that exist in our increasingly diverse workplace

-- Henry Holtzman

Bestselling Business Books

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

- 1. "The World Is Flat [Updated and Expanded]: 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. 2. "Empire of Debt: The Rise of an Epic Financial Crisis," by Bill Bonner and Addison Wiggin
 - (John Wiley & Sons...\$27.95) (4)
- Why America's future is fast approaching an economic crisis. 3. "Freakonomics: A Rogue Economist Explores the Hidden Side of Everything," by Steven D. Levitt
- (HarperCollins...\$25.95) (2)
- Why you shouldn't accept the official version of anything. 4. "The Five Dysfunctions of a Team: A Leadership Fable," by Patrick M. Lenclon (John Wiley & Sons...\$22.95) (2) Common problems that prevent teams from working together. 5. "Jeffrey Gitomer's Little Red Book of Sales Answers," by Jeffrey Gitomer (Pearson Education...\$19.99) (6)
 - Sales guru offers answers to sales questions.
- 6. "The Little Book That Beats the Market," by Joel Greenblatt (John Wiley & Sons...\$19.95)(5)
- How to achieve a successful investing strategy at any age. 7. "Who Moved My Cheese? An Amazing Way to Deal with Change in Your Work and in Your Life," by Spencer Johnson (Penguin...\$19.95)(9)***
 - Motivational book become popular once again.
- 8. "Blink: The Power of Thinking Without Thinking," by
 - Malcolm Gladwell (Little, Brown & Co...\$25.95) (7)
 - Why instant judgments aren't as fast as you believe.
- 9. "Secrets of the Millionaire Mind: Mastering the Inner Game of Wealth," by T. Harv Eker (HarperCollins...\$19.95) (8)
 - The missing link between wanting wealth and achieving it.
- 10, "Good to Great," by Jim Collins
 - (HarperCollins...\$27.50) (10)
 - Climbing the steps from being good to being great.
- *(1) -- Indicates a book's previous position on the list.
- ** -- Indicates a book's first appearance on the list.
- *** -- Book previously on the list is on the list once again.

EXECUTIVE NOTES

chain with a cult following is coming to the Inland Empire with 10 locations planned over the next two years...Wingnuts will debut its third restaurant location at the Gateway at Mountain Village (1520 North Mountain Avenue) in Ontario in late July. One of the first West Coast eateries to specialize in gourmet wings and ribs, the new 5.000-square-foot. 170-seat eatery will be designed with a whimsically designed aeronautical theme and serve "31" flavors of wings, including roadhouse BBQ, ancho chile BBQ, soy-ginger, chile garlic and, of course, Buffalo-style (from mild to "ouch") and 10 flavors of babyback ribs ranging from charred-whiskey BBO to The new Ontario Cajun. Wingnuts will join its sister locations in Costa Mesa and Aliso Viejo.....The Los Angeles County Fair Association has expanded its

"Tossed," a NYC salad membership, adding four leaders from the communities surround-Fairplex in Pomona. ing Bringing their experience are Maria Contreras-Sweet, Jimmy Espinoza, Robert Mendez and John Solomon. Maria Contreras-Sweet is managing partner and cofounder of FORTIUS Holdings. LLC, a private equity fund and commercial real estate development company. Jimmy Espinoza is president and managing partner of De Oro Properties, LLC a real estate services firm in Ontario. Robert Mendez is senior vice president of diversity at Disney-ABC TV Group. John Solomon has been the owner and president of Liquorama in Upland for 10 years......Risa Dickson, who has served as the associate dean for Cal State San Bernardino's College of Arts and Letters for the past two years, will become the new executive assistant to the president.....Vineyard Bank

has selected Wilkin Guge Marketing as its agency of record. Wilkin Guge will work with Vinevard Bank to develop and implement a branding initiative and a fully integrated communications campaign to strategically support the bank's efforts in marketing, advertising, media planning/buying and public relations......DeVry University has named Dr. Amir H. Nilipour dean of academic affairs for its Southern California and Las Vegas locations. Nilipour has nearly 25 years of experience in higher education, including the last 10 years with DeVry University where he was most recently dean of technology programs. Prior to joining DeVry University, Nilipour served as chairman of the engineering technology department at Northrop University in Inglewood......Ontario journalist Kay Presto received a firstplace national award in Online

Technical Writing for her article titled, "Computer Testing by NASCAR Race Teams," and a national honorable mention for her motorsports Web site, www.carsandcompetition.com. These awards were presented to Presto by the American Auto Racing Writers' & Broadcasters' Association (AARWBA) at their annual press breakfast held in Indianapolis the day before the Indianapolis 500. Presto is the owner of Presto Productions in Ontario. She currently has received 60 national and state awards for her motorsports work in TV, radio, photography, journalism, and public relations for race teams.

INDIAN WELLS March 30, 31 & April 1, 2007 **INDIAN WELLS, CA** See page 13 for details

CALL FOR ART ENTRIES



July 2006

If you live in fear of forget-

ting prospects' names, some-

times within mere seconds of

being introduced to them, you're

not alone. Surveys show that 83

percent of the population wor-

ries about their inability to recall

people's names. Ironically,

while most of us hate having our

names forgotten or mispro-

nounced, the majority of us

claim we just "aren't good at

remembering names" or putting

faces together with names when

ing names, you know that the

two most common scenarios are

forgetting the name instanta-

neously upon being introduced

to someone new, and failing to

recall the name of someone

vou've met and interacted with

in the past and should know but

just can't pull up from your

more than just an embarrassing

social faux pas in sales.

Straining to recall a name can so

preoccupy you that you are

unable to fully pay attention to

your client or prospect. He or

she may perceive you not only

as unfocused and easily distract-

ed, but also as not very bright if

you're unable to devote your full

attention to him or her. Even

worse, if you forget the name of

a client with whom you've

worked in the past, he or she

may view your memory lapse as

a betrayal of trust, which can

cost you a great deal of money if

that client severs the relation-

Improve Name Recall

Integrating Learning Styles to

While common, this frustrat-

ing phenomenon can be relative-

ly easy to overcome when you

commit to taking steps to

improve your memory. The most

important key to really effective

learning of any kind is under-

standing that there are three

learning styles: visual, auditory,

and kinesthetic (physically inter-

ship.

Forgetting names becomes

memory bank.

If you have difficulty recall-

we meet people again.

July 2006

active). The more you can apply all three of these styles to a task. the more quickly and solidly you will learn anything.

Practice each of the following steps to improve your name recollection in every sales and social situation

1. When you're first introduced to someone, look closely at his or her face and try to find something unique about it. Whether you find a distinctive quality or not is irrelevant; by really looking for a memorable characteristic in a new face, you're incorporating the visual learning style. And a word of advice: if you do find something that really stands out about someone's face, don't say anything! Within minutes of meeting someone new, it's generally a bad idea to exclaim, "Whoa! That's a huge nose!"

2. The next step utilizes both auditory and kinesthetic learning styles. When you meet someone, slow down for five seconds, and concentrate on listening to him or her. Focus on the prospect and repeat his or her name back in a conversational manner, such as "Susan. Nice to meet you, Susan." Also make sure to give a good firm handshake, which establishes a physical connection with the prospect.

3. Creating a mental picture of someone's name incorporates the visual sense again. Many people have names that already are pictures: consider Robin, Jay, Matt, or Dawn to name just a few. Some names will require you to play with them a bit to create a picture. Ken, for example, may not bring an immediate image to your mind, but a "can" is very close. Or you might envision a Ken doll. The point is not to create the best, most creative mental image ever, so don't get caught up in your head during this step of the process, thinking, "Oh, that's not a very good picture. What's a better one?" The

ture!"

SALES

by Roger Seip

4. Once you've identified a mental image that you associate with a person's name, the next step is to "glue" that image to the person's face or upper body. This bridges that gap many people experience between being able to recall faces but not the names that belong to those faces. If you met a new prospect named Rosalind, for example, you might have broken her name down into the memorable image of "rose on land." Now you must create a mental picture that will stick with you as long as you need it and pop into your head every time you meet her; this should be something fun, even a little odd, that will bring "rose on land" to mind when you see her face. You might imagine her buried up to her neck in earth, for example. Because you creat-

with roses scattered around her, ed the image, it will come up next time you see her and enable you to recall her name. 5. At the end of the conversation, integrate auditory learning by repeating the prospect's name one more time, but don't ever overuse someone's name in an effort to place it more firmly in your mind. Use the prospect's name only right at the beginning of the conversation, and then again at the end; if you feel like you can do so naturally, you might insert someone's name once or twice in a natural fashion during the course of the conversation, too. But if you've ever had a stereotypically pushy salesperson use your name a dozen times in a five minute conversation, you know how

"Sorry, What's Your Name Again?" Six Steps to Relieve the Most Common Memory Worry

learning is to stress yourself out and over think the process. If an image doesn't come to you right away, skip it and do it later. You'll undo all of your good efforts if you're staring dumbly at your prospect, insisting, "Hey. Hold still for a minute while I try to turn your name into a pic-

worst thing you can do when annoying, even weird, this can be, so don't overdo it.

> 6. Writing is a form of kinesthetic learning-you're getting a part of your body involved in the learning process-so if you're really serious about wanting to remember people's names for the long term, keep a name journal or a log of important people you meet, and review it periodically.

Forget Me Not: It's the Effort That Matters Most

The most important thing to know about this memory process is that even when it doesn't work, it still works! For example, if you get stuck trying to make a picture out of someone's name, skip it for now. The next day, when you have a chance, give the matter a few minutes of concentrated thought. If you still can't get a picture, stop and take up the matter a week later. Even if you're still unsuccessful at creating a mental image, you've thought about the prospect's name so much, there's now no way you'll ever forget it! So you've actually accomplished what you set to do in the first place.

People can't remember names for one main reason: they're just not paying attention. This process forces you to think. If, for example, you struggle with the step of creating a mental picture, the other steps - looking at the prospect closely, shaking his or her hand confidently and repeating the name a few times - are easy to do, will solidify the name in your memory, and will ultimately convey a positive image of you to clients and prospects. That positive image will certainly make you memorable to prospects, enabling you to close more deals and increase your bottom line.

To learn more, visit www.deliverfreedom.com, call 888-233-0407, or e-mail info@deliverfreedom.com.

Lead Your Team to Victory

continued from page 24 to influence the group. Probe more deeply into objections and empathize with team members who raise them, really listening to what they have to say about why they disagree. Then take some time to mull over the information before you attempt to overcome the objection. Don't come up with an answer too quickly or the objector will feel you didn't really listen or are giving a prepared answer.

Go Team! Influencing Your Way to Success

Great communication skills are essential for you to effectively influence teams and groups. You can't lead a group well if you go into the meeting unprepared. You must do your homework in advance so that you can understand their concerns and move the team in the direction you want it to go. When you're prepared, yet remain flexible, your influence will also extend to those in the group who might

ibald

Arrow Rte K

Business Center Dr

mined position to defend it. Practicing and refining your team influencing strategy will lead to success for your group, its project and you!

REAL ESTATE NOTES

continued from page 28 The company currently has another location in Irvine...... Development of a new industrial park in the city of Perris has just gotten underway, as Chicagobased First Industrial Realty Trust broke ground on Perris Ranch Business Park, an 81,700-sq.-ft. project. It is located on the southwest corner of Nandina Ave and Western Way, off the I-215 Fwy and next to March Air Reserve Base. The development includes 10 singletenant buildings ranging in size from 4,900-sq.-ft. to 10,700sq.-ft. The buildings, which feature secured fenced yards, have asking prices ranging from approximately \$800,000 to \$1.4 million. Construction will be

tend to dig in behind a predeter- completed in the fourth quarter of Bellegrave Ave. The transacof 2006. The project is being marketed by John Roldan of Grubb & Ellis, who reports that three of the buildings are already under contract.....Southern California Edison purchased 19.96 acres of land located directly off of I-15 and Clinton Keith Rd. on Preilipp Dr. in Wildomar, in a transaction valued at \$5.95 million (\$6.84/sf). Edison, which plans to develop an industrial business park on the site, represented itself in the transaction. The seller, Santa Ynez-based Olla Trust et al, was represented by Patrick Baker of Sperry Van Ness and Doug Earnhardt of Lee & Associates......On the leasing side, PETCO, the big San Diego-based pet supply company, signed a long-term renewal for its 329,800-sq.-ft. distribution center in Mira Loma. The property, which is owned by Ohio State Teachers Retirement System, is located at 4345 Parkhurst Street, just west of Etiwanda Ave. and north

tion had a total value of over \$10

million.

July 2006

This column provides a review of the latest commercial real estate activity throughout the Inland Empire. It is produced in a joint media effort between the Inland Empire Business Journal and Rentv.com, a leading Internet real estate news site.

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See page 11 for details.



July 2006

Seniors Housing Report continued from page 29 As More Capital Chases Seniors Housing, Investor Strategies May Shift

Institutional investors typically prefer to purchase existing properties, as many offer upside potential that can be tapped into by improving efficiency and cutting costs. As the investment market becomes more competitive, however, larger payers may be forced to look to new development in order to place capital. In many cases, prices have increased to levels greater than replacement costs, which is expected to push more developers into action. Fortunately, some of the supply risk in the market has been reduced since the last peak in development activity, as many states have implemented Certificate of Need (CON) requirements to regulate the addition of new facilities.

Independent-Living Facilities

Among the four seniors housing property sectors, IL facilities continue to record the highest occupancy rates. The median occupancy rate of stabilized IL properties in the top 30 metro areas is slightly below 97 percent, up approximately 100 basis points over the past year. Approximately 25 percent of stabilized IL properties are fully occupied. At 98 percent, occupancy remains highest in facilities offering a mix of IL units along with units serving higheracuity care, compared to 95.9 percent for freestanding facilities. IL properties in Boston, Baltimore, Washington, D.C., and Philadelphia are posting the highest occupancy rates, all at 98.7 percent or higher. Developers have taken note, with approximately one-third of the 8,100 IL units under way in the top 30 metros located in these four markets. By MSA, New York has the most units under construction, but it also boasts the lowest ratio of available units to 75-plus-year-old households, an indication that the market should be in a position to absorb new supply.

Sales prices for IL properties have reached record-high levels. with the median nearly doubling last year to \$130,000 per unit. The gain was due to a variety of factors, including the influx of crossover buyers from the traditional apartment sector seeking higher yields in seniors housing. In addition, a few high-quality portfolio transactions closed last year, which provided an extra boost to the market-wide median. We expect crossover buyers to remain active through 2006, but cap rates are expected to hold stable in the mid-8 percent range. Most properties are already being priced on pro forma, and rising interest rates will offset near-term improvements in operations.

Assisted-Living Facilities

The AL sector continues to report consistent improvement, with occupancy among stabilized properties in the largest 30 metros starting 2006 at 95.8 percent, up 170 basis points from one year earlier. Similar to IL, approximately 25 percent of AL properties are 100 percent occupied. The increase in occupancy supported a 1.4 percent gain in revenue last year, pushing the median to \$3,000 per occupied unit, \$900 more than the median for IL properties. Revenue per occupied private unit is slightly below the overall median at \$2,923, while semi-private units, or those occupied by two or more unrelated individuals, are generating a median of \$4,420. Among the top 30 MSAs, there are 4,600 AL units under way, an addition of 2.7 percent to existing inventory. Construction is highest in New York and San Francisco, followed by Dallas, Kansas City and Chicago.

Investment in AL facilities accelerated last year, and based on recent activity, 2006 results appear promising. After going public in late-2005, Brookdale Senior Living went on a buying spree and currently has an estimated \$725 million of seniors

AL properties. **Coalition for Californa Jobs** continued from page 39 **Tax and Fee Increases** AB 1177 (Chan) Tax Increase

housing properties under contract, many of which are AL facilities. Also this year, it was announced that Nationwide Health Properties is purchasing 32 AL facilities from Hearthstone Assisted Living for an estimated \$430 million. Transactions involving highquality properties drove up the median price per unit by 50 percent to \$116,000 last year, and it is possible that further gains may be recorded this year for similar reasons. Cap rates for AL properties declined 100 basis points last year to 8.9 percent, though under-performing assets or those in less desirable areas are selling at cap rates closer to 11 percent. Another dramatic decline is not likely this year, as interest rates have increased and long-time investors are showing more resistance to cap rates for many

Increases the tax burden on small business by increasing personal income tax rate to 10 and 11 percent and the alternative tax rate. (Senate Education)

AB 1766 (Dymally) (Senate Third Reading)/SB 1008 (Ducheny/Machado) (Assembly Jobs, Economic Development and the Economy) Tax Increase - Reduces the state's only remaining economic development tax credit by making it harder for business to qualify for the credit and making it harder for banks to lend to these businesses.

AB 2442 (Klehs) Gas Tax Increase - Drives up fuel prices for businesses and consumers by imposing a 2 percent tax on oil companies' net income in excess of \$10 million to fund a reduction in the gasoline sales tax. (Assembly Third Reading)

AB 2829 (Ridley-Thomas) Tax Increase - Increases taxes on multinational companies that do business in California but are incorporated overseas. (Assembly Third Reading)



With Bill Anthony and Joe Lyons



They review gourmet foods, travel and world famous restaurateurs...

...plus guest interviews with award winning chefs, renowned wine connoisseurs and leaders in the hospitality industry each Saturday on "Time Out" from 10:30 to 11:00 am.

July 2006

RESTAURANT REVIEW

Lucille's: The Reigning Queen of Bar-B-Que

Empire. With its Southern cooking and Delta Blues music in the ceiling, it is easy to imagine where the name came from.

Lucille. of course, is the famous guitar of B.B. King. He named it for some lvin', cheatin' heart breakin'

woman who inspired his music. At least I thought so, just like you, I was wrong.

The 'real' Lucille was Lucille Buchanan who grew up working in her grandmother's bar-b-que shack and learned her recipes and her technique of slow cooking. She and her husband were working at the shipyards in Long Beach during

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innovative menu items, specialty dishes, dramatic desserts,

outstanding wine selection and entertainment to comple-

ment your dining experience - and discover our magnifi-

cent banquet rooms, perfect for hosting your next event.

B-Que has come to the Inland restaurant to duplicate what her granny had taught

> her. Three generations later this family restaurant has become a chain with six California locations and four more on the way. Since its open-

ing in Rancho Cucamonga, the rather large capac-

ity facility has seldom seen a is. quiet day. Our visit began at 5:00 pm, and it was already crowded. It is easy to see why.

Or perhaps I should say, smell why. With its large automated smoker in the center of the main dining room, the scent of the meat fills the air for several blocks around the restaurant. As soon as you sit down, you

Lucille's Smokehouse Bar- WWII when she opened her own know you are about to enjoy something special. Almost every seat in the area has a view of the glassed-in kitchen. An amazing number of chefs seem busy in there.

> At your table are three bottles of sauce-the original, which is good, but mild; the red Memphis, which is sweeter; and the hot and spicy, which indeed it is, although it could be hotter breast with fettuccini. The chick-

and spicier. No matter, the food is hot and spicy just as it

> The appetizers alone could make up an entire meal.

Our platter plate included fried green tomatoes, stuffed jalapeños, very good chicken strips, which go well with that hot and spicy sauce, a tri-tip quesadilla, and Personalized Wine Labels for any Occasion by

wonderful Dixie egg rolls. Included also are onion

straws. Unlike other bar-b-que restaurants, Lucille's onions are dry, not greasy. You can drip a little sauce on them if you like. They're great either way.

Although the meats are the backbone (should I say rib-bone) of the menu, I went for a personal favorite, blackened chicken

> en was sliced thinner than I am used to, but with the pasta and the onions and peppers, it was an amazing dish. The size of the servwas ing

remarkable and there was enough left to take home and nuke the next day. It was just as good then.

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July 2006

RESTAURANT REVIEW continued from page 36

Our second dish was a bar-bque chicken salad, again served giant style. It comes with chucks of cheese, cucumbers and its own sweet and sour taste. Like my blackened chicken, it carried well the next day.

We passed on dessert, which is a shame because Lucille's has traditional peach cobbler and bread pudding on the menu. We did ask for a bar-b-que chicken sandwich with a side of bar-bque beans to take home. Even though it waited in the refrigerator overnight, it was still tasty and spicy.

Lucille's has 13 sides in all, each one sounding as delicious as the last. Among the other intriguing items on the menu are simple things like a soup and sandwich selection and a family super feast for \$189. That one includes three racks of ribs, four bar-b-que half chickens, two pounds of hot links, two pounds of tri-tip and six side dishes. You could feed a refugee camp.

Among the other items that I will have to go back for are a long list of burgers and sandwiches, steaks and seafood done Southern or New Orleans style.

Of course, there are a number of types of ribs. In fact, the bar-b-que platters offer a wide variety, not to mention the smoked ham, spicy hot links and pulled pork or rib tips.

Lucille's slowly smokes its meats with hickory wood. They believe it gives their meat the best possible bar-b-que flavor. If you prefer your meat smoked but sauceless, they invite you to ask for your dish "bone dry."

You will have noticed that I referred to Lucille's in the headline as the "reigning" champ. This is because any two people you ask will have an opinion as to what makes the best bar-bque. (Or even how to spell b-bq.)

At the moment everyone I have spoken to has given the nod to Lucille's. I can't disagree.

Lucille's Smokehouse Bar-B-Oue is at 12624 North Main Street in Rancho Cucamonga.

Their phone number is (909) 463-RIBS. Of course.

Riverside Job Market

continued from page 1

durable goods manufacturing, wholesale/retail trade. finance/insurance/real estate, education, services and public administration. Employers in transportation/public utilities plan to reduce staffing levels.

According to the national seasonally adjusted results of the Manpower Employment Outlook Survey, U.S. employers still won't budge on hiring plans for the third quarter of 2006.

Of the 16,000 U.S. employers surveyed, 31 percent expect to add to their payrolls during the third quarter of 2006, while 6 percent expect to reduce staff levels. Fifty-seven percent expect no change in the hiring pace, while 6 percent are undecided about their July-September hiring plans.

"Houston, we have a problem"

continued from page 18 leader had never had this particular mission to accomplish before, but he did have a vast array of experience-even some mistakes that allowed him the focus and determination that were essential to keep the 3,000 pounds of mass from getting out of control, where it might injure the spacewalkers or damage the

space shuttle. As you came up through the business ranks, decisions you made may have cost your department money, set back a safety record, or otherwise affected some critical aspect of the business, but all of that is part of your essential real-world education.

Leaders Reach for the Stars

As NASA knows, one of the main considerations for hiring or promoting senior management must be whether they have had

figure out how to reach us. From Pomona to Beaumont, from Big Bear to Temecula, the Inland Empire needs to stand united in order to give proof positive of our value as a marketplace.

The California Report:

At the Tipping Point continued from page 30 ally and statistically on the assumption that the future will



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tion in problem-solving, especially in a crisis situation. Have they turned critical circumstances around? Do they thrive or shrink in the face of disaster? Whether walking in space or walking into a boardroom, good leaders must not only be prepared for everything that might go wrong, they must come alive when faced with a predicament, large or small. Great leaders have confidence, can communicate what's necessary to handle a problem, and know how to best utilize the skills of each member of their team to solve it. The ability to lead in the face of a crisis separates the great leaders, those who have "the right stuff," from those who don't.

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Targeting the Inland Empire Market

continued from page 27

boy listens and he told him to put his advertising dollars there? There are more than 3 million people here in the Inland Empire. More are moving here every day. Among the new crowd are any number of whitecollar workers with upper management level incomes. They have money to spend and they are willing to spend it. As a market we are the size of Kansas City or maybe Cleveland. We just aren't very unified and it confuses businesses who can't

experience, training, and educa- resemble the past, these neverbefore-seen factors add substantial uncertainty. However, the recent strength shown in sectors outside of real estate suggests that while these housing-related factors will create some drag in the California economy, it will not be enough to cause a recession.

Jamaica

continued from page 43

ry added. The scenery is unmatchable and the sunsets are stunning. The white beach stretches out for seven miles. Nothing much to do here but play a little golf and enjoy the view, but what a view! The natives will assist you in reliving the days when pirates used Negril as their headquarters to pillage ships going from the Spanish Main to Havana. There are quality, classy places to stay: Sandals, Grand Lido Negril and Couples Swept Away are the best known, and most include inclusive* packages. (*All meals, liquor and entertainment included.) Negril caters to the younger, single, thirty something set, although all age levels are welcome if you are into the lively ambiance.

Jamaica has many packages offered by many travel consultants in your area. Jamaica has infinitely more places to see, go and stay which we will visit in another article at another time, as we have only scratched the surface. (www.Jamaica.com will get you contact numbers and exact locations for all attractions and properties.)

Getting there:

American, Delta and Air Jamaica have connecting flights to Montego Bay from Los Angeles.

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

New Cancer Center in Corona

Angeles, Wilshire Oncology Medical Group now offers services at seven cancer centers serving the San Gabriel Valley and Inland Empire.

Corona, in addition to medical oncology, infusion, support and clinical trials services, will offer radiation oncology and PET/CT imaging services-all with the latest technology.

The Corona Cancer Center is directed by Frank D. Howard, IV, MD, PhD, FACP, who is respected for his profound, scientifically-based knowledge. He

Economic Waves by UCR

continued from page 16 labor in the region and throughout the state. In the 2004-05 fiscal year, UC Riverside conferred 3,632 degrees, including 3,080 bachelors, 393 masters, and 159 doctoral degrees.

· UCR is an important economic engine for the fast-growing Inland Empire, made up of 3.8 million people. The area has about 1.2 million jobs and accounted for more than 50 percent of all job growth in the Southern California region from 2000-2005.

"In addition to the hard numbers, the analysis documents the workforce contributions of UCR - a contribution that is the heart of any research university." Barton said. "The creation of new knowledge both through the education of our graduates and through research benefits the local, regional, and statewide economies by providing highly-skilled workers and discoveries that can be applied to new products and services."

As a distinctive group within CB Richard Ellis Group, Inc., the world's largest full-service real estate company, CBRE Consulting provides a wide range of real estate and urban economic consulting services to corporate, institutional and public sector clients throughout the United States, Europe, and Asia Pacific regions. Founded in 1906, CB Richard Ellis has a Web site at www.cbre.com.

Beginning in 1957 with just trained alongside the best in one office located in Los oncology at Stanford and Harvard, and then led the Loma Linda Medical Oncology program for 10 years before joining Wilshire Oncology Medical Group in 2005. Dr. Howard is Their newest location in committed to bringing patients the latest scientific developments.

Dr. Howard continues to hold a faculty position at Loma Linda as clinical assistant professor of medicine. He also serves as chief of oncology and hematology at Arrowhead Regional Medical Center. He is currently on the medical staff of the above hospitals, along with Corona Regional Medical Center, San

Antonio Community Hospital and Pomona Valley Hospital Medical Center. Wilshire Oncology has also had a long history of commitment to clinical research and, with their affiliation with UCLA/Community Oncology Research Network and Translational Oncology

continued on page 42

July 2006



In honor of its 40th Anniversary, Cal State San Bernardino held a benefit auction on May 6, 2006, to raise funds to meet student needs. The university wishes to thank the following donors and associates who contributed to making this benefit a success.

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July 2006

Coalition for California Jobs 'Job Killer' Bills

AB 1835 (Lieber) (Senate Labor and Industrial Relations)/SB 1162 SB 44 (Kehoe) Affordable Housing Development Impediment (Cedillo) (Assembly Labor and Employment) Automatic Minimum Wage Increases - Increases the cost of doing business without regard to the state's economy by increasing the minimum wage with annual automatic increases.

AB 1884 (Chu) Unemployment Insurance Compensation Benefits - 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. (Senate Labor and Industrial Relations)

AB 2209 (Pavley) Unemployment Insurance Benefit Expansion Increases the cost of business by forcing California employers to subsidize a strike against their own company by requiring an employer to pay locked out workers a monetary penalty equal to level of unemployment insurance benefits workers might have received during a trade dispute if any business misconduct is alleged. (Senate Labor and Industrial Relations)

SB 300 (Kuehl) Leave Law Abuse - Opens California's leave law to potential abuse by removing controls that require that the employee actually provides the care, among other provisions. (Assembly Appropriations)

SB 840 (Kuehl) Government-Run Health Care - Imposes a government-run health care system on all Californians. (Assembly Rules)

SB 1414 (Migden) Health Care Tax - Imposes a tax on employers with over 10,000 employees to spend the equivalent of 8 percent of their total payroll on health insurance or pay the equivalent amount to the state. (Assembly Health)

Economic Development Barriers

AB 32 (Nunez/Pavley) Halts Economic Growth - Increases costs for California businesses, makes them less competitive and discourages economic growth with little or no proven environmental benefit by adopting an arbitrary cap on carbon emissions. (Senate Environmental Quality)

AB 1101 (Oropeza) Ports; Regulatory Complexity - Hampers operations at ports, rail yards and airports by shifting regulatory authority over emissions from state to local entities, creating a patchwork of potentially inconsistent regulations statewide, creating conflicts with federal law. (Senate Transportation and Housing)

AB 1528 (Jones) Halts Economic Growth - Halts much-needed housing in undeveloped areas by shifting flood liability from state government to local government, resulting in local governments refusing to issue development permits. (Senate Rules)

AB 1899 (W olk) Halts Economic Growth - Prohibits development in the Central Valley by requiring the creation of a 200-year flood standard that is currently impossible to achieve. (Senate Local Government)

AB 2641 (Coto) Halts Economic Growth - Halts development indefinitely by requiring openended consultation and ultimate land use decision by an advocacy commission for Native Americans. (Senate Natural Resources and Water/Judiciary)

Slows the development process by adding yet another element to be included within general plans and increases opportunities for "antigrowth" litigation. (Assembly Local Government)

SB 646 (Kuehl) Water Discharge Fee - Jeopardizes jobs and agriculture and timber industry revenues by imposing mandatory annual fees for water discharge waivers with no accountability requirements. (Assembly Inactive File)

SB 764 (Lowenthal) 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 net negative impact on air quality. (Assembly Transportation)

SB 1368 (Perata) Increases the Cost of Electricity - Limits the available power sources to meet California's energy demands while substantially increasing the price of electricity to consumers and businesses by establishing an unattainable greenhouse gas emission performance standard. (Assembly Utilities and Commerce)

Expensive, Unnecessary Regulatory Burdens

SB 1205 (Escutia) Punitive Regulation - Makes California unattractive to business by raising maximum fines for emission violations, creating a new category of violators with no due process for the determination of who is a violator while ignoring that there is no demonstrated connection between penalties and emission rates. (Assembly Natural Resources)

SB 1252 (Florez) Resource Regulation - Penalizes businesses that are in the process of implementing the latest air standards by imposing an additional civil penalty. (Assembly Natural Resources)

SB 1379 (Perata) Biomonitoring - Makes California unfriendly to business by establishing a biomonitoring program that could generally lead to the elimination or reduction of use of certain chemicals that have not been scientifically proven harmful, based on mere detection. (Assembly Environmental Safety)

Increases Frivolous Lawsuits

AB 581 (Klehs) New Reason to Sue - Makes California less desirable as a place to locate or expand a business by opening new avenues to sue employers by establishing a broad 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. (Senate Appropriations)

SB 1489 (Ducheny) Government Agency Potential Harassment of Employers - Invites unlimited "fishing expeditions" by the Attorney General under numerous statutes, including the Unruh Civil Rights Act and environmental laws, by making defendant companies pay all the investigation and lawsuit costs, including attorneys' fees, if the Attorney General "prevails." The term "prevail" could include settlements, changes in operation by a défendant or even a minuscule monetary award to the plaintiff. (Assembly Judiciary)

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New Cancer Center in

Corona continued from page 38 Research International (TORI), provides patient's access to many important new cancer treatment trials on the leading edge of science.

Dr. Howard has built a team at Wilshire Oncology, which includes an experienced and compassionate oncology nurse practitioner Stephanie Hernandez and oncology nurse Judy Larsen. Dr. Peter Peng, radiation oncologist, will manage radiation therapy. Using

only the latest in current technology, 3D conformal treatment, planning will be used for guiding external beam radiation along with the highly precise method of Intensity Modulated Radiation Therapy (IMRT). High Dose Radiation Brachytherapy (radioactive seed implants) will also be available for patients who would benefit by having radiation given directly to the tumor site. Dr. Peng's team includes Jeri Overfelt, who is a radiation therapist and Meaghan Dee, the nuclear medicine technologist.

July 2006

EXECUTIVE TIME OUT

Jamaica: Lusty, lush and lively

by Camille Bounds Travel Editor

hundred feet and immediately blends into the mountains-peaking at 7,400 feet, it makes for breathtaking scenery. Almost half of the island is at least 1,000 feet above sea level.

Delightful adventures

You can't do Jamaica justice in less than a week - two is better. Arriving in Montego Bay or Kingston will give you access to both coastlines and allowing you to follow your choice to delight-

ful adventures. Driving in

Jamaica can be frustrating, and being alert and careful as you would in any foreign country is the advice given by hotels and locals. Taking guides and available tours are your safest best bets.

Glorious and lush

Montego Bay is one of the most popular commercial areas. Hotels, apartments and villas, duty-free shopping and touristfilled beaches are in abundance. Located on the northeast coast, halfway between Port Antonio and Montego Bay Ocho Rios, is a glorious, lush area with gardens and rivers and many upscale resorts. Within driving distance is the famous Dunn's River Falls one of Jamaica's most scenic attractions. Sandal's, Dunn's River Golf Resort and Spa welcomes cou-

atre, art museums, galleries, jazz clubs, English pubs---upscale dining to disco dives are all a part of the upbeat Kingston. A few days in Kingston will give you the real feel of Jamaica. Visit the markets in the central part of town, and a ferry ride to Port Royal is a must. On the high end, elegant Strawberry Hill is a beautiful, quiet, secluded, and expensive property just 45 minutes north of Kingston; at 3,100 feet above sea level, air-conditioning is not needed. A distinctive menu and choice service is offered. The Hilton Kingston amenities. extends all Midrange Terra Nova Hotel, located a mile from the commercial district, is a quiet, familystyle hotel that offers high tea.

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ALBERTOS MEXICAN FOOD ORNELAS ROSA I 477 S. "E" ST SAN BERNARDINO, CA

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waterfalls. Throw in gastronomic delights and reggae everywhere you turn and you have boisterous, uninhibited, lively, happy-go-lucky Jamaica. A romantic history

Jamaica has always been undulating since Columbus first sighted her in 1494 while on his second jaunt to the New World. The island was inhabited by Arawak Indians who had migrated from South America through the Greater Antilles about 250 AD and probably reached Jamaica a few years later.

Think the whitest sandy

beaches in the universe, lush

jungles, beautiful mountains,

glistening rivers, and clear

Fifteen years after Columbus spotted this idyllic looking spot in the Caribbean, the Spanish tried colonizing her for the purpose of finding gold only to find it a disappointing venture. Jamaica then became a neglected Spanish holding and became fair game for the British to take her over in 1655. This turned out to be an unhappy acquisition due to a group of organized freed slaves called the Maroons who operated a type of guerrilla warfare against the British from the woods and mountains.

British buccaneers operated from Port Royal in Jamaica, attacking Spanish ships and giving present Jamaica a more quixotic history. The locals draw upon those events to weave romantic, swashbuckling stories for anyone who will listen.

Breathtaking scenery

Jamaica is the third largest island in the Caribbean (following Cuba and Puerto Rico) and occupies about 4,400 square miles. Its majestic coastline rises from the sea within a few

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WATER HEATER DEPOT

ples over 18-all are inclusive and very upbeat. Great food and service abound. On the lower end but delightful is the Hibiscus Lodge with peacocks and its own tiny private beach.

Culturally dynamic

Kingston (the capital), is the most culturally-dynamic center in Jamaica. She boasts of some of the choice high-rise hotels with fine rooftop restaurants, pantomime dance, classic the-



Smell the coffee

From Kingston, go to the south coast and take a tour to the

Blue Mountains. The lofty peaks seem to go to infinity, and the deep valleys and lush terrain are spectacular. Visit Pine Grove, a working coffee farm, inn and restaurant. Here is a great place for a retreat from the hustle bustle of Kingston. Visitors are able to sample the wonderful Jamaican coffee that is available. A free tour of Dr. Sangster's Rum factory is another must-see stop. The small factory produces wonderful liqueurs flavored with local coffee beans, oranges, coconuts and other indigenous Jamaican produce. Sampling is available.

Native style

If you want to see how the natives spend their holidays, try to arrange a tour to Black River a slightly seedy town on the south coast. To make up for its faded aura, inviting boat rides are offered into the Great Morass Swamp. The mangrove trees are fascinating with their hanging tendrils that set the stage for an experience where you can view great blue herons, jacanas, and purple gallinules. A lazy crocodile will tour the area like an old log floating somewhere with a slow deliberate purpose. On an occasional moment, if you're lucky and in the right place at the right time, you may get to sight the rare manatee. Another local Jamaican holiday choice is Treasure Beach a delightful seaside town that leaves the tourist mentality behind---pleasant, laid back and a great place to unwind. Very basic and nothing fancy.

A spot to decompress

Negril, about 50 miles west of Montego Bay is a great spot to decompress with a little luxucontinued on page 37



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