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"NAWBO-Inland Empire is proud to honor these Amazing Women for their contributions to the community and for their efforts and accomplishments which have helped to open the doors of business for women. Congratulations Sharon, Nancy, and Ingrid."



Community
Involvement/Bridge
Builder Award
Ingrid Anthony



Pioneer Award
Nancy Langdon Jones



NAWBO "ANITA" Award
Sharon M. Baer

Citizens Business Bank Celebrates 30 Years of Superior Performance

Citizens Business Bank celebrated 30 years of superior performance. George Borba, chairman of the board, started the evening's event on May 18, with a warm welcome to everyone, followed by dinner for approximately 800 shareholders and a presentation by President and Chief Executive Officer D. Linn Wiley.

D. Linn Wiley reviewed

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Special Sections

MANAGER'S BOOK SHELF
page 39
Desert Business Journal
page 30

Discriminatory Bank Policy Prohibits Foreigners From Receiving Credit

What do Yao Ming and Russell Crowe have in common?

They, like Laguna Niguel resident Janice Rooney, can't get a credit card from the Union Bank of California. Despite incredible wealth, or good credit in the case of Rooney, Union Bank won't

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AT DEADLINE

Mayor Percy Byrd Resigns as Mayor of Indian Wells

Mayor Percy Byrd of Indian Wells, informed the City of Indian Wells, City Manager Greg Johnson of his intent to resign as mayor of Indian Wells. Mayor Byrd stated "Indian Wells has been my home for over 16 years, and it's been a pleasure to serve the residents of Indian Wells for the last 11 years. My wife and I have decided to relocate to Tucson, Arizona this summer, but I will miss Indian Wells and wish them continued success. It is such a vibrant and growing city."

Indian Wells city council will decide how to move forward to fill this vacant council member position.

NAWBO-National Association of Women Business Owners-Inland Empire

There are currently 92,347 privately-held 50 percent or more women-owned businesses in the Inland Empire. These businesses generate approximately \$32 billion in sales and are responsible for employment of more than 247,000 people. As one of 80 NAWBO chapters nationwide, NAWBO-IE is the premier organization for women business owners in the Inland Empire. The power of their voice on business and economic issues affecting women-owned businesses is heard in Sacramento and at the national level.

Their goal is to promote

and
enhance
the
growth
and
profitability
of their
member
businesses.
Their
meetings
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relationship-building opportunities. They sponsor

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A hand is visible on the right side of the chalkboard, holding a piece of chalk and writing the formula $x^2 - 4x^2$. The chalkboard is green and has some faint, previously written text.

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Safari Business Center



Marcus & Millichap Real Estate Investment Brokerage Company recently completed the sale of the Safari Business Center located in Ontario. The property commanded an all-cash price of \$103 million.

Safari Business Center is a Class A multi-tenant industrial and office park consisting of 16 buildings and approximately 1.1 million rentable square feet. The center is approximately 90 percent warehouse space and 10 percent office space. Located at 2020 Lynx Trail, the property is

situated on approximately 52 acres in the heart of the Inland Empire, strategically located with excellent access to the 60, 10 and 15 freeways and just one-half mile south of Ontario International Airport. Tenants include national and regional distribution/service companies from various industries.

The Safari Business Center is one of the most stable, well-maintained, esthetically appealing multi-tenant industrial investments in Southern California. Constructed in two

phases—the first phase was completed in the late 1980s and the second phase was finished in the early to mid-1990s—the

property features more than 700 mature palm trees and a number of striking bronze animal sculptures.

City of Victorville

By Keith Metzler,
Director of Economic Development

The City of Victorville saw many successes in 2004—many of which get us off to a great start for

2005. In 2004, we started development for ConAgra foods distribution facility and broke ground for Nutro

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SPOTLIGHT TOPIC

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a number of important changes. 34

INLAND EMPIRE business journal

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....by President Teddy Roosevelt: "It is not the critic who counts...not the man who points out how the strongman stumbled or where the doer of deeds could have done them better. The credit belongs to the man who is actually in the arena; whose face is marred by dust and sweat and blood; who strives valiantly; who errs and comes short again and again; who knows the great enthusiasms, the great devotions, and spends himself in a worthy cause; who, at the best, knows the triumph of high achievement; and who, at the worst, if he fails, at least fails while daring greatly, so that his place shall never be with those cold and timid souls who knew neither victory nor defeat."

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Nawbo-National Association of Women Business Owners-Inland

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educational and informational programs, and engage in public policy efforts. They support the aspirations of future women business owners by providing scholarships to young women in local colleges and universities.

Ingrid Anthony

Ingrid Anthony is a chef extraordinaire; a horticulturist with 10 green thumbs; an editor with an eagle eye for grammar, spelling and content; a very special wife of 40 years; mother of two daughters; and grandmother of two boys.

Ingrid attended Hunter College in New York City after graduating Wood's Business School. A native of Brooklyn, New York, Ingrid's introduction to the world of journalism began at Audio Productions, Inc. where for five years she was involved with the production of commercials and training videos for the U.S. military. Ingrid is presently managing editor of the Inland Empire Business Journal and writes the majority of the "Executive Time Out" travel pages and personally researches each story. She is well known for the coordination of the yearly Women and Business Expo – an annual event presented by the Inland Empire Business Journal.

Nancy Langdon Jones

Nancy Langdon Jones, CFP, MS, ATA, CSA is president of NLJones, Inc., a fee-only financial planning firm in Upland. She has taught all courses leading to the CFP certification exam, served on the CFP Board Item Writing Committee, and is a member of NASAA's Investment Advisor Competency Exam Advisor Council. She has been a panelist with the Los Angeles Times Investment Strategies Conference, and is frequently quoted in the media. Nancy moderates the Getting Started/Career Building discussion boards for Financial Planning Interactive.

Sharon M. Baer

"Sherry" is the newly retired CEO of "DAISY", I T Supplies, Sales and Service, a technology company at the center of today's progressing and ever changing electronic world. "DAISY" began in a garage in 1979 and is now housed in a 7,000-sq.-ft building located in Rancho Cucamonga. She holds a patent and trademark on "FIFO," a paper handling system. Sherry and "DAISY" have been recognized for advancing the status of women, promoting professional growth of women and exhibiting social responsibility by Soroptomist

International. Additionally Mt. San Antonio College recognized her for her work with the Handicapped Student Services Workability Project.

Discriminatory Bank Policy Prohibits Foreigners From Receiving Credit

continued from page 1

extend your credit if you are not a U.S. citizen.

In response to its discriminatory policy, Rooney, who is married to a U.S. citizen and was born in the Philippines, filed a lawsuit in Los Angeles Federal District Court with the ACLU of Southern California and the national ACLU Immigrants' Rights Project. Rooney was told last year by Union Bank that her application for a secured credit card was denied simply because she is not a citizen of the United States.

"Denying a credit card to someone because they are a citizen of a different country is discrimination," said Ahilan T. Arulanantham, a staff attorney for the ACLU of Southern California.

Rooney, who is a registered nutritionist, entered the United States as a lawful permanent resident. After relocating to the Los Angeles area with her husband, she attempted to establish her own credit by applying for a credit card from Union Bank.

The bank denied her application in a form letter that gave the reason: "You are not a citizen of the United States." A second letter from bank legal counsel to Rooney, who eventually received credit at another bank, claimed that the discrimination was legal. The lawsuit seeks to end this policy that potentially could affect more than 10 million immigrants living here legally as permanent residents.

"If a woman is denied a room at a hotel because of the color of her skin, it's discrimination that must be stopped, even if another hotel takes her in," said ACLU of Southern California Executive Director Ramona Ripston.

Union Bank and at least two other banks, including United First Mortgage of Virginia and First National Bank of Omaha, also appear to follow a policy of denying credit to people who are not U.S. citizens. The bank's prominent advertising campaign, which features large portraits and captions emphasizing that the bank caters to everyone, led Rooney to apply for a credit card there first.

"While my husband was teaching me to drive, I saw Union Bank's billboards everywhere. I thought it would be a good bank to choose," said Rooney. "I hope this lawsuit ends this discriminatory policy so that in the future new immigrants aren't treated the way I

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Amazing Women

Honoree

Jennetta Harris

Jennetta has worked for the Southern California Edison in a variety of capacities for 32 years. The last twenty of those years have been spent in Public Affairs, representing the company in public venues and representing our customers back to Edison.

She is currently a member of the University of La Verne School of Business and Public Management Advisory Board, the Citrus College Foundation Board, Congressman David Dreier's Youth Volunteer Awards, Cal Poly Pomona President's Advisory Council, the American Red Cross Pomona Valley Chapter, the Inland Valley Economic Development Corporation, Habitat for Humanity and the Claremont Chamber of Commerce.

Honoree

Jean Stevenson

Jean Stevenson, Director of Nursing at Four-D College, has been a Registered Nurse for 28 years. Her nursing education in the academic area began at Riverside Community College, where her responsibilities included theory and clinical instruction for LVN students and clinical instruction for RN students. Ms. Stevenson's vast experience has included roles as a Nurse Educator, Assistant Director of Health Promotion and Education, Senior Service Coordinator and Staff Nurse at Riverside Community College.

Ms. Stevenson holds a Master of Health Administration from the University of La Verne, Bachelor of Science in Biology from the University of Arkansas at Pine Bluff, managerial certificates.

Honoree

Grace Tsung Whitcomb

Grace works in the Supplier Diversity Program Division of the Equal Opportunity Department. The main focus of her job entails connecting women, minority and service-disabled veterans business enterprises (WMDVBES) with Edison business opportunities and entrepreneurial development programs. Grace began her career with Edison in 1983. Representing Edison, Grace serves on the Asian Business Association Corporate Advisory Council Chinese-American Construction Professionals Corporate Advisory Council, and the Contract & Procurement Subcommittee of the Los Angeles Minority Business Opportunity Committee. She is a board member of the Asian Business Association - Los Angeles Chapter, and the Orange County Chinese-American Chamber of Commerce. Grace also serves as the utility's liaison with the National Association of Women Business Owners, and is a member of the Executive Advisory Board of the Asian Pacific American Legal Center.

Honoree

Mary Jane Olhasso

Ms. Olhasso is the Economic Development Director for the City of Ontario. She is responsible for developing and implementing the economic development strategy for Ontario. Duties include administration of the City's targeted marketing strategy, business liaison, business retention and technical assistance programs.

She previously worked for the City of Temecula, holding the positions of Chief Financial Officer, Assistant City Manager and Redevelopment Director. Ms. Olhasso is a Certified Public Accountant and received her MBA from the University of Redlands.

City of Victorville

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Products. We saw continued increases in retail growth and residential development, and are not expecting a decrease in activity for 2005.

ConAgra Foods, a 245,000-square-foot distribution facility in the Foxborough Industrial Park, started construction in June 2004. This facility will warehouse ConAgra's various frozen food lines, from ice cream to frozen turkeys. It is specially designed to store the foods at different temperatures, keeping them fresh at shipment to distribution sites. The facility will hire approximately 85 employees.

Nutro Products is opening a pet-food manufacturing and distribution facility also at Foxborough. This 349,000-square-foot facility started construction in September

2004, and is expected to be complete by March 2006. Nutro's twin towers can be seen from miles away as they erect Victorville's tallest structure. These towers act as Nutro's trademark, housing wheat and grains for their premium pet food manufacturing. Nutro Products will bring approximately 150 jobs to their operation in Victorville, ranging from distribution warehouse workers to scientists and engineers.

Southern California Logistics Airport (SCLA) also saw substantial success in 2004. By renovating one of its existing hangars in 2004, Leading Edge was able to officially open their doors for business at SCLA in January 2005. Leading Edge is one of the largest aircraft painting companies in the U.S. The company itself has also seen recent success when they signed a contract with United Airlines for the repainting of all of their aircraft. Leading

Edge expects to paint over 70 United Airlines planes in 2005 alone.

The rail project at SCLA is scheduled to begin construction in 3rd quarter 2005. Much planning and strategic development has gone into making SCLA a successful economic driver for Victorville and the High Desert as a whole. Bringing rail directly to users at SCLA will make Victorville a key player in the logistics and distribution industry, attracting companies that rely on heavy logistics operations to the park. These types of companies may include clothing distribution, food products distribution, or plastic injection molding manufacturing operations. These are the types of companies that look forward to the development of rail at SCLA.

In the city's partnership in the Victor Valley Economic Development Authority, we are launching community and business surveys to help gauge our success among Victor Valley citizens. The Victor Valley Economic

Development Authority (VVEDA) is a local organization with the objective of developing local job opportunities and economic stability in the Victor Valley region. VVEDA is comprised of the cities of Adelanto, Hesperia and Victorville and the Town of Apple Valley. Surveys are posted on city Websites, as well as in Victorville City Hall and Victorville can complete the survey online at www.victorvillecity.com/covres-bus.html. Completion of the surveys will provide opportunity for citizens to give feedback on what type of retail establishments they would like to see in the area, in what kinds of jobs they have skills or education, and how they feel about their overall quality of life in the Victor Valley.

Overall, 2005 looks to be a very promising year for development and growth in Victorville. The city is continuously looking to ways to improve quality of life, and enhance business opportunities for new and expanding businesses.

CORPORATE PROFILE

The Ol' Home Town Ball Game

Professional sports came to the Inland Empire in a big way in 1987. A Cal League franchise from Ventura County announced that they were moving down to San Bernardino to play Single A ball at a newly refurbished Fiscalini Field on Highland Avenue. That franchise, in fact, dated back to 1966.

City officials showed up in droves. Not to support the team, you understand. Most would announce, "I'm from the city and I'm hear to shut you down."

A brash and aggressive young GM named Bill Shanahan pushed forward and got things up and running on time. He even got national coverage on "This Week in Baseball With Mel Allen."

The new San Bernardino Spirit took off like a rocket. New attendance records were set. The team went straight to number one, and it wasn't long before other towns in the Inland Empire took notice. Riverside, Lake Elsinore, even the High Desert.

But it was Rancho Cucamonga that pulled off the great coup. They built a stadium to outshine any Single A team in the country. They built it on spec. That is, like the movie says, "If you build it they will come." And they did.

Majority Spirit owner Hank Stickney got wind of the project and moved the Spirit into construction trailers around the new Epicenter. The mayor of Rancho Cucamonga at that time, Dennis

I stole a ball team," he announced at a chamber of commerce meeting. Stickney, at that time, did not have the visibility of some minority owners like Roy Engelbrecht or Mark Harmon, now of NCIS.

Harmon, of course, also had several other TV shows under his belt and was known for his days as a UCLA Bruin quarterback, not to mention his dad, Tom Harmon, the former Michigan football star. (Not to mention his nephews, the pop



Quakes Epicenter Stadium

TIME magazine to show that America could do without the millionaire players, thank you very much.

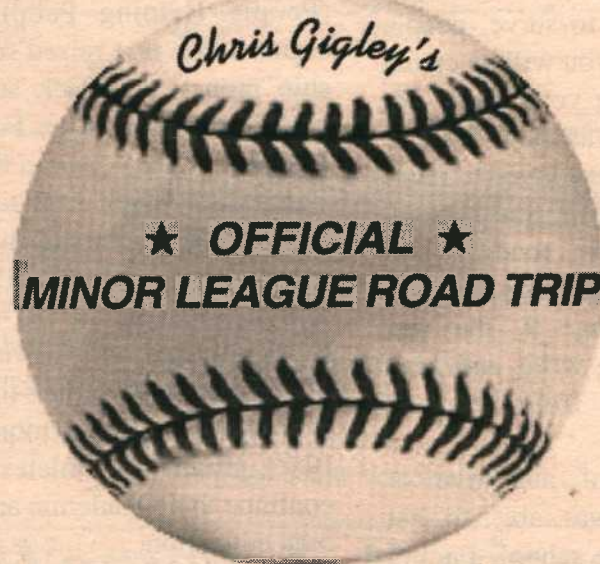
championship on more than one occasion. Win or lose, they set the Cal League attendance record for eight consecutive seasons.

If anything was hurting them it was being too good. All too often their best players were getting called up to the 'big's.'

For the past four years the Quakes have been in a Player Development Agreement with the Angels. That relationship continues today and quite often it means that Angel star players wind up working out the kinks after injury or surgery by playing a few games in Rancho Cucamonga. This gives local fans the exceptional treat of getting to see some major league heroes on the hometown field.

Even today, the Angels #1 draft choice is ready to suit up with the Quakes for some "seasoning."

There was a time when the self-image of Inland Empire people was such that they could not conceive of a sports franchise to root for and support out here. It was the Quakes (and the Spirit before them, along with the others who have followed in Riverside and San Bernardino Counties) who proved that we could have our own sports identity. Today, The Rancho Cucamonga Quakes, under the able hand of their community minded GM, North Johnson, stand with the best of the minor league teams.



The Quakes' name itself created a little stir among those who wondered if it was wise to name a sports team after a natural

disaster.

Fans of the Miami Hurricanes felt it was OK.

As they had in San Bernardino, the new Quakes began breaking records. Attendance records began to fall immediately. They fell so fast, in fact, that new temporary seating had to be added and eventually new extensions were approved and constructed along both foul lines.

They began breaking the attendance records for "AA" teams then. Armed with a pitching squad that was big league bound, the Quakes began a winning record that saw them just missing the Cal League

group Nelson, which, of course, means that his brother-in-law was Rick Nelson.)

It was Mark Harmon, up in the VIP suite, who told the Inland Empire Business Journal, several opening days ago, that he could relate to the players because minor league ball was very much like Hollywood. "Every day is a new audition," he told us.

During the MLB strike of a decade ago,

the Epicenter stadium was used as a center page doublewide photo in



Quakes Epicenter Stadium

Stout, said the accusations he got were unfair. "People are saying that

INLAND EMPIRE PEOPLE

“44 Acres and a School”

On May 8, 2002, at her home in Rialto, a telephone call came telling Amina Carter that the votes were in and the new comprehensive state-of-the-art high school, the third in the district, would bear her name. The Wilmer Amina Carter High School became part of the Rialto Unified School District. In a way, it wasn't surprising. Over 200 people that knew her, worked with her, and benefited from her years of dedicated public service, signed petitions and wrote letters in support of a school named in her honor. The board of education selected Amina over 17 other nominees. What was surprising, but overlooked by most local newspapers, was that Carter High School would become the first high school in the Inland Empire named after a living African-American woman.

So how did a woman who hailed from a small town in Mississippi come to have a 300,000-square-foot high school named for her? Some say it was “Divine Favor...”

Divine Favor was at work when little three-year-old Wilmer Dean Carter sat on a floor with a big wood-burning stove in the middle of the room at Mt. Talley Missionary Baptist Church in Neshoba County Mississippi where her maternal grandfather, Anderson Carter, taught her the joy of reading. Amina later recalls, “I was so eager to learn to read because my grandfather told me I was special, and that God would give me a special gift called knowledge.” This knowledge would come from the experience of reading those words that he had read to me. “Once you have this knowledge,” he said, “no one can ever take it away, and you will always be among God's chosen people.” Amina

went on to say, “I can close my eyes today and relive the event and the exhilarating feeling I had when I first realized that words came from alphabets, and images came from words and that my capacity for acquiring knowledge would never ever end, because my grandfather loved me and because God loved me.” Before she knew it, she had discovered something exceptional, something valuable, something that she would never lose and would forever use.

Although Amina was only three years old, no one said to her—learn to read and you will be able to help a lot of people, your name will be on a school, you will always be able to find a job, a place to serve, people will love you, you will be called a friend among your peers—no, none of this was said. Wilmer Amina Carter just loved to read—and read she did. She became so proficient in reading and writing that when she came to California at age 9, she was called upon to write and read letters to and from relatives back home.

Because of her love of reading, she was able to get good grades in school. Family members and members of her church said of her, “That girl is smart—she is going to be somebody when she grows up.” Amina's love of reading helped her become a good communicator and a good listener.

She moved to California with her Uncle Caesar and Aunt Beatrice who were parents to Amina. They raised her since she was an infant and decided to move to San Bernardino because of the opportunities developing in the area. The family joined Temple Missionary Baptist Church immediately and Amina is still

an active member. She graduated from San Bernardino High School in 1958. After graduation, she became a stenographer for Caltrans and later was hired as one of the first African-American sales clerk for Sears in their San Bernardino store.

Some say if you enjoy what you are doing, it is never work. Amina never thought of work to complete her BA and MA degrees, because that became a way to serve more people. By now her dream purpose had come to fruition, obtaining her degrees and that of serving others. Right out of high school, she and her friends formed a community organization called “Prima Donnas,” dedicated to charitable aid to others. In 1972, Amina and her college friends founded “Kutania People” (People Helping People), an organization that raised scholarship money so Black students could enroll in college. For over 12 years, Amina chaired the San Bernardino Black Athletes Hall of Fame, a scholarship banquet culminating Black History Month. Most of the big-named Black athletes and movie stars of our times came to San Bernardino to raise money so Black graduating athletes could continue their academic and athletic education.

She continued to work at Sears on the weekends and Caltrans during the week and attended San Bernardino Valley College at night until a friend suggested she apply for a job with the California State University System. She began her California State University career as an administrator for the Educational Opportunity Program at the San Bernardino campus. She also managed a joint venture between the U.S. Department of Labor and the National Council of Negro Women, Inc. to develop and implement a career education curriculum for high school stu-



Ms. Wilmer Amina Carter is an administrator, counselor and educator, and the first living Black woman to have a high school in California named in her honor.

dents. As director, she worked with the Educational Training Service, helping to match students and their skills to a career track. The program became a nationwide model for career development. She worked with NCNW's national and international division as a delegate to the Decade of Women conference in Kenya, Africa, and to evaluate NCNW programs in several other African countries. She became a legacy life member and past president of the local section, and finally, served with Lois Carson in developing other sections in California.

She never thought of work when she was appointed by the late Congressman George E. Brown to represent him in his congressional office because she enjoyed what she was doing. In 1973, she began to serve in his district office as an office manager, continued as a caseworker, a field representative and retired in 1999 after serving as his district director for 23 years. During her tenure, she helped hundreds of constituents from all walks of life. She returned to her alma mater, Cal State San Bernardino, in 2000 to serve in the office of the president and is presently serving as field representative for the 5th District Supervisor of the County of San Bernardino.

Today, along with her husband, Ratibu Jacocks, she owns and operates two businesses—

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INVESTMENTS & FINANCE

DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL

THE GAINERS Top five, by percentage

| Company | Current Close | Beg. of Month | Point Change | % Change Close |
|------------------------------|------------------|------------------|-----------------|-------------------|
| Fleetwood Enterprises Inc. | 9.36 | 7.64 | 1.72 | 22.5% |
| HOT Topic Inc. | 22.24 | 19.99 | 2.25 | 11.3% |
| CVB Financial Corp. | 18.64 | 17.17 | 1.47 | 8.6% |
| American States Water Co. | 27.29 | 25.40 | 1.89 | 7.4% |
| Pacific Premier Bancorp Inc. | 10.46 | 9.85 | 0.61 | 6.2% |

THE LOSERS Top five, by percentage

| Company | Current Close | Beg. of Month | Point Change | % Change Close |
|------------------------------|------------------|------------------|-----------------|-------------------|
| National RV Holdings Inc | 8.10 | 9.56 | -1.46 | -15.3% |
| Modtech Holdings Inc | 7.45 | 8.01 | -0.56 | -7.0% |
| Foothill Independent Bancorp | 24.9 | 25.00 | -0.10 | -0.4% |
| Channell Commercial Corp | 6.25 | 6.25 | 0.00 | 0.0% |
| Watson Pharmaceuticals Inc | 30.00 | 30.00 | 0.00 | 0.0% |

| 420 | Ticker | 5/20/2005 Close Price | 4/29/2005 Open Price | % Chg. Month. | 52 Week High | 52 Week Low | Current P/E Ratio | Exchange |
|------------------------------------|--------|--------------------------|-------------------------|------------------|-----------------|----------------|----------------------|----------|
| American States Water Co (H) | AWR | 27.29 | 25.4 | 7.4 | 28.13 | 21.55 | 29.7 | NYSE |
| Channell Commercial Corp | CHNL | 6.25 | 6.25 | 0 | 10.39 | 2.90 | 16.9 | NASDAQ |
| CVB Financial Corp | CVBF | 18.64 | 17.17 | 8.6 | 22.40 | 15.89 | 17.0 | NASDAQ |
| Fleetwood Enterprises Inc(L) | FLE | 9.36 | 7.64 | 22.5 | 15.60 | 7.33 | NM | NYSE |
| Foothill Independent Bancorp | FOOT | 24.9 | 25.00 | -0.4 | 26.00 | 19.49 | 18.3 | NASDAQ |
| HOT Topic Inc | HOTT | 22.24 | 19.99 | 11.3 | 23.49 | 13.85 | 26.5 | NASDAQ |
| Keystone Automotive Industries Inc | KEYS | 20.64 | 20.03 | 3.0 | 29.28 | 17.55 | 18.5 | NASDAQ |
| Modtech Holdings Inc | MODTE | 7.45 | 8.01 | -7.0 | 9.05 | 6.54 | NM | NASDAQ |
| National RV Holdings Inc (I) | NVH | 8.10 | 9.56 | -15.3 | 16.66 | 8.00 | 54.0 | NYSE |
| Pacific Premier Bancorp Inc (I) | PPBI | 10.46 | 9.85 | 6.2 | 15.13 | 9.63 | 14.3 | NASDAQ |
| PFF Bancorp Inc | PFB | 28.42 | 27.92 | 1.8 | 31.45 | 23.17 | 15.8 | NYSE |
| Provident Financial Hldg | PROV | 27.28 | 26.98 | 1.1 | 30.96 | 22.30 | 10.7 | NASDAQ |
| Watson Pharmaceuticals Inc | WPI | 30.00 | 30.00 | 0 | 37.42 | 24.50 | 18.2 | NYSE |

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Five Most Active Stocks

| Stock | Month Volume |
|-----------------------------|--------------|
| Watson Pharmaceuticals Inc. | 19,819,600 |
| HOT Topic Inc. | 19,646,668 |
| Fleetwood Enterprises Inc. | 8,955,300 |
| CVB Financial Corp. | 1,495,560 |
| Modtech Holdings Inc. | 962,630 |
| D&P/IEBJ Total Volume Month | 54,073,011 |

Monthly Summary 5/20/05

| | |
|-----------|---|
| Advances | 8 |
| Declines | 3 |
| Unchanged | 2 |
| New Highs | 1 |
| New Lows | 3 |

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COMMENTARY

Curtailing Unemployment Insurance Claims Frauds

by Michael Alter,
SurePayroll President

One victim of identity fraud isn't talking. It's somebody you know. In fact, you do business with them all the time.

Everywhere you look, identity fraud is making news these days. LexisNexis, ChoicePoint, Bank of America, SAIC and others have recently announced that their data has been compromised, exposing hundreds of thousands of Americans to possible identity fraud.

Earlier this year, the Federal Trade Commission (FTC) and the Better Business Bureau (BBB) both estimated that more than 9 million American consumers fall victim to identity theft each year.

We've all heard about the most publicized identity theft crime -- thieves using stolen social security numbers to apply for credit cards. In many cases, victims don't realize something's awry until they apply for a loan and find their credit has been destroyed.

But the most underpublicized identity theft crime is one in which thieves defraud state governments

of payroll taxes by filing fraudulent unemployment claims. This crime depletes state unemployment insurance trust funds, which can result in tax increases for employers to keep the funds solvent.

It can be a fairly lucrative scheme. File a false unemployment claim and you can receive \$400 per week for 26 weeks. That's a fairly quick \$10,400. Do it for 100 social security numbers and you've made a quick \$1,040,000. It's tough to make crime pay much better than that.

The victims in this crime—the state workforce agencies that tirelessly oversee our unemployment insurance programs and the United States Department of Labor—are reticent to discuss this topic for obvious reasons. Essentially, they've lost money provided to them by businesses to adequately stock state unemployment funds. The money has gone into the pockets of fraudsters instead of into the needy pockets of the legitimately unemployed.

While credit card companies
continued on page 12

COMMENTARY

Prisoners Trying to Unionize

by Bob Dutton,
Senator

In a time when union-backed organizations are flexing their muscles trying to influence legislation in Sacramento, we are served notice that a new union is forming that, if successful, will become the largest and most powerful union in our capital.

Believe it or not, a group is attempting to unionize the prisoners in an attempt to protect their rights and to influence legislation. They are calling themselves the most oppressed people in the state.

The group will be charging members \$5 a month to join the union. They anticipate membership from prisoners (we call them ex-cons, they call them alumni) as

well as family members of prisoners.

What makes this scary is that the group has set goals of raising nearly \$80 million a year to influence politicians and promote legislation that would be favorable to this group of individuals who, for the most part, are behind bars because they have terrorized society.

It's bad enough that prisoners can qualify for workers' compensation if they get hurt while performing their required duties behind bars, but to unionize this group into a Sacramento power broker is just about more than a normal thinking person (or politician) can take. Where is the sense in this?

The Unforgettables

For thousands of Inland Empire families, every day is a very sad memorial day.

Last week, we all took a moment to stand quiet and sadly reflect on the memory of hundreds of uniformed and unfor-

gettable sons and daughters who have died in service to our country. Memorial Day—a sacred holiday for those who respect the ultimate sacrifice of

continued on page 15

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COMMENTARY

Welcome to Voice Mail Hell

Consider the technical advancement of the answering machine.

It went from open reel tapes that were bulky at best and took more work than they were worth. The development of cassettes made things easier and more popular. Micro cassettes advanced things even more. Many of those are still in use.

Things really developed with digital recording. It allowed you to get your messages from inside of your phone. And if you wish, you don't even have to own a machine. The phone company is happy to save your messages. Your cell phone not only saves the message, it can identify the

caller and their number.

Where things get bad is when you decide to sit there and wait for the return call. Let me be the bearer of bad news. They are not going to call back.

Sorry.

It has been about 10 years since I first wrote in these pages about the problems of phone communication.

Well, things have gotten worse.

Call and ask for someone at work and the receptionist is trained to tell you that person is not available but would be happy to put you into voice mail. That's rather like saying that a Tijuana police officer will

continued on page 37

MANAGING

Younger Managers; Older Workers

7 Tips for Better Interactions

by Ray Pelletier

Does your workplace suffer from a generational rift? If you're like the majority of companies, the answer is yes. However, today's pressing concern is no longer "how to manage the Generation X crowd." With the Gen X'ers now entering managerial roles, today's biggest concern is how these new young managers can effectively lead people their parents' age. According to the U.S. Department of Labor, the number of workers ages 20-34 in the managerial category increased from 4.8 million in 1994 to 5.2 million last year. And the rank of young supervisors is expected to continue to swell as the 52.4 million people who compose Generation X assume managerial roles.

At no time in American history have so many different generations with such diversity in worldviews and work philosophies been asked to team up and work together. One of the keys to understanding the generational differences that exist is to know what the four different generations are and some of the basic values each group holds. Zemke, Raines, and Filipczak, authors of "Generations at Work," define the four generations working together as:

Veterans - This group was born between 1922 and 1943 and includes about 52 million people. As one of the older generations, these people prefer face-to-face interactions with supervisors over e-mail or voice mail, and they place a strong emphasis on teamwork.

Baby Boomers - This group was born between 1943 and 1960 and includes about 73.2 million people. They were born during or after World War II and raised in an era of extreme optimism, opportunity, and progress. Most Baby Boomers grew up in two-parent households with safe schools, job security, and post-war prosperity. Like the Veterans, they prefer face-to-face communication and value teamwork over individual achievement.

Generation X'ers - This group was born between 1960 and 1980 and includes about 52.4 million people. They were born after the Baby Boomers into a rapidly changing social climate and economic recession, including Asian competition. They grew up with both parents working, rising divorce rates, downsizing, and the dawn of the high-tech and information ages. At work, they can be fiercely independent, like to be in control, and want fast feedback.

Generation Nexters - This group was born between 1980 and 2000 and includes about 69.7 million people. They were born of Baby Boomer and early Generation X parents into our current high-tech, neo-optimistic times. They are the youngest workers, but they represent the most technologically adept. They are fast learners and tend to be impatient.

Knowing and understanding the differences between the generations of people you work with is essential because the interdependent nature of work today cannot succeed with the underlying tension of intergenerational conflict. With the continual rise of younger workers managing older workers, the young workers need to learn how to effectively manage their older employees. Young managers can use the following tips to avoid a disconnect and miscommunication with their older employees and gain their respect:

1. Be Sensitive to Emotional Issues.

As a young manager, you need to be aware of what issues will upset your older employees. For example, if you have a Gen X'er and a Veteran vying for the same promotion, and the younger employee gets it, the older employee will be upset. He or she will feel that the company wasn't loyal to him or her. While the older workers realize that the younger workers may have excellent degrees, they question whether the younger staff knows what they're doing.

When this happens, ask your older employees how they are feeling. Don't say, "I understand how you feel," because they believe you cannot possibly understand how they're feeling. Also understand that older work-

ers may be resentful of you because you're making more money today than they did their first 20 years of working. However, by encouraging them to express their feelings, you'll forge a greater understanding and respect between the generations.

2. Realize That Change is Harder for Older Workers.

Older workers may be very set in their ways and resistant to change. For example, they may have trouble if you implement new systems or ask them to use new technology they're not familiar with. To help them get over this, explain the "why" of doing things. By explaining "why" you need them to do something a certain way, you open up the lines of communication. Use this open communication as a way to reap the benefits of the insight your older employees can offer.

3. Understand and Use The Older Worker's Preferred Communication Style.

As a young manager who grew up with the technology of computers, you probably prefer to communicate via e-mail. However, your older employees prefer face-to-face communication. Older workers tend to view e-mail as cold and not very relationship-oriented. So regularly schedule face-to-face meetings with your older employees. Also, when you need to give them feedback, get up from your desk and walk over to them to give it. Or, pick up the phone and call them. The more human contact you give them, the more respect they'll have for you.

4. Be Coachable.

As a manager, you should be coachable and able to take information from your older employees without feeling threatened by them. Think of your older employees as internal consultants. Realize that they are valuable assets to your company because of their many years of experience.

5. Know the Difference Between Recognition and Appreciation.

As a member of one of the younger generations, you probably prefer to be appreciated rather than recognized. You are satisfied with a "Thank you" or acknowledgement for something you did. However, your older employees will want recognition. They want an outward sign of your appreciation, such as a plaque or an "Employee of the Month" award rather than a simple "Thank you" or "Job well done." When you give your older employees the recognition they deserve, they will be very grateful.

6. Know Your Stuff.

Knowledge doesn't only come from book smarts. It also comes from experience. You have to work harder to appear knowledgeable to your older employees because they don't think you have enough experience. Knowledge is also one of the keys to creating trust. People respect people they like, but more important, they respect people they trust. Regardless of age, you always want to know that your boss is trustworthy. So work on building that trust between yourself and all of your employees.

7. Ask Great Questions.

Don't be afraid to say you don't know something. Always be open to asking your older employees questions. When you ask questions, they will be less likely to think of you as an "arrogant know-it-all kid." Also, when you ask questions, ask open-ended ones rather than yes or no questions. Use the magic of 3s. For example, you could ask, "What are the three biggest challenges you are facing with this task?" Not only do you open the lines of communication, but you also show that you care about how they are doing on the job.

Managing for Success

As a young manager, you need to know and understand the differences in the values and beliefs of the older generations. Knowing how to manage older employees will help you reduce the intergenerational conflict within your company, thus improving working conditions and productivity. As a result, you will gain a greater respect for your older employees, and they will gain a greater respect for you as their manager.

Curtailling Unemployment Insurance Claims Frauds

continued from page 10

invest extraordinary amounts of money to detect identity fraud, state governments are lagging behind on investing in systems that could detect and deter fraud. Moreover, some federal IT initiatives that could slow down unemployment insurance claims fraud are moving at a glacial pace.

While the vast majority of government employees work diligently to do the right thing, the slow response of state and federal agencies is quickly threatening the integrity of the unemployment insurance system. It turns out that crime is a very efficient market and word spreads quickly. Got a stolen social security number?

You can more easily turn it into money by defrauding the government than by defrauding the credit card companies.

The net result of this fraud is that unemployment taxes are going up, and that makes it that much harder for small business and big business to do business. Even more, higher payroll taxes slow down economic growth because they make it more expensive to hire new employees.

Solving the Problem

I run SurePayroll, the fifth largest payroll service in the country. Unfortunately, my industry is not immune to identify theft. In a well publicized case, thieves grabbed payroll records from payroll processing companies ADP, Paychex and Telepayroll. Eventually the thieves were caught, but only after they had racked up \$18.7 million in bogus unemployment claims. More recently, payroll processor Paymaxx acknowledged flaws in their online W-2 service that exposed customers' payroll records.

Clearly, companies that have sensitive data must take the proper steps to protect the data. That's the first step in solving the problem.

But it's public awareness and governmental systems that ultimately will save the day. Here's what needs to happen:

Admitting That We Have a Problem

Kathy Moore, Chief of the Employment Security Office of Special Investigations for the State of Washington, has started talking

publicly about the amount of fraud making its way through the system. Other states need to follow suit and acknowledge that unemployment fraud is hurting small and big business economics. Discussing the problem will help rally the allocation of funds needed to adequately address the problem.

Investment in Fraud Detection Software

Software is available on the market that is specifically designed to detect and prevent unemployment insurance fraud, including individual fraudsters and organized fraud rings. Most states have not yet invested in this software. They need to do so—fast.

Accelerating National New Hire Database Initiative

The soon-to-be-released National New Hire Database will put a dent in individual unemployment frauds.

Currently, if a crook works in Illinois and makes unemployment claims in Michigan, it's unlikely the crime will be detected. The new database will make it easier to cross-match new hire data with unemployment claim data to catch those crooks who falsely claim they are unemployed while collecting a paycheck for their job. Let's pick up the pace on this initiative. We've been working on it for far too long.

Develop a National Stolen Social Security Database

An unemployment claim that is fraudulently made on a stolen social security number would be easier to detect if there were a national database of stolen social security numbers. At the present time, this initiative isn't even being discussed in the Halls of Congress, even though it should be near the top of their agenda. If and when a database is created, the only caveat is that it must possess airtight security features.

Increase the Penalties for Unemployment Insurance Claims Fraud

If a criminally-minded individual is contemplating defrauding state and federal government, he needs to know that if he is caught, the punishment will be swift and severe. A slap on the wrist is not a helpful deterrent.

Allocate More Federal Funds xto State Agencies

The ability of state agencies to fight unemployment insurance fraud is constrained in large part by the funding they receive from the federal government. State workforce agency director and employees have the skills and talent to fix this problem. What they don't have are enough funds. The Bush Administration's 2006 Budget includes both funding requests and a set of legislative proposals that will strengthen the integrity of the unemployment insurance system. Approval of these welcome initiatives needs to happen sooner rather than later.

Fraudsters, Take Notice

These problems are fixable. Everyone benefits from making it tough to commit unemployment insurance fraud. Collectively, our message to fraudsters must be clear:

Take notice. Your days are numbered. When it comes to protecting the payroll tax investments of

American companies, a business-as-usual approach by state and federal government agencies won't get the job done. It's true that government is being mauled by unemployment insurance fraud, but let's not blame the victim. Instead, let's implore and help them to act faster to fix the system.

Economic recoveries in the U.S. have historically been built on the foundation of small business. If the American economy is to remain strong, it must help small businesses grow by getting tougher on unemployment insurance claims fraud. Working together, we can stop fraud dead in its tracks.

Michael Alter is president of SurePayroll. His payroll outsourcing firm processes and remits payroll taxes for over 15,000 small businesses across the country. SurePayroll tracks the small business economy every month with its SurePayroll Small Business Scorecard, which tracks small business hiring and salary trends. For additional information, visit www.surepayroll.com.

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COMPUTERS/TECHNOLOGY

Tiger, Tiger Burning Bright, Or Ten Four, Good Buddy!

By J. Allen Leinberger

In the last century Apple named its operating systems after musical themes, Rhapsody, Symphony, Copeland, etc. In this millennium they have gone with animals of the African veldt—Jaguars, Panthers and now Tigers. Actually the Tiger is operating system 10.4, or OSX Ten Four.

The biggest changes came about when the OSX series began, when the Apple Mac system was laid over the Unix system and gained the Aqua plastic look. It was described as virtually crash proof. But then the *Titanic* was “unsinkable.” My ancient, five-year-old iMac has done nothing but crash ever since I loaded OSX 10.3.7. I am hoping the recently released 10.3.9 will work better.

Which leads to my first problem. Tiger, the new OS, comes on a DVD disk. If your old machine, like my iMac, only has a CD player, you’re out of luck. (Well, sort of.) I can get a CD version of the new system, if I am willing to pay another \$10 and send in my DVD disk. Those of us with more than one machine are going to be torn. Give up the disk that works on our newer machine in order to upgrade our old one. What to do, what to do? I have found out that it is supposed to be a security plan to match that of Windows. Thanks a lot, guys.

So what do we get with the Tiger?

As usual we get the promise of better operational stuff. More, better, faster. Productivity, reliability, etc. In fact, there are 200 new improvements to the OSX but my source at Apple admitted that most of it is “plumbing.” You won’t see it and probably won’t notice it.

What I DO like is a new feature called Dashboard. It makes one of those “F” keys on the top row do something, at last.

Hit F-12 and up comes a bunch of Widgets. That’s what Apple calls them, “Widgets.” Someone actually now makes Widgets. These are a series of screen items that tell you stuff. One is a clock. One is a calculator.

(Apple has been way behind on calculator technology.) There is a piece that tells you the current weather conditions and temp in your area code. (I chose three different area codes based on my day’s travels.) You can add even more, like CNN News headline, a small control for your iTunes music library, a calendar, a TV listing for today and more, including stocks and travel info.

True much of this has been available before and a lot more can be found on the Web, but the idea that you can hit F-12 and get it all now is nice. Some time ago I explained my theory on computer systems. What takes five steps today will take three the next time and become one button eventually. Apple must read my column. They have done as much as they can for now.

Tiger also has some new desktop and screen saver features that are cosmetic at best, but they will make your co-workers go ooh and ahh.

Meet the G-5

Some time ago I suggested that if Apple had G3 and G4 internal systems then a G5 would be out soon. It is. And one is now sitting on my desk. It has no C P U . Which is to say that the



Photo Courtesy of Apple

big box with all of the works and hard drive and stuff is gone. The central processing unit is now inside the screen. The sockets are in a neat row on the back and your CDs slide into a slot on the side. The built-in speakers are in there somewhere as well.

Its small screen is a big 17 inches, which is the equivalent of a small grandee coffee you get at Starbucks. The small hard drive that I got holds about 60 Gigabytes.

You will still need a print-

er and a sync unit for your PDA and a charger-stand for your iPod and maybe your scanner or your big speakers, but there are sockets for most of that in back. More than ever you can take your desk back.

At last, room for clutter again. Back when the first iMac came out, Apple invented Bondi Blue, a shade of blue that became a signature for the new computer of the 21st Century. Today, everything is white. The G5, the iPod, the eMac, the flatscreen iMac and more. It is a good look, but you can be sure that a new color scheme is just over the horizon.

But I digress. What do I like about the new G5? First, the screen. Bigger is better. There is a 20 in. Version out there. I am not that blind yet. This is a good-sized screen. Second is the speed. Faster is better and this does what I want with out having to apologize to people when I call up information. Then there is the internal wireless card. When I told you recently about the amazing Airport device, I couldn’t get it to work on my own computers because they lack the

important internal workings. The G5 has them in and somewhere around me is a wireless system. Zap. I can download and watch “Batman” previews in an instant, instead of pretending that I am actually working, if anyone walks by.

It also means that any legitimate info that I need can be downloaded quickly. Even programming upgrades that used to take four hours to get (and often dropped three hours in) can now come down in about 10 minutes.

The G5 is faster, simpler and bigger where it matters while taking up less room in the process. Like the iPod before it, Apple’s Macs are getting better and smaller at the same time. Between the G5 itself and the new Tiger operating system, I don’t think I have been this happy with my computer in a long time.

Not since my first Performa, 10 years ago have I actually looked forward to coming to work everyday, just to run my computer.

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Top Seven Legal Risks for Consultants and How To Avoid Them

by Patricia S. Eyres

From unauthorized use of music and graphics to offensive content in presentations to contractual disputes, there are legal land mines out there that you don't want to step on as a professional consultant. Some basic awareness coupled with consistent procedures can save both anxiety and expense. At a minimum, you should know the steps you must take to license copyrighted materials and protect your own proprietary rights. When you speak to business groups in their work environments, be aware of their employees' rights to equal employment opportunities, and how your talk may impact those rights. Most significantly, take appropriate proactive steps to be sure your fee agreement holds up in court if your client later claims you didn't deliv-

er what you promised.

1. Failing to honor contractual commitments or misrepresentations about qualifications to perform.

Consultants may breach contractual obligations in a number of ways, including failing to produce the required deliverables or breaches of a confidentiality agreement. In addition, when the client requires the consultant to represent that she owns the right to use specific tools or instruments, such as tests or performance aids, any violation of copyright law may also lead to breach of contract; particularly when the client is also sued for infringement.

The best way to avoid breaches of contract is to make realistic commitments and to proactively manage your performance of contractu-

al commitments. If you promise a rapid turnaround of work product, plan for foreseeable contingencies that may interfere with performance. Address these issues at the outset. Then, if unforeseen circumstances occur, contact the client immediately to discuss reasonable modification of your contractual commitment based on the changed circumstances. Unfortunately, the most frequent source of contractual disputes involves failure to meet commitments in a timely manner. Often open communication will alert the client to the reasons for any delays and avoid misplaced expectations.

Finally, you risk legal exposure when you exaggerate your experience in a particular industry or subject area. While aggressive "marketing spin" may result only in damaged credibility, outright misrepresentations about education, specific certifications or experience can lead to breach of contract and in extreme cases fraud claims. At best, such representations to clients can tarnish your reputation when you can't meet their expectations. At worst, they can lead to legal action for return of fees or damages based on the client's detrimental reliance on your representations.

2. Failure to protect your rights through negotiation and enforcement of effective contracts.

Meeting contractual commitments is a sound business practice. It is equally important for consultants to enforce your own contracts. A common legal problem is the inability to quickly and effectively collect fees and enforce clients' promises. Professional consultants should be prepared to pursue appropriate legal action to enforce your contracts. This requires negotiating and memorializing enforceable agreements, so the contract will hold up in court. There is no substitute for addressing specifically allocating responsibilities for timing, deliverables and reasonably foreseeable contingencies and build them into your contract.

3. Negligent advice or instructions that causes business harm to a client.

Consultants provide advice on a wide range of topics, including skills, which are essential for your clients' business practices. Clients rely on you to render advice or provide information on essential business issues, such as development of test instruments, initiation of team building, diversity or organizational development issues or other human performance interventions. Your client's legal and regulatory compliance may be affected, so that reliance on inaccurate advice may result in significant liabilities.

Likewise, if you present skills-based training programs on using technology, managing diversity, financial management, safe work practices or other core business issues, you must provide both appropriate content and methodology to assure that your client's employees apply the information as intended. When your client's employees make mistakes based on information you provide, you may be sued for subsequent business losses.

Negligence lawsuits against consultants run the gamut from personal injury claims (such as participants injured during a program facilitated by a consultant), to breaches of professional standards for accountants (a form of "malpractice") to claims for indemnification by a client who is sued due to the consultant's advice on how to design and deliver safety training.

4. Discriminatory training materials and curriculum on client projects or programs.

External consultants are often held by the courts to the same standards as their clients' training staff. Just as internal trainers who design curriculum may generate liability for harm to employees if the methodology doesn't meet appropriate standards or the content is discriminatory, so too can the external trainer. While negligent cur-

continued on page 17

MANNERINO

L A W O F F I C E S



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

*"Had laws not been, we never had been blam 'd; for
not to know we sinn 'd is innocence"*
Sir William Davenant
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LEGISLATION

Government-Run Health Care Proposal Moving

California Chamber of Commerce - opposed legislation creating a government-run health care system in California has passed the Senate Health Committee and will be considered next in the Senate Appropriations Committee.

SB 840 (Kuehl; D-Santa Monica) imposes a government-run health care system on all Californians.

The chamber shares the author's concerns about the rising cost of health care and the growing number of uninsured Californians, but believes SB 840 is not the answer. Operating the health care system envisioned by SB 840 would cost tens of billions of dollars and foster the creation of a large bureaucracy.

These costs would be financed through new health care taxes on consumers, employees and businesses in California. Thus, SB 840 will result in a multibillion dollar tax increase on Californians.

The chamber agrees that the health care system in California has some serious problems, but believes there can be no true fix to

the existing system without identifying and addressing the true health care cost drivers. SB 840 does nothing to address these underlying costs.

Key Vote

Senate Health passed SB 940 on a vote of 7-4:

Ayes: Ortiz (D-Sacramento), Alquist (D-Santa Clara), Chesbro (D-Arcata), Figueroa (D-Fremont), Kuehl (D-Santa Monica), Romero (D-Los Angeles), Vincent (D-Inglewood).

Noes: Runner (R-Lancaster), Aanestad (R-Grass Valley), Cox (R-Fair Oaks), Maldonado (R-Santa Maria)

Action Needed

Contact members of Senate Appropriations and urge them to **oppose** SB 840. **Staff Contact:** Charles Bacchi



The Unforgettables

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so many—is the most official way we remember the death of thousands who had their plans and dreams cut short. We should never forget that this long list begins with combat-killed teens. God bless our generations of life-giving service persons and families.

Throughout the year, thousands of local families find very personal ways to memorialize and remember their children who have died. For children, birth begins a life-long battle to survive the challenges of disease, defect, domestic violence,

continued on page 24

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INLAND EMPIRE PEOPLE

Local Boy Makes Good

by Joe Lyons

Robert Topping is a radio rep.

They also call people like him advertising salesman or media executive or marketing consultant. In fact his actual title is key account manager. Euphemisms all.

He sells the advertising that you hear on KOLA FM radio. Many people think that radio stations have unlimited funds and can do anything, any time, anywhere. Not quite. Somebody, like Topping, has to get out there and get businesses to sign up. There are, here in the Inland Empire, only a handful of people who are old enough to be known by all of the local decisionmakers, and yet young enough to not be burnt out yet.

So given all of the job names, what does Robert see as his job as a "key account manager?"

"It's pretty simple," he tells the Journal. "At this point in the game I tend to work with all my old friends from the last 20 years plus in Inland Empire radio. I help them put together their marketing plans, we brainstorm creative, execute the plan and follow up to make sure it all works. It's not brain surgery and I work with a lot of great industry leaders."

That takes more than just salesmanship. It takes trust, on both sides. Regrettably, many advertising salespeople figure that a lie is as good as the truth and that the best way to make your product look good is to slam the competition. Topping is one of the few who don't play that game.

He came here from Arizona

to attend the University of Redlands where he pursued a double major, history and political science, eventually earning a masters' degree in education. His radio career began at the same time when he became business manager of Redlands college station KUOR during the '80s. Upon graduation he went to work at Redlands-based KCAL-FM as a "marketing consultant."

Today, the two together stand as a combination marketing powerhouse in our area and beyond. It is not uncommon to find that people in Orange County and L.A. prefer the mix and selection of music on KOLA to oldies formatted stations to the west of us.

At the same time that Robert was riding on this success, he was developing a run of longevity that very few radio people have. Many perfectly good salespeople have fallen victim to format changes, ownership turnovers or just ugly

Speaking of community activities, Topping has been a Cubmaster and an assistant Scoutmaster. He has held a board position with the Inland Empire Ad Club. He has worked with Omicron Delta Kappa, the national leadership fraternity, Masonic Lodge #178, The Humane Society, the Alzheimer's Assn., the Blood Bank, the Ronald McDonald House and the LLUMC Children's Hospital.

It should come as no surprise to listeners of his station that Topping gets his radio facility involved with his community activities as often as possible. It is this kind of relationship that gives credibility to both Topping and the company that he represents.

Just check the paper. You'll see a lot of Inland Empire events with the little red oval of KOLA radio shown as a media sponsor.

On a personal level, Robert Topping has been married for 14 years to Debby, "The love of my life." They have two sons, Boston and Locke. Yankee fans may not understand why he would name his oldest after the home of the Red Sox, but Topping figured that this way kids in school would shorten his name to "Boss."

Locke is named after John Locke, one of Debby's ancestors. Robert claims that he is descended from Longfellow.

What used to be a horse stable in Redlands is now the Topping family's refurbished Victorian home.

He has published bi-lingual children's books with this wife and still gets out for racquetball three times a week. He tells us, "I am always looking for challengers."

We have to believe that that is true both in his game and in his life.



Robert Topping

When his company acquired KOLA in the early '90s he moved across the hall as local sales manager. Those were turbulent times. KOLA's oldies format had not yet been established and the previous owner had changed the music every three months.

Tim Sullivan, owner of Anaheim Broadcasting, had bought the facility at 99.9 FM as a kind of poor sister back up to his big rock & roll station. Who knew that the oldies format would take off and leave KCAL as the "other" station.

sales slumps. Not Topping.

He credits his longevity to two things. First, "the owner, Tim Sullivan has always been there for me, and the management, especially general manager, Jeff Parke, really looks out for their people. Two, the area: the Inland Empire has grown tremendously and still has a great future ahead. Climate, convenience, low cost of land, sustained growth." Topping concedes that he ought to work for a local chamber of commerce. He loves this area that much.

Top Seven Legal Risks for Consultants and How To Avoid Them

continued from page 14

riculum design will result only in liability for the sponsoring organization, the employer or client discrimination in content or delivery may create personal exposure as well.

In order to prevent legal exposure for discrimination, consultants should be well versed on the various forms of discrimination and take proactive steps to avoid inappropriate methodology. While most consultants are not in a position to provide legal advice, and should never attempt to do so, you can provide appropriate direction to clients who may be in danger of violating regulatory standards or other legal responsibilities in the discrimination arena.

5. Copyright infringement by incorporating protected work into reports and materials without permission.

Consultants frequently create and distribute written materials in the form of handouts, articles, outlines or graphic presentations. Use of materials owned by another person, without permission or a license agreement, can result in legal action by the copyright holder. Such action may be brought

against the consultant and the client for whom the materials are used.

6. Ineffective protection of your own work product and proprietary interests

As a professional consultant, you invest significant time and resources developing speeches, handouts and audio visual or graphic materials to enhance your presentations. In addition, you develop and market workbooks, instruments and other products, including audio and videotapes. These materials are proprietary and of substantial value. Yet, many consultants don't take the time to protect their own work product from infringement or misappropriation. When you learn that a unique exercise or technique has been used verbatim or in significant detail by someone else, you may not be positioned to enforce these rights and obtain redress for losses caused by the misappropriation.

Know Your Rights

Understand which of your products and materials are subject to protection under the Copyright Act and any relevant state laws. Your rights include reproduction, distribution, display and public performance rights, as well as the right

to create derivative works.

Preserve Your Rights

Take the steps to reserve and enforce copyright protection. This includes placing appropriate copyright notices on all written materials and audio visual aids you will reproduce, distribute, display or publicly perform. Take the steps to register those products and materials that, if used by others, would impair your business and for which you wish to preserve the right to sue for infringement.

Be Prepared to Respond to Requests to Use Your Work

When you preserve your copyrights, you should be prepared when someone asks for permission to use, display or perform the work. If you don't want others using your work, politely decline. Be prepared to define the limits of authorization you are willing to provide to those who request negotiate effective license agreements for handouts, unique presentation products and related materials. Consider, in advance, the parameters of any license agreements you will sign for use of your materials. This will facilitate easier negotiations, and reduce the risk that your pleasure at someone's interest in using your

work will interfere with your thorough analysis of the financial dimensions of the arrangement.

7. Ineffective or non-existent documentation.

Documentation is a written record of an event, discussion or observation by one or more individuals. Most organizations rely on documentation to record their activities and those of their employees. Any written information, whether formally or informally generated, can be considered documentary evidence if it is pertinent to an administrative proceeding or lawsuit.

When called upon to defend against a legal claim, copyright violation, discriminatory content, negligence or professional errors, or breach of contract, consultants must be able to provide credible information to reconstruct events, to explain what occurred or to substantiate their efforts to comply with applicable legal requirements. Haphazard record keeping, ambiguous commitments, or incomplete agreements are both frustrating and potentially devastating to the successful position in a legal dispute.



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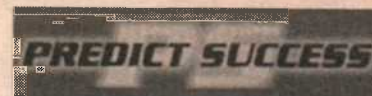
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EXECUTIVE TIME OUT

Mammoth, a Great Winter (or Spring) Getaway

by Christine Rolfe

If you are a skier and you live in Southern California, then most likely you have skied at Mammoth Mountain (or more commonly known as just "Mammoth").

For many local Southern Californians, Mammoth is where

they have learned to ski. Heavenly, Aspen or Park City may claim a winter holiday, but it's Mammoth that we return to time and time again. I admit, the sport of skiing has never been for the budget conscious, but in comparison to other ski resorts, Mammoth seems to have gone out of its way to bestow our love for skiing and keep us coming back! For Southern Californians, you don't need a plane ticket or a huge wad of cash to visit Mammoth. Caravan with friends and share a cabin! Ski with your winter ski pass! You'll be skiing the entire season for a fraction of the price of other resorts.

Just last month I visited Mammoth with my husband and 7-year-old son. The snow was amazing. We had arrived late at night with a blizzard of snow slowing down our travels. In fact, I was a bit concerned that the conditions would have us spending more time by the fire sipping hot cocoa than carving up the mountain. Fortunately, we learned that the

weather forecast predicted sunny days ahead. With fresh snowfall and the warm sun heading our direction, conditions just couldn't get any better! With over 607 inches of snow so far this season, this is the second snowiest winter on record for Mammoth. It has been rumored that the resort could remain open through August. Although some may say this is

wishful thinking, Mammoth has officially announced that it will be open through the Fourth of July. (So you may not want to put those skis or snowboards away quite yet!)

Skiers and snowboarders have a variety of

terrain including gentle beginner runs, chutes and alleyways. And although I don't snowboard, the award-winning halfpipes are legendary. On a trip to Colorado this season, the local snowboarders we met couldn't stop raving about the great terrain park at Mammoth. (*TW Snowboarding*, *Freeze*, *SKI*, *Freeskier* and *Skiing Magazine* seem to agree, all claiming Mammoth the #1 park in North America.)

With just the three of us, a room at Mammoth Mountain Inn was a convenient and affordable choice for accommodations. It had been years (too many to put in print) since I had stayed at The Inn. That last trip (okay, it was probably over a decade ago) was with two other couples to celebrate the New Year. We shared a small room that



Mammoth Mountain Inn

was in dire need of new carpet and fresh paint. I had learned that the resort had undergone a full remodel, so I was excited to see first hand the improvements that were incorporated.

The rooms, lobby, Mountainside Grill restaurant and Dry Creek Bar have all been renovated in craftsmen style. The inn has several hot tubs, free shuttle service to town and conference facilities. Plus, for families in need of child care, Small World Child Care is located on the lower floor of the main building;

now that spring is here, you can ski, golf, mountain bike, fish and hike - all on the same day. Mammoth Mountain Bike Park has over 80 miles of single-track trails for all levels. Both bikers and hikers can take the gondola up and bike or hike down. And if you plan to stay for a few days, Yosemite National Park is just an hour drive to the north. (With the heavy snowfall, I'm sure that the water-



Mammoth Mountain Bike Park

a huge convenience for mom, dad and skiing siblings. But the best part of The Inn is the convenience to the slopes! The rooms at The Inn are so close to the lifts that we had a snowball fight with some of the lift operators directly from our hotel room balcony. Needless to say, this was the highlight of the trip for my son.

In addition to great skiing, there are other options to experience at Mammoth. Surprise the kids with a dog sledding adventure, improve your coordination with a trip to the ice skating rink, trade in the skis for a snowboard, try a day of cross country skiing or speed through the Inyo National Forest on a snowmobile. Plus,

falls at Yosemite this year will be amazing!) Mammoth is offering a "Four on the Fourth Package" which includes a one day ski lift ticket, one golf round to Sierra Star Golf Course, one mountain bike park pass, and a complimentary hiking guide for each person...all with a two or more night-stay at The Inn, The Village at Mammoth or Juniper Springs Resort from June 30 through July 5, 2005.

For more information on the "Four on the Fourth Package," other lodging packages, lessons, tickets and more, call 800-MAMMOTH or visit MammothMountain.com

FINANCIAL INSTITUTIONS

Financial Security and Charitable Giving: They Can Go Hand in Hand

Americans love to give, whether driven by the desire to support worthwhile causes, to share good fortune or by other philanthropic reasons. American individuals, estates, foundations and corporations gave an estimated \$240.72 billion to charitable causes in 2003, according to Giving USA, a program for the Trust for Philanthropy of the American Association of Fundraising Counsel. Nearly 75 percent - or 179.36 billion - of these contributions came from individuals. Another 9 percent - or \$21.6 billion came from bequests.

Yet while more Americans are increasing their contributions to the common good, fewer have taken the necessary steps to secure their own financial future. According to LIMRA International data from 2004, only 6 percent of adult Americans have life insurance protection, down from 70 percent in 1984. And even those that have obtained some coverage are often underinsured. Fortunately, there are products available to both protect an individual's future, as well as contribute to philanthropic causes.

Is Your Family Financially Secure?

The best way to know whether you have the life insurance coverage you need is by looking at the numbers. According to the post-September 11 calculations from the U.S. Justice Department, couples without children need 12 times their annual salary and couples with children need 20 times annual salary.

Let's assume, for example, you are married, earn \$50,000 a year and have two children. Twenty times your annual salary is \$1 million. Although you might not think of getting a \$1 million life insurance policy, a closer look at the numbers shows it may not be as much—or stretch as far—as you might expect.

Suppose, for example, that you unexpectedly die, leaving your spouse and children a \$1 million death benefit. And suppose your spouse pays off the \$300,000 mortgage on your home. He or she is left with \$700,000. Earning a reasonable rate of return—for this example we'll assume a 5 percent return your spouse could draw \$35,000 a year without eroding the principal.

If you figure that most of your family's monthly costs and long-term financial goals—such as college education funding—will remain the same and you factor in inflation, all of sudden, \$35,000 a year for a family of three doesn't seem like so much money.

Giving to Others While Securing Your Own Future

In order to keep up with current trends in charitable giving and addressing the need many individuals have for more personal insurance coverage, financial services companies are developing products that can simultaneously help with both strategies. An example of a product that addresses both your personal security and philanthropic goals at the same time is the innovative Charitable Giving Benefit available through the American Express Estate Series life insurance products, issued by IDS Life Insurance Company and IDS Life Insurance Company of New York.

When you purchase such a policy, the company will, upon your death and at no additional cost, provide a donation in your name to an accredited charitable organization of your choice equal to one percent of your policy's death benefit.

For example, if you purchased a \$1 million policy (as shown in the example above), at the time of your death, your beneficiaries would receive the full \$1 million (assuming no loans, withdrawals or decreases in face amount) and an additional \$10,000 would be donated in your name to the charitable organization you selected.

In addition to securing your family's financial future and making giving easy, this type of policy can be less expensive than establishing a trust for charity. Plus, it offers other benefits, such as the ability to potentially build

cash values and help minimize tax consequences.

This is only one example of a product that can assist investors in adequately insuring themselves while at the same time adding to their charitable contributions. A qualified financial advisor can assist you in finding additional dual-purpose products and can help you develop a long-term financial plan that addresses both your insurance protection needs and the charitable legacy you wish to establish.

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NEGOTIATIONS

How to Overcome the Top 10 Negotiating Tactics

by John Patrick Dolan

Everyone uses negotiation tactics to get what they want, whether they're haggling over the price of an item in a garage sale or discussing potential salary with a future employer. Most of the time, when you enter a negotiating situation, you can expect the other party to use certain maneuvers to tip the scales in their favor. For example, you can expect a potential employer to offer you less money than they are actually willing to pay to give themselves negotiating room. And a buyer will usually act surprised at your stated price, no matter how reasonable it may be, to pressure you into lowering it.

Everyone uses these tactics, but that doesn't mean that negotiations can't be fair. Some tactics are acceptable, while others are downright sleazy.

Tactics are part of the process, and you can use them and still maintain your negotiations on an honest level. In other words, the use of tactics doesn't necessarily mean tricking or manipulating people. Some tactics are simply tools to expedite the negotiation process; others are used to take advantage of the other person. To be successful in sales and business, you must be able to differentiate between the fair and unfair negotiation tactics so you can use the good ones to your advantage and deflect the questionable ones. Consider the following 10 negotiation tactics and the methods you can use to deflect them:

Tactic #1: The Wince

The wince can be explained as any overt negative reaction to someone's offer. For example, you might act stunned or surprised when your negotiating counterpart names their terms. This tactic tells your counterpart that you know your limits, which isn't underhanded or dishonest. And wincing at the right time can potentially save you thousands of dollars. Keep in mind that when deals are negotiable, your counterpart will start high.

Of course, you won't always be the winner. Many times, especially

in the sales profession, you'll be on the receiving end of the wince. In this case, you can counter with the next tactic.

Tactic #2: Silence

In the negotiation process, silence can be your strongest tool. If you don't like what your counterpart has said, or if you've made an offer and you're waiting for a response, just sit back and wait. Most people feel uncomfortable when conversation ceases, and they start talking automatically to fill the void. Almost without fail, your counterpart will start whittling away his or her position when you use this tactic.

So what if you find yourself negotiating with a person who understands the importance of silence as well as you? Rather than wasting time in silence, restate your offer. Don't make suggestions; just repeat your terms. This maneuver forces the other person to respond, and more often than not, they respond with a concession.

Tactic #3: The Good Guy/Bad Guy Routine

This sleazy tactic is often used in movies, where two detectives are interrogating a person who's just been arrested. One detective seems unreasonable and inflexible, while the other tries to make it look like he or she is on the suspect's side. This tactic is designed to get you to make concessions without the other side making any in return.

If you find yourself in a good guy/bad guy situation, the best response is to ignore it. Recognize this game for what it is, but don't play along and don't allow the good guy to influence your decision. The best technique is to let your counterparts play their game, while you watch out for your own interests.

Tactic #4: Limited Authority

This tactic is a variation on the good guy/bad guy routine, but instead of two people working over you, the one person you're dealing with tells you that he or she must approve any deals with an unseen higher authority. Sometimes, this higher authority exists, but other times your counterpart will create

this figure to gain an edge in the negotiation process.

So just because your counterpart tells you, "It's out of my hands," don't automatically assume the person is being honest. In this type of situation, two options exist: one, ask to deal directly with this so-called higher authority; or two, test the limits of your counterpart. You may find that although the other person has used this tactic to force you into backing down, if you keep at him or her, you may get what you want.

Tactic #5: The Red Herring

This technique comes from fox hunting competitions, where one team drags a dead fish across the fox's path to distract the other team's dogs. At the bargaining table, a red herring means one side brings up a minor point to distract the other side from the main issue. Effective and ethical negotiators generally agree that this tactic is the sleaziest of them all.

When your negotiation process is bogged down with a minor problem, and your counterpart insists on settling it before they'll even talk about more important issues, then you are probably dealing with a red herring. In this case, use extreme caution, and suggest setting the issue aside temporarily to work out other details.

Tactic #6: The Trial Balloon

Trial balloons are questions designed to assess your negotiating counterpart's position without giving any clues about your plans. For example, you may ask your counterpart, "Would you consider trying our services on a temporary basis?" or "Have you considered our other service plans?" Essentially, these types of questions put the ball in your counterpart's court, and the nice part about them is they aren't really offers. They allow you to gain information without making a commitment.

When you're on the receiving end of a trial balloon question, you may feel compelled to answer it thoroughly. To maintain your edge, resist this temptation and counter with another question. For exam-

ple, if someone asks, "Would you consider financing the house yourself?" respond, "Well, if I did, what would your offer be?"

Tactic #7: Low-Balling

Low-balling is the opposite of the trial balloon. Instead of tempting you to make the first offer, your counterpart will open the process with a fantastic offer. Then after you agree, they start hitting you with additional necessities. For example, say you see an ad for a product priced lower than other stores.

But then after you agree to buy, the sales representative uncovers the hidden costs, such as shipping or installation. In the end you probably pay more than you would have at another store listing a higher price on the product. To avoid falling victim to this tactic, ask your counterpart about additional costs before agreeing to any deal.

Tactic #8: The Bait-and-Switch

Similar to low-balling, the bait-and-switch tactic should be avoided. Your counterpart may try to attract your interests with one great offer, but then hook you with another mediocre one. This tactic will almost always burn you, unless you can recognize it. If your counterpart were really able to offer a genuinely good deal, they wouldn't have to resort to bait-and-switch.

Tactic #9: Outrageous Behavior

Outrageous behavior can be categorized as any form of socially unacceptable conduct intended to force the other side to make a move, such as throwing a fit of anger or bursting into tears. As most people feel uncomfortable in these situations, they may reduce their negotiating terms just to avoid them.

However, the most effective response to outrageous behavior is none at all. Just wait for the fit to die down before reacting, because emotional negotiations can result in disaster.

Tactic #10: The Written Word

When terms of a deal are written out, they often seem non-negotiable. For example, when was the

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COMMUNICATIONS

Getting Your Ideas Across -- Effective Communications

by: Brian Tracy

Over the years, I've learned that fully 85 percent of what you accomplish in your career and in your personal life will be determined by how well you get your message across and by how capable you are of inspiring people to take action on your ideas and recommendations.

You can be limited in other respects -- by education, contacts and intelligence -- but if you can interact effectively with others, minute-by-minute and hour-by-hour, your future can be unlimited.

There are two major myths about communication that must be dispelled. The first myth is that because they can talk, they can communicate with others. Men especially, according to the research, think that by speaking louder and faster, they're more effective in dealing with people. Many people think that because they have the gift of gab, because they have no problem talking to others on any subject that comes to mind, they're good communicators.

Often, exactly the opposite is true. Many people who talk a lot are often poor communicators -- even terrible communicators. Many people in sales and business think that being able to string a lot of words together in a breathless fashion makes them excellent at getting a message understood by others. However, in most cases, those people are seen as boring or obnoxious, or both. The ability to communicate is the ability both to send and to receive a message. The ability to communicate is the ability to make an impact on the thoughts, feelings and actions of someone.

The second myth about effective communication is that it's a skill that people are born with. Either you have it or you don't have it. If you're not extroverted, gregarious and outgoing, you don't have what it takes to be a good communicator.

Again, nothing could be further from the truth. Communication is a skill that you can learn. It's like riding a bicycle or typing. It takes time and practice, over and over. But if you're willing to work at it, you can rapidly improve the quality of every part of your life, as you will soon see.

Communication requires both a sender and a receiver. First, the sender thinks of an idea or image that he or she wishes to convey to the receiver. The sender then translates the idea or image into a form, or words, either written or spoken. Those words constitute the basic message that is transmitted to the receiver. The receiver catches the words, like a baseball player catches a baseball, and then translates the words into the ideas and pictures that they represent in order to understand the message that was sent.

The receiver then acknowledges receipt, and replies by translating his or her ideas and pictures into words and transmitting them to the sender. When the message has been sent and the receiver has acknowledged receiving it by transmitting a response that the sender receives, accepts and understands, the communication is complete.

If this sounds complicated, it is. Probably 99 percent of all the difficulties between human beings, and within organizations, are caused by breakdowns in the communication process. Either the senders do not say what they mean clearly enough, or the receivers do not receive the message in the form in which it was intended.

An enormous number of factors can interfere in any communication, and every one of them can lead to a distortion of the message in some way. Probably every problem you'll ever have will be somehow associated with a failure or breakdown in the communication process.

According to Albert Mehrabian, a communication's specialist, there are three elements in any direct, face-to-face communication: Words, tone of voice and body language. You've probably heard that words account for only 7 percent of the message, tone of voice accounts for 38 percent of the message, and body language accounts for fully 55 percent of the message. For an effective communication to take place, all three parts of the message must be congruent. If there is any incongruity, the receiver will be confused and will tend to accept the predominant form of communication rather than

simply the literal meaning of the words.

Very often, you will say something that you feel is innocuous to a person and he will be offended. When you try to explain that you felt the words you used were inoffensive, the person will tell you that your tone of voice was the issue.

The third ingredient of communication, body language, is also very important. The way you sit or stand or incline your head or move your eyes, relative to the person with whom you're communicating, will have an enormous effect on the message received.

For example, you can dramatically increase the effect of your communications by leaning toward the person you're speaking with. If you're sitting down, this is easy. If you're standing up, you can accomplish the same effect by shifting your weight forward onto the balls of your feet and leaning slightly toward the person you're talking to. When you make direct eye and face contact with the person, combined with focused attention, you double the impact of what you're saying.

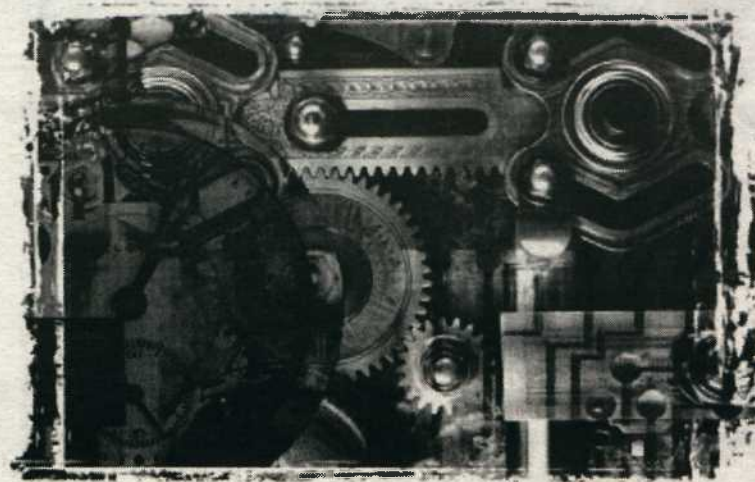
So your choice of words is important, but even more important is your tone of voice and your body language. The better you can coordinate all three of those ingredients, the more impact your message will have, and the greater will be the likelihood that a person will both understand it and react the way you want him to.

You've heard the saying that God gave man two ears and one mouth, and in conversation, you should use them in those proportions. Truer words were never spoken. The best communicators are excellent listeners. The worst communicators are continuous talkers. In fact, often the most important part of the message is the part that is conveyed by the pauses you make

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The Unforgettables

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disability, and other dangers. Sadly, even though society shys from saying too much about it, yearly hundreds of children die in the struggle to service until old age, cutting short the dreams and hopes that their own families, friends, and care-givers have for them. Loved ones strive to remember these little lives, while coping with the unexpected costs associated with a timely and dignified burial.

This summer—The Unforgettables Foundation, an ISC created and one of a kind grass roots 501 (C) (3) charity will surpass a very sad milestone in its mission of confronting the causes and emotional/economic consequences of childhood death for local families. Some time very soon, as community demand for our services increases explosively,

we will help our 750th case. Already, we have extended our essential support to 700 grieving families from over 70 different locales from San Bernardino and Riverside Counties—all from scratch with no full-time staff since the first case on behalf of a little girl, LiLi, who died from Sickle Cell in the city of San Bernardino, January, 2001. We also deal with cancer, accidents, AIDS, and more.

Any help that you can provide for our very low-capacity cause, would be helpful. I can supply you with names of family members and regional medical experts for comments.

Thank you—Chaplain Tim Evans, (www.theunforgettables.com), 909 425-9636/909 855-3130.

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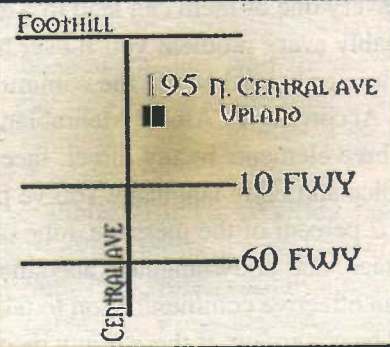
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Is Health Coverage in Your Business Plan?

By Michele Carrillo

Most business owners are familiar with the benefits of providing their employees with health insurance. Health care coverage has a positive effect on productivity, helps reduce worker absenteeism and can provide tax savings while contributing to employees' overall health. It can be a major factor in the recruitment and retention of a quality workforce. And in California, no insurer can refuse to sell small group health coverage based on the health risks of individuals within the group.

Finding a health plan that is affordable, provides access to quality healthcare, and best suits the needs of your company and your employees can be a daunting task. If you are an owner or manager of a company with fewer than 50 employees, are new to the health care insurance market, or are looking to change or expand your employees' health coverage options, there are some things to consider that could help you in your decision-making process.

The coverage. Group health insurance plans are available to any qualifying group with as few as two eligible employees. This type of coverage is generally less expensive than individual plan coverage because administrative costs are spread over many policies and risk is shared with all members of the group as well as the insurance carrier's small group insurance pool.

Group eligibility. Not every employee is required to join the group plan. However, a health insurance carrier may require that a minimum number of the company's eligible employees enroll in the health plan.

Pricing. In general, health care policies in California are priced according to the specific coverage of the plan that an employer selects and a variety of actuarial calculations. These reflect

the ages of the individual employees, their geographic location and number of dependents to be included in the plan.

Options. Employers may offer additional benefits that are not covered by their health plan. These "riders" can include dental, vision, life, chiropractic, and disability insurance. They can be priced two ways: as a voluntary

plan, allowing each employee to buy coverage as needed; or as a group rider offered to all within the group who elect the medical coverage.

Who pays. Employers can pay 100 percent of the employees' health care premium costs or opt to share or split those fees with their employees. Health plans may require a company to pay a certain

percentage, a so-called "contribution minimum," to offer a group health insurance plan to employees. Employer contributions paid toward employee health coverage are considered tax-deductible business expenses.

Cost effective choices. To help control costs, employers can

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Decisions at Retirement

For many investors, retiring is a very challenging financial transition. Not only are you faced with a number of important lifestyle decisions, like where and how to live—you're also likely to be dealing with the most money you've ever had to manage.

Trying to manage employer retirement plans, Individual Retirement Accounts (IRAs), stock and mutual-fund investments, and estate planning for a rewarding retirement can be daunting. To avoid costly mistakes at retirement, here are a few suggestions that can

help with planning.

Take an Inventory

Before making any decisions, it's important to take a step back and assess all your assets—including savings and checking accounts, stocks, bonds, mutual funds, IRAs, employer retirement plans, Social Security, and in some cases, your residence. Any debt you are carrying—mortgages and equity lines, car loans, credit-card debt

and so on—should also be tallied and subtracted from your asset total. The difference is your net worth.

Knowing your net worth will help you create realistic financial objectives and a budget that can help improve your retirement readiness. This information is also useful in evaluating your asset allocation and planning an investment strategy that will enhance your golden years.

Asset Allocation

Finding a comfortable balance (or weighting) of stocks, bonds and cash for your portfolio during retirement will help you meet your financial needs and reduce the impact of market volatility.

For many years, experts agreed that upon retirement all assets should be shifted to low-risk, fixed-income products like Treasury bonds and certificates of deposit (CDs). Regular income from these investments was often expected to cover day-to-day expenses through a short retirement. But thanks to improvements in medicine and technology, retirees are now living longer lives. Retired investors who use a fixed-income-only strategy today may be at serious risk of not being able to combat inflation and maintain their current standard of living.

To avoid financial hardship, you should plan for a retirement of 20 to 30 years, depending on your age and health. In view of this considerable length of time, devoting a portion of your assets to equities, most of which are more aggressive investment vehicles than fixed-income products, is often recommended. A financial advisor can help you develop a plan that is tailored to your objectives, age, health and assets.

Employer Retirement Plans/IRAs

Just as each employer retirement plan has its own rules for participation, rules for distribution also vary. In most cases, a retiree can elect to receive a lump-sum payout, roll the amount over into a traditional IRA, or receive the money via periodic payments over a specified period of time.

Before you decide which distribution option is most advanta-

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Getting Your Ideas Across -- Effective Communications

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between thoughts and ideas. The message is conveyed in the silence that takes place during the lulls in conversation. All master communicators have learned to be comfortable with silence. Remember that a person can absorb only a certain amount of information, as ground can absorb only a certain amount of water. If you pour too much water onto the ground, it will form into puddles instead of soak in. A person's mind is very much the same. If you don't give someone an opportunity to absorb what you're saying, by pausing and waiting quietly and patiently, he will be overwhelmed by the continuous stream of thoughts and ideas, and often will distort the message and miss the point.

One of the most vital requirements for effective communication, especially with important messages, is preparation. Preparation is the mark of the true professional. The late Coach Paul "Bear" Bryant of the University of Alabama football team was famous for saying, "It's not the will to win but the will to prepare to win that counts." In all communications, the will to prepare in advance of talking and interacting with people is the key to achieving maximum effectiveness.

Remember that in communicating, people do things for their own reasons, not for yours. Everyone's favorite radio station is WIIFM, which means "What's in it for me?"

The more important the communication, either in business or personal life, the more important it is to prepare for it. Think through where the other person is coming from. What is his or her point of view? What are his or her problems or concerns? What is he or she trying to accomplish? What is his or her level of knowledge or information about the subject under discussion?

In getting your point across, perhaps the most important word of all is the word ask. The most effective people are those who are the best at asking for what they want. They ask questions to uncover real needs and concerns. They ask questions to illuminate objections and problems that people might have with what they're suggesting. They ask questions to expand the conversation and to increase their understanding of where people are really coming from.

You get your message understood by getting out of yourself, by putting

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How to Overcome the Top 10 Negotiating Tactics

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last time you negotiated a lease, or a loan, or even a service contract that was typed up in advance in an official-looking document? You probably assumed these deals were non-negotiable, and for some reason most people make the same mistake of accepting terms that appear in writing.

The best defense against this tactic is simply to question everything, whether it appears in writing or not. You'll inevitably run into some standard, non-negotiable documents, but it never hurts to ask questions. You may be surprised how many contracts actually are negotiable when challenged.

Better Negotiations in the Future

People have used these 10 negotiation tactics for years, but that doesn't mean they are always fair. So before you rush into your next negotiation situation, make yourself aware of these tactics and how they affect the process. When you learn the uses and defenses of these negotiation techniques, you can reach more mutually beneficial agreements and win more sales on better terms.

Ethics

Ethical Marketplace LLC, a media company that reports on the growth of responsible business in the global marketplace and producer of the new television series "Ethical Marketplace," announces the expert and executive guests featured on the program's first season. They include over 80 high-level professionals from businesses and organizations well-known for their leadership and vision in the pursuit of responsible business, investing, and sustainability.

"Ethical Marketplace's" first season welcomes a global array of acknowledged leaders such as California State Treasurer Phil Angelides, Roberta Karp of Liz Claiborne, Gary Erickson of Clif Bar Inc., Kathleen Hogan of the EPA Energy Star program, executive head of the UN Global Compact George Kell, social demographer Paul Ray, Sharon Hadary of the Center for Women's Business Research, and Oded Grajew of Instituto Ethos in Brazil.

A unique aspect of "Ethical Marketplace" is that all featured companies are screened by rigorous social, environmental, and ethical auditing standards. Each weekly episode of "Ethical Marketplace" explores underreported and overlooked stories of the U.S. and global economy, featuring special guests as leading examples of the multi-trillion dollar growth of socially and environmentally responsible business practices.

Each episode of the initial 13-part half-hour series addresses a specific theme. The program's inaugural episode, "Redefining Success," profiles Ray C. Anderson, CEO of Interface Inc., the largest commercial carpet manufacturer in the world. Interface has pioneered a carpet 'recycling' program that reduces its use of petroleum to benefit the environment, and improve its bottom line. The "Community Investing" episode features ShoreBank, the country's first and leading community development bank. ShoreBank redevelops and revitalizes inner-city neighborhoods by employing labor from the local community, providing comprehensive health benefits and training

programs, and upholding green building practices. And the "Fair Trade, Ethical Trading" episode highlights Rob Stiller, CEO of Green Mountain Coffee Roasters Inc., a leader in the specialty coffee industry that offers over 100 coffee selections. Green Mountain was recently ranked No. 2 on *Business Ethics* magazine's 2005 list of "100 Best Corporate Citizens."

In the "Walking the Talk" segment of the show, stakeholder analysts interview featured companies to ensure their practices and policies live up to international codes of ethics regarding corporate, social, and environmental responsibility. These standards have been established by organizations such as Innovest Strategic Value Advisors, Calvert, KLD Research & Analytics Inc., and Social Accountability International.

"Our influential guest companies are leading the way toward an ethical, socially responsible, environmentally friendly, and ultimately, more profitable definition of business success," says Dr. Hazel Henderson, an internationally recognized author, futurist, and sustainable business economics expert who is the creator and co-executive producer of the series. "Ethical Marketplace" is the first television program to regularly cover these widespread initiatives, and provide a venue for straight talk about their successes and failures, and how they're changing the face of business."

"Ethical Marketplace" can be viewed on select PBS stations nationwide. It is television's first show dedicated to reporting the news, trends, and success stories of the companies, governments, and people worldwide that are redefining success with socially and environmentally responsible practices, investments, and lifestyles.

For a complete list of guest companies, please visit www.EthicalMarketplace.com or contact Kathryn O'Connor at 610-642-8253, or Kathryn@GregoryFCA.com.

Increasing Your Earning Potential

by Brian Tracy

Throughout most of human history, we have been accustomed to evolution, or the gradual changing and progressing of events in a straight line. Sometimes the process of change was faster and sometimes it was slower, but it almost always seemed to be progressive, from one step to the other, allowing you some opportunities for planning, predicting and changing.

Today, however, the rate of change is not only faster than ever before, but it is discontinuous. It is taking place in a variety of unconnected areas and affecting each of us in a variety of unexpected ways. Changes in information processing technologies are happening separately from changes in medicine, changes in transportation, changes in education, changes in politics and changes in global competition. Changes in family formation and relationships are happening separately from the rise and fall of new businesses and industries in different parts of the country. And if anything, this rate of accelerated, discontinuous change is increasing. As a result, most of us are already suffering from what Alvin Toffler once called, "future shock."

You can't do very much about the enormity of these changes, but the one thing that you can do is to think seriously about yourself and your basic need for security and stability. In no area is this more important than in the areas of job security and financial security. You must give special attention to your ability to make a good living and provide for yourself in the months and years ahead.

Above all, to position yourself for tomorrow, you must think continuously and seriously about your work today, your earning ability, and the work that you will be doing one,

three, and five years from today. You must plan to achieve your own financial security, no matter what happens.

Charles Kettering said that you should give a lot of thought to the future because that is where you are going to spend the rest of your life. One of the greatest mistakes that people can make, and the one with the worst long-term consequences, is to think only about the present and give very little thought to what might happen in the months and years ahead.

When our grandfathers started work, it was quite common for them to get a basic education and then go to work for a company and stay with that same company for the rest of their working lives. When our parents went to work, it was more common for them to change jobs three or four times during their lifetime, although it was difficult and disruptive.

Today, with increased turbulence and change in the national and global economy, a person starting work can expect to have five full-time careers between the ages of 21 and 65, and 14 full-time jobs lasting two years or more. According to *Fortune Magazine*, fully 40 percent of American employees in the 21st Century will be "contingency" workers. This means that they will never work permanently for another company. They will continue to move as needed, from company to company, from job to job, earning less money than full-time employees and accruing very few, if any, benefits in terms of health care and pension plans.

Imagine what your job will look like five years from today. Since knowledge in your field is probably doubling every five years, this means that fully 20 percent of your knowledge and your ability in your field is becoming obsolete each year.

In five years, you will be doing a brand new job with brand new skills and abilities. Ask yourself, "What parts of my knowledge, skills and work are becoming obsolete? What am I doing today that is different than what I was doing one year ago and two years ago?" What are you likely to be doing one year, two years, three years, four years and five years from today? What knowledge and skills will you need and how will you acquire them? What is your plan for your economic and financial future?

We are now in the knowledge age. Today, the chief factors of production are knowledge and the ability to apply that knowledge to achieving results for other people. Your

earning ability today is largely dependent upon your knowledge, skill and your ability to combine that knowledge and skill in such a way that you contribute value for which customers are going to pay.

The Law of Three says that you must contribute three dollars of profit for every dollar that you wish to earn in salary. It costs a company approximately double your salary to employ you in terms of space, benefits, supervision, and investment in furniture, fixtures, and other resources. For a company to hire you, they have to make a profit on what they pay you. Therefore, you must contribute value greatly in excess of the amount you earn in order to stay employed. To put it another way, your earning ability must be

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Effective Communications

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your ego aside, and by focusing all of your attention on the other person. You get people to do the things you want them to do by presenting your arguments in terms of their interests, in terms of what they want to be and have and do. You prepare thoroughly in advance of any important conversation. You think before you speak, and you think on paper. You can say almost anything if you say it, or ask it, pleasantly, positively and with courtesy and friendliness.

The ability to communicate is a skill that you can learn by becoming genuinely interested in people and by putting their needs ahead of your own when sending a message or asking them to do something for you. When you concentrate your attention on building trust, on the one hand, and on seeking to understand, on the other hand, you'll become known and respected as an effective communicator everywhere you go.

About the author:

Brian Tracy is a legendary in the fields of management, leadership, and sales. He has produced more than 300 audio/video programs and has written 28 books, including his just-released books "Million Dollar Habits" and "Time Power." His newest book is "The Psychology of Selling." He can be reached at (858) 481-2977 or www.briantracy.com.

VALUES SET FOR PRIVATELY-HELD PUBLIC UTILITIES

Claude Parrish, vice chairman of the California State Board of Equalization (BOE), announced the BOE has established the unitary values of privately-owned public utility companies in California at \$66.78 billion. In fiscal year 2005-2006, local governments will collect an estimated \$729 million in revenue based on these values.

Utility companies assessed by the BOE include railroad, telephone (long distance, local, and wireless), telegraph, gas and electric companies, and intercounty pipelines.

A unitary value includes any improvements, personal property, and land. A unitary

valuation applies to properties owned or used by utility companies and considered necessary to their operation.

The BOE determines fair market value by taking into consideration current market conditions, use of property, income generated by property, replacement cost, investments in property, the regulatory climate, depreciation and other factors as of Jan. 1 each year. State-assessed properties, unlike those that are locally assessed, are not subject to the limitations of Proposition 13 and are reappraised by the BOE annually at their market value.

The values set by the BOE are used by county governments to levy local property taxes, which help support county governments, cities, special dis

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Inland Empire Motorcycle Dealers

Ranked by Gross Sales

| Company Name Address City, State, Zip | Gross Sales \$ Amount May 2003 - April 2004 | Product Lines | Years in Inland Empire | # of Salespersons Total Employees | Owner | Top Local Executive Title Phone/Fax E-Mail Address |
|---|---|--|---------------------------|--------------------------------------|---|---|
| 1. Malcolm Smith Motorsports 7563 Indiana Ave. Riverside, CA 92504 | 11,000,000 | Yamaha, Suzuki, Sea-Doo, KTM, BMW, Docati | 32 | 11 52 | Malcolm Smith | David Rees General Manager (951) 687-1300/687-3819 info@malcolmsmith.com |
| 2. Yamaha of Cucamonga Inc. 9760 Foothill Blvd. Rancho Cucamonga, CA 91730 | 4,000,000 | Motorcycles, ATV's, Watercraft, Scooters, Generators | 31 | 2 6 | Jay & Scott Conaway | Jay Conaway Owner (951) 987-2411/987-5432 yoc@yocracing.com |
| 3. Callaway Motorsports 1575 University Riverside, CA 92507 | WND | Honda, Kawasaki, Polaris | 18 | 7 20 | David Callaway | Paul Dumrauf General Manager (951) 683-8839/784-4715 |
| 4. B & B Cycles 13815 Park Ave. Victorville, CA 92392 | WND | Honda, Yamaha, Sea-Doo, Polaris | 29 | 3 11 | Rich & Jim Barnes | Rich & Jim Barnes Owners (760) 241-7387/241-7388 bbcycles@aol.com |
| 5. Chaparral Motorsports 555 S. "H" St. San Bernardino, CA 92410 | WND | Honda, Yamaha, Suzuki, Kawasaki, Bombardier MIC, ATV, Scooters Watercraft, Trailers | 22 | 28 225 | Dave Dameron | Todd Baldwin Sales Manager (909) 889-2761/386-7340 |
| 6. Doug Douglas Motorcycles 24769 5th St. San Bernardino, CA 92410 | WND | Triumph, Ural, ATK, Carter Go Carts | 40 | 1 1 | Doug Douglas | Doug Douglas Owner (909) 884-4776/384-1096 ddmc@att.com |
| 7. Honda Yamaha of Redlands 405 W. Redlands Blvd. Redlands, CA 92373 | WND | Honda, Yamaha, Excelsior, Honda Power Equipment | 32 | 3 10 | Sonrex Inc. | Greg Jelleson General Manager (909) 793-2833/793-2474 |
| 8. Pomona Valley Harley-Davidson/Buell 8710 Central Ave. Montclair, CA 91763 | WND | Harley-Davidson, Buell | 63 | 12 34 | Barbara E. Pennell, David A. Pennell | Barbara E. Pennell CEO/President (909) 981-9500/706-4501 administration@pvhd.com |
| 9. Pomona Valley Kawasaki 1170 Holt Ave. Ontario, CA 91762 | WND | Kawasaki, KTM, Tigershark | 22 | 2 10 | Ken Carter, Kindra Carter | Ken and Kindra Carter Owners (909) 983-5988/984-7082 pvk@earthlink.net |
| 10. Pro Cycle Parts, dba Corona Yamaha 1245 Pomona Rd. Corona, CA 92882 | WND | Yamaha | 5 | 5 16 | Lynette Davis | Lynette Davis President/Owner (951) 738-8111/738-0531 coryamaha@aol.com |
| 11. Skip Fordyce Harley-Davidson/Buell 7840 Indiana Ave. Riverside, CA 92504 | WND | Harley-Davidson, Buell | 61 | 5 38 | Dabney Family | Jay Dabney President/CEO (951) 785-0100/689-8503 info@skipfordyce.com |
| 12. V-Twin City 802 Towne Center Dr. Pomona, CA 91767 | WND | Hy-Breed Cycles: Big Dog, Ultra, American Eagle-Titan, Pre-Owned Harleys, Pro-One | 14 | 4 10 | Manny & Rose Luby | Manny Luby President (909) 399-3595/399-0832 v-twincity@earthlink.net |

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olvera. Copyright 2005. This list appeared in the June 2004 issue of the Inland Empire Business Journal.

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DESERT BUSINESS JOURNAL

by Patt O'Neil

Annual per capita spending on retail in the Coachella Valley "is very high, almost \$15,000, compared to \$12,800 in California and \$11,500 in Riverside County," writes Bob Marra, the publisher of the influential business publication, *Wheeler's Desert Letter*, in Issue 57 (2004) of California Centers, a specialty publication for the developers and retailers of shopping centers.

The proposed Miles Crossing development in Indian Wells will feature a Fairmont Residence Club with 12 townhomes, 39 villas and a small, 46 unit luxury hotel with rooms that could go for \$1200 a night. To be built by Chicago developer Jerry Fogelson and Canadian company Fairmont Hotels and Resorts, the development, scheduled to open in 2007, will be located at Highway 111 and Miles Avenue, part of a 600-acre site that will be a mixed use development including restaurants, drug store, offices and boutiques. Fogelson also developed the Montelena subdivision in Indian Wells where homes go for over \$1 million.

The Pacific Life Open tennis tournament, one of the largest in the world, drawing the top names on the tennis circuit, was threatening to leave Indian Wells, and the United States, as it went on the block to solve its refinancing woes. PM Sports, a half owner of the tournament, will buy out IMG, which owns the other half. PM Sports colleagues Charles Pasarell and Raymond Moore, are looking to the City of Indian Wells to help them secure refinancing at a lower interest rate in order to keep the event here. Indian Wells is proposing to issue a bond if Pasarell and Moore can find a third party guarantor because the city is not willing to assume this risk.

Indio will be using Community Development Block Grant money to fund a face-lift for drab and aging downtown storefronts, all part of a push by the city to renovate and update this rapidly growing hub that many think of as a second county seat.

It seems that our once-in-a-decade el niño has doomed the

SilverRock Resort in La Quinta from being part of the Bob Hope Chrysler Classic. Tournament organizers are concerned that the floods that washed out the resort during the last rains will recur during a tournament. The new \$12 million course was designed by Arnold Palmer. The resort owners have plans to upgrade flood protection and are still hoping to find a major hotel to attach itself to the development.

Many of the golf courses in the Coachella Valley run through the White Water River wash, which sees a substantial flow of water so rarely that many roads that cross it have no bridge. Although building a structure in a wash is foolish, a golf course can wash out and be resodded in a few days. Unfortunately, these last rains washed a lot of silt out of the mountains and into this wash. With our normal spring high winds, this silt is creating dust storms — and SilverRock has been particularly problematic for the city of La Quinta, with dust clouds so thick that drivers have to just stop until it clears a little bit. The city recently authorized the city manager to spend up to \$270,000 on dust abatement, including spraying a water and polymer combination that forms a crust that limits blow sand and dust.

In fact, Cathedral City is planning a golf course to go into two perpendicular washes at Date Palm Drive and East Palm Canyon. The city believes that the golf course could actually improve flood control in the area.

The biggest news out of Rancho Mirage this last month is the retirement under fire of the top official of the The Palm Springs Desert Resorts Convention and Visitors Authority. Michael Fife, with 33 years on the job, was brought down by a whistleblower. Although the board found most of the allegations without merit, they did find that he accepted a \$650 car allowance while he had exclusive use of an authority-owned vehicle.

The beautiful and overly-popular The River shopping plaza has spawned an emulator right across the street. A "mini River" was approved by the city council to feature 25 shops, restaurants and

offices — but no water attraction like its bigger cousin. At 37,000 square feet it is about 15 percent of The River's size and will have three European-look buildings, anchored by a Bing Crosby's restaurant. Developers are shooting for a December '05 opening for the start of the next snowbird season.

A full environmental impact report must be filed by Energy Unlimited of Oak Park with Desert Hot Springs before the city council will consider giving permission to the company to build windmills that are three times the size of those currently existing along Interstate 10. This delay could cost the company a tax credit by the federal government if the turbines are not up and running by the end of 2005.

The council voted to allow 126 single-family dwellings to be built on 30 acres at Cactus Drive and Two Bunch Palms. The council also voted unanimously to accept the first reading of an ordinance that will allow nine plus acres to be subdivided into light industrial lots off Little Morongo Road.

Joining the ranks of major cities like Long Beach, Miami and New York City, Palm Springs has become an official foreign trade zone, one of 263 in the country and 18 in California. This means that foreign and domestic goods may enter the zone without customs duties; when the goods leave the zone, duties may even be eliminated or reduced. The zones in California have brought 11,500 jobs, and Mayor Ron Oden says that is the city's main goal: job creation. The city has the option of the zone to 917 acres at the city's international airport and another 14 acres at the rail station just off Interstate 10. Businesses from Banning to Coachella may be included in the zone.

Canadian tourists make up a considerable portion of incoming and outgoing airline passengers, with a first quarter increase of 33,000 Canadians coming here to thaw out. Traffic at the airport was up five percent over the same period in 2004 with a total of over 500K passengers, compared with 490K last year. These figures are up despite the wettest winter in

decades hampering flights. The upsurge in tourism made for a record-breaking winter tourist season all around.

Indian Wells plans a \$45 million upgrade of the Golf Resort at Indian Wells, an 18-hole facility. The course earned a citation in 1996 by *Golf Magazine* as one of the best courses in California. Six new holes will be added at a cost of \$18 million and the balance of the money will go for a new clubhouse and landscaping.

The Riverside County development hot spot is Indio, where housing prices are likely to rise \$4500 or more due to recently increased developer fees. These fees will help offset the strain on city services from increased population. Indio has lured away from other cities seven or eight building materials businesses with tax rebate incentives. These companies are expected to create over 200 new jobs and generate approximately \$100 million in revenue for the city over the next 20 years. These jobs are expected to pay \$12-20 per hour.

The chips have hit the fan on the Cabazon Reservation outside of Indio, the location of the Fantasy Springs Casino. Mark Nichols, chief executive officer of the tribe since 1989; Greg Cervantes, director of public affairs; and Duff Wenz, chief operating officer, were fired over a major fiasco that has the tribe liquidating assets and putting its capital development program on the back burner. The tribe is looking down the barrel of an audit over a \$145 million tax-exempt bond deal that the IRS disallowed in April. An appeal is pending, but if the tribe loses, it will face millions of dollars in tax liability. The bonds were issued to finance a 12-story luxury hotel and convention center.

Preliminary approval has been given for a 50-condominium development at Pierson Blvd. and Atlantic Ave. in Desert Hot Springs to be named Willow Crest.

The Palm Springs International Film Festival will be sponsored for another five years by the city of Palm Springs at a cost to the city of \$350,000 per year. Even though Palm Springs, like many

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Is Health Coverage in Your Business Plan?

continued from page 25

combine a high-deductible health plan, which offers a lower premium, with a Health Savings Account (HSA). These accounts are offered by financial institutions and are owned and controlled by the individual employee. Money in HSA accounts can be used tax-free for qualified medical expenses - office visits, hospital stays or for prescription medication and for services not typically covered by a health plan, such as over-the-counter drugs, dental visits, eye exams and acupuncture.

The following tips may provide assistance in determining the scope of your health care coverage needs and getting the most from the available options:

Prepare a list of all eligible employees, including names, ages, and number of dependents as well as home ZIP codes.

Elicit feedback from your employees on the kinds of health coverage that they find most appealing.

Once you've established your needs, contact a licensed professional group health insurance agent. Listings are available by county through the California Association of Health Underwriters (www.cahu.org). Work with an insurance broker

who specializes in small group health insurance.

Ask many questions: How long has the carrier offered group health insurance? What is the insurance company's financial situation/background, history of rate increases or decreases? Does the insurance company pay their claims in a timely fashion? What other services can the insurance company provide you and your employees? Do they have good communication tools and customer service practices?

Think of health coverage for your employees as an integral part of your overall business plan. Consider starting small and taking incremental steps, such as increasing your contribution to employee health insurance premiums. You can always enrich the benefit options that you offer your employees as your business grows.

Michele Carrillo is a health care expert who has been servicing the needs of the business community for 20 years. As director of Small Group Sales for Blue Shield of California, Michele has a keen understanding of the health care needs of small businesses, the products and services that are designed to accommodate their needs, and the regulatory issues that can affect small group coverage. Michele Carrillo can be reached at (714) 663-4275.

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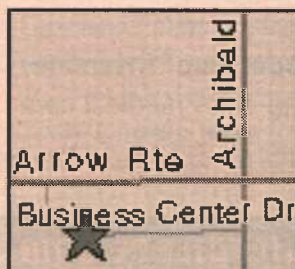
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INLAND EMPIRE
business journal

Discriminatory Bank Policy Prohibits Foreigners from Receiving Credit

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was."

"Union Bank's policy is as perplexing as it is discriminatory," added Lee Gelernt, a senior

staff attorney with the ACLU Immigrants' Rights Project. "Credit is essential in our society. In a country with 11 million legal immigrants, it doesn't make any sense to say that you must be a U.S. citizen to have a credit card."

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California cities, is strapped for cash, the council feels that it is vital to continue having the festival in Palm Springs, which has become the second largest film festival in North America by attendance, larger even than Sundance and second only to the Seattle Film Festival. This year's festival in January generated an estimated 450 million "media impressions" reaching an estimated billion people around the world — valuable publicity for the Palm Springs brand.

Laurich Properties, Inc., the largest shopping center developer in Nevada, is looking to develop a power destination shopping center at a property just east of a rapidly developing expanse at Gene Autry Trail and Ramon Road in Palm Springs that includes an existing Lowes and will include Home Depot, Office Depot, PetSmart and Wal-Mart Super Center, all under construction. Hank Gordon, chairman of the board of Laurich, is looking for tenants to complement these big box stores in a separate 250K sq. ft. destination center. Gordon has had a home in Rancho Mirage for 20 years and his company developed the neighborhood center at Country Club and Monterey in Palm Desert. Laurich is also developing another neighborhood center in Palm Springs at Sunrise Way and Tahquitz Canyon. The downtown merchants in Palm Springs are in an uproar over the city's development director, Jerry Ogburn, whom many blame for the vacancies along the downtown strip. Other merchants support him. Even the city council is divided on what to do about Ogburn's contract, set to expire at the end of this month.

Palm Springs will have a starring role in an indie feature film titled "Reunion." This writer can't wait to see how movie magic transforms our desert burg into a small town in Arkansas! The crew and much of the filming will be based in the facilities of the Palm Mountain Hotel.

Not many outside of the Coachella Valley have ever heard of Thousand Palms, a sleepy, unincorporated truck stop mecca off the I-10. Two valley businessmen want to create a venue there for car and golf cart auctions on 10 acres. Up to 350 vehicles would be sold at each auction event in this, the golf capi-

tal of the world, according to Tom Emmett and Paul Kouri, who plan to wholesale and retail cars, golf carts and turf vehicles through the western U.S. and northern Mexico. They project \$90 million in total annual sales, with approximately \$30 million in taxable retail sales.

Palm Desert's council has been asked to contribute more sponsorship money to the Samsung Championship Tournament, an October event that kicks off the tourist season and is held at the Bighorn Golf Club. Tournament organizers are asking for \$200,000, a 60 percent increase over last year's sponsorship of \$125,000. The tournament brings a lot of publicity to the desert, drawing 10-12,000 attendees with six days of exposure on national TV. However, the city's staff recommended only a 10 percent increase.

Palm Desert has long been the retail center of the Coachella Valley, but it is losing ground to the eastern end of the valley. Beth Allan-Bentley, who is market research manager with *The Desert Sun*, said in a report published in *The Gem*, the newsletter of the La Quinta Chamber of Commerce, May issue: "Business follows rooftops. The thing I found fascinating — when I ran first quarter (2005) numbers — is that each year Palm Desert seems to lose a percentage point (in retail sales) to the East Valley. The East Valley is really growing, bringing in businesses and starting to compete with Palm Desert as the retail center." La Quinta and points east are the site of the fastest growth in the state. That's where the land is most undeveloped and lease expensive. The eastern segment may be developing rapidly, but don't count it out regarding another very important pillar of the valley's economy: agriculture. In 2004, agriculture generated \$600 million in produce sales alone.

Decisions at Retirement

continued from page 26

geous, factors like your age, health, other savings, and current tax situation should be carefully evaluated, along with how much money you would receive from each option — after tax.

Another important decision facing retirees is what to do with assets in an IRA. If you are between 59 1/2 and 70 1/2, you can withdraw as much or as little from your traditional IRA as you like, without penalty. The withdrawal will be subject to ordinary income tax, and the amount remaining in your IRA will continue to grow tax-deferred.

By April 1 of the year after the year in which you reach age 70 1/2, you must start taking required minimum distributions (RMDs) based on your life expectancy. If you fail to take the required amounts, a penalty of 50 percent of the amount you should have taken is assessed. Unlike a traditional IRA, the Roth IRA does not require minimum distributions at any age.

Estate Planning

If you don't already have a well-conceived estate plan at retirement, it's not too late. An estate plan is essential to ensuring that your wealth is passed along exactly as you intend — with minimal delay and erosion by federal and state taxes.

Because estate taxes can consume a significant portion of an inheritance, it's a good idea to work closely with a financial advisor when crafting an estate plan. Depending on your assets and tax situation, a number of different strategies, including gifts and trusts, can help reduce estate taxes.

This overview highlights some of the major financial decisions that must be faced at retirement. To learn more about managing your assets for a rewarding retirement, contact your financial advisor.

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

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"44 Acres and a School"

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Elegant Floors, a floor and window coverings retail store, and Creative Business Services, Inc., a non-profit research and utilization organization. Amina and Ratibu are also co-chairs of the Inland Area Kwanzaa Group.

It was Congressman Brown who encouraged Amina to run for a seat on the Rialto Unified School District Board of Education. He told her, "If you can represent students, parents, teachers, administrators and do a good job for four years, you can serve in any office in this country." In 1983, Amina was the first African-American elected to the board of education and served the students of Rialto for 16 years, always with support and encouragement from the congressman.

The Rialto Unified School District Board of Education recognized Wilmer Amina Carter's accomplishments, values, public service and caring by naming its third comprehensive high school in her honor. Today Amina's name on the school tells every student that they, too, should fall in love with reading, learning, and serving others. The students will be expected to lead, to motivate others, to be models that others will want to emulate. Finally, Amina's grandfather, Anderson Carter, will have placed on his tombstone at Mt. Talley Missionary Baptist Church in Neshoba County Mississippi: "Amina, you distinguished me among many. When you turned to education and service, you put your love of me in the hearts of the people."

And "Divine Favor" continues...

Increasing Your Earning

continued from page 28

ability must be considerably greater than the amount you are receiving, or you will find yourself looking for another job.

To position yourself for tomorrow, here is one of the most important rules you will ever learn: "The future belongs to the competent." The future belongs to those men and women who are very good at what they do. Pat Riley, in his book, "The Winner Within," wrote that, "If you are not committed to getting better at what you are doing, you are bound to get worse." To phrase it another way, anything less than a commitment to excellent performance on your part is an unconscious acceptance of mediocrity. It used to be that you needed to be excellent to rise above the competition in your industry. Today, you must be excellent even to keep your job in your industry.

The marketplace is a stern taskmaster. Today, excellence, quality, and value are absolutely essential elements of any product or service, and of the work of any person. Your earning ability is largely determined by the perception of excellence, quality, and value that others have of you and what you do. The market only pays excellent rewards for excellent performance. It pays average rewards for average performance, and it pays below average rewards or unemployment for below average performance. Customers today want the very most and the very best for the very least amount of money, and on the best terms. Only the individuals and companies that provide absolutely excellent products and services at absolutely excellent prices will survive. It's not personal. It's just the way our economy works.

To earn more, you must learn more. You are maxed out today at your current level of knowledge and skill. However much you are earning at this moment is the maximum you can earn without learning and practicing something new and different.

And here's the rub. Your accumulated knowledge and experience is becoming obsolete bit by bit, day by day. The knowledge in

your field is doubling every three to five years. That means that your knowledge must double every three to five years just for you to stay even.

The solution to the dilemma of unavoidable change and restructuring is continuous self-development. Your personal knowledge and your ability to apply that knowledge are your most valuable assets. To stay on top of your world, you must continually add to your knowledge and your ability. You must continually build up your mental assets if you want to enjoy a continuous return on your investment. And only by building on your current assets do you stop them from deteriorating.

By engaging in continuous self-improvement, you can put yourself behind the wheel of your own life. By dedicating yourself to enhancing your earning ability, you will automatically be engaging in the continuous process of personal development. By learning more, you prepare yourself to earn more. You position yourself for tomorrow by developing the knowledge and skills that you need to be a valuable and productive part of our economy, no matter which direction it goes.

About the author

Brian Tracy is a legendary in the fields of management, leadership, and sales. He has produced more than 300 audio/video programs and has written 28 books, including his just-released books, "Million Dollar Habits" and "Time Power." His newest book is "The Psychology of Selling." He can be reached at (858) 481-2977 or www.briantracy.com.

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The California Report

by Christopher Thornberg

The new job data for 2005 that was released in February and March contained a number of important changes. First there was the new March 2004 benchmark for the payroll data and accompanying revisions going back through the middle portion of 2003. This new release also contained the roll out of new estimates for local area household employment and unemployment derived from a thoroughly overhauled model. This change has been in the works since the late nineties, and was needed to address many of the known flaws in the previous system. This data has only been updated for 2004, and next month will see the introduction of new estimates for household employment and unemployment going all the way back to the early 1990s. Finally the new data for 2005 also saw the introduction of the new metropolitan statistical area (MSA) definitions for the state. We will start with this issue first and work our way back.

Because political boundaries have little relation to economic flows, the various governmental statistical organizations (the BLS, BEA, the Census) regularly define economic regions that have a high degree of interrelatedness--defined primarily by the degree to which people move back and forth within the region for work. These economic regions are the base level for which most regional data are available. Every 10 years the Census redefines their definitions and adds new ones. January 2005 was the first period for which this new data is available.

Orange County and Los Angeles County have now been officially merged by the Census Bureau to be one MSA due to the high degree of interrelatedness in business flows between the two counties; indeed accord-

ing to the 2000 Census almost one third of a million people were commuting from one place to the other each day, an estimate that is likely to be larger now. Each county, however, will continue to have employment numbers released separately under a (Metropolitan Division) categorization. Because the Inland Empire mainly exports workers to the coastal economies and imports very few it will remain its own separate MSA. San Francisco and Oakland are also being similarly combined into one MSA but will also have the data for each area released independently as metropolitan divisions.

There are also a number of new MSA definitions that include the addition or dropping of counties from previous definitions. The Sacramento MSA will now include Yolo County along with the three counties that were already included, Sacramento, Placer and El Dorado. The San Jose MSA will now include San Benito County along with Santa Clara County. Madera County has been removed from the Fresno MSA and made into its own economic region. Solano and Napa have been similarly divided. Finally there are two brand new MSAs for the state, El Centro (Imperial County) and Hanford-Corcoran (Kings County).

As noted, this last month saw the release of the new 2004 benchmarks for the CES employment survey. The changes that occurred have altered the level of current employment as well as change the trends over the past 18 months. It shows the minislowdown that hit the state in late 2002 and early 2003 to be slightly worse than originally estimated. It also shows the pace of job growth since the latter part of 2004 to be stronger

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Hospitals Serving The Inland Empire

Ranked by number of licensed beds

| | Address City, State, Zip | Avg. Daily Rm. Chg. | # of Doctors # of R.N.s | Operating Budget | | Title Phone/Fax E-Mail Address |
|-----|---|---------------------|------------------------------------|---------------------|---|---|
| 1. | Loma Linda University Medical Center 11234 Anderson Street Loma Linda, CA 92354 | 547 N/A | 5,687 850 1,548 | \$540 million | International Heart Institute, Cancer Treatment Institute, Over 300 Other Specialties | Loma Linda University Adventist Health Sciences Center B. Lyn Behrens, MB, BS President/CEO (909) 558-4000 |
| 2. | Kaiser Permanente Medical Center 9961 Sierra Avenue Fontana, CA 92335 | 444 N/A | 4,200 450 700 | N/A | Full Service Medical Care | N/A Terry Belmont Sr. Vice President/Area Mgr. (909) 427-5269/427-7193 |
| 3. | St. Bernardine Medical Center 2101 N. Waterman Avenue San Bernardino, CA 92404 | 443 N/A | 1,500 316 400 | \$98 million | Full Service Regional Medical Center | Catholic Health Care West Steven R. Barron Hospital President (909) 881-4300/881-4546 |
| 4. | Pomona Valley Hospital Medical Center 1798 N. Garey Avenue Pomona, CA 91767 | 436 N/A | 2,313 550 N/A | \$220 million | Cancer Treatm., Cardiac & Intensive Care, Cardiac Catheterization, Heart Surgery, Inpatient & Outpatient Surgery, Maternity & Inten. Care Nursery | Non-profit facility by Community BOD Richard E. Yochum President/CEO (909) 865-9500/865-9796 |
| 5. | Desert Regional Medical Center 1150 North Indian Canyon Drive Palm Springs, CA 92262 | 394 N/A | 345 | WND | Emergency/Trauma Services, Hospice, Comprehensive Cancer Center, Neonatal Unit, Bariatrics Specialists, Orthopedic, Cardiovascular | Desert Healthcare District Tenet Healthcare Corp. C. Barry Dykes CEO (760) 323-6774/323-6580 |
| 6. | Arrowhead Regional Medical Center 400 N. Pepper Ave. Colton, CA 92324 | 373 N/A | 1,800 200 600 | \$200 million | Family Medicine, Outpatient/Inpatient Care, Maternity, Neonatal, Burn, Kidney Transplant, Cancer, Cardiac, Orthopedics, Emergency, Trauma | County of San Bernardino Mark Uffer Director (909) 580-6150/580-6196 |
| 7. | Riverside County Regional Med. Ctr. 26520 Cactus Ave. Moreno Valley, CA 92555 | 364 N/A | 1,800 350 300 | \$240 million | Neurosurgery, Child Abuse, Orthopedics, Surgery, Fam. Practice, Obstetrics, Level II Adult & Pediatric Trauma Units | County of Riverside Donna Matney Director (951) 486-4470/486-4475 |
| 8. | Riverside Community Hospital 4445 Magnolia Avenue Riverside, CA 92501 | 364 N/A | 1,583 403 593 | N/A | HeartCare, 24-hr. ER/Trauma, Inpatient/Outpatient Surgery, Intensive Care, Kidney /Kidney-Pancreas Transplant, Orthopedics Physical/Occupational/Environmental Medicine | HCA Jaime Wesolowski President (951) 788-3000/788-3201 |
| 9. | Hemet Valley Medical Center 1117 E. Devonshire Ave. Hemet, CA 92543 | 344 N/A | 1,000 200 287 | N/A | Emergency Department, Cancer Treatment, Maternity & Women's Services, Cardiac Care, Outpatient Lab | Valley Health System Susan Ballard Administrator (951) 652-2811x5202/765-4711 |
| 10. | San Antonio Community Hospital 999 San Bernardino Road Upland, CA 91786 | 330 N/A | 2,026 480 506 | N/A | Medical/Surgical, Critical Care, Maternity, Neonatal, Pediatrics, Cancer Treatment, Cardiac, Mental Health, Outpatient Services | Community Hospital Non-profit George Kuykendall President (909) 985-2811 |
| 11. | Community Hospital of San Bernardino 1805 Medical Center Drive San Bernardino, CA 92411 | 291 N/A | 1,100 303 406 | N/A | Full Service Medical Center, With Obstetrics/ Neonatal Intensive Care, Comprehensive Rehab., Mental Health, 24 Hr. Emergency, Outpatient Surg. | Catholic Healthcare West Bruce G. Satzger Hospital President (909) 887-6333/887-6468 |
| 12. | Eisenhower Medical Center 39000 Bob Hope Drive Rancho Mirage, CA 92270 | 253 N/A | 2,063 330 WND | N/A | Emergency, Cardiology, Orthopedics, Cancer Care, Diabetes, Parkinson's, Alcohol and Drug Treatment | Community-Based Not-For-Profit Aubrey Serfling President/CEO (760) 340-3911/773-1850 www.emc.org |
| 13. | Loma Linda U. Children's Hospital 11234 Anderson St., Rm. 1816 Loma Linda, CA 92354 | 244 N/A | 372 107 287 | N/A | Pediatrics, Cardiology, Oncology, OB/GYN Gastroenterology, Neurology, Pathology, Radiology | Loma Linda University Adventist Health Sciences Center B. Lyn Behrens, MB, BS President/CEO (909) 558-8000 |
| 14. | Corona Regional Medical Center 800 S. Main Street Corona, CA 91720 | 228 N/A | 921 308 227 | N/A | Full Service Medical Center/ Rehabilitation Hospital, Behavioral Health, Comprehensive Cancer Center | Vista Hospital Systems, Inc. Non-Profit John A. Calderone, Ph.D. CEO (951) 736-6240/736-6310 |
| 15. | Kaiser Foundation Hospital 10800 Magnolia Avenue Riverside, CA 92505 | 215 N/A | 800 150 N/A | N/A | Full Service Medical Care | Kaiser Foundation Hospitals Terry Belmont Sr. Vice President/Area Mgr. (951) 353-4600/353-4611 |
| 16. | Jerry L. Pettis Memorial Veteran's Affairs (VA) Med. Ctr. 11201 Benton Street Loma Linda, CA 92357 | 203 N/A | 1,472 FTEE 109 FTEE 543 FTEE | N/A | Medical, Surgical, Psychiatry, Nursing Home Care Unit | Dept. of Veteran Affairs Washington, D.C. Dean R. Stordahl CEO (951) 825-7084/422-3106 |
| 17. | Parkview Community Hospital Med. Ctr. 3865 Jackson Street Riverside, CA 92503 | 193 N/A | 397 308 | N/A | Inpatient Diabetes Program, Curtis Cancer Center, Osteoporosis Imaging & Prevention Center, Level III Intensive Care Nursery, Occupat. Med. Clinic, Wound Specialty Ctr., Maternity Serv., Urgent Care, Breastfeeding Ctr. | Arlington Health Services Corp. Non-Profit Norm Martin CEO (909) 688-2211/325-5611 marketing@pchmc.org |
| 18. | St. Mary Medical Center 18300 Highway 18 Apple Valley, CA 92307 | 186 N/A | 800 200 300 | N/A | General Acute Care, CT Scan, Cath. Lab, Open Heart, Neonatal I.C., Transitional Care, MRI, 24-Hour Emergency | St. Joseph Health System Catherine M. Pelley President/CEO (760) 242-2311/242-9750 |

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Hospitals Serving The Inland Empire

Ranked by number of licensed beds

| Hospital Address City, State, Zip | # of Lic. Beds Avg. Daily Rm. Chg. | Total Staff # of Doctors # of R.N.s | Current Operating Budget | Specialties | Owner | Top Local Executive Title Phone/Fax E-Mail Address |
|--|---------------------------------------|---|--------------------------------|---|--|---|
| 19. Hi-Desert Medical Center 6607 White Feather Joshua Tree, CA 92252 | 175 WND | 485 98 114 | \$32 million | Medical, Surgery, ICU, SNF, Subacute, Home Care, Hospice 24-hr basic ER, Outpatient Surgery, Imaging, Lab, Rehab Behavior Health, Rehab CPSP | Hi-Desert Memorial Health Care District | Robert T. Mammix CEO (760) 366-6260/366-6251 |
| 20. Redlands Community Hospital 350 Terracina Blvd. Redlands, CA 92373 | 174 N/A | 900 225 600 | N/A | Cardiac Rehab., Radiation/Onc., Gen./Laparoscopic Surg., Level II Intens. Care Nursery, High Risk OB, Neurosurgery, Orthopedic Surg., Wound Care, Home Health, Hospice, Phys. Therapy, Pediatrics, Behavioral Medicine, ICU, Urology, Gastroenterology | Community Non-profit | James R. Holmes President (909) 335-5500/335-6497 |
| 21. J.F.K. Memorial Hospital 47-111 Monroe Street Indio, CA 92201 | 130 N/A | 650 125 N/A | N/A | Surgery, Orthopedics, OB/GYN, Gastro, Oncology, Pediatrics, Internal Medicine, Neurosurgery, Urology, 24-Hr. E.R., Cardiac & Vascular Cath. Lab, Outpatient, Prenatal Svcs., ICU | Tenet Health Care | Larry Payton COO (760) 775-8019/775-8014 |
| 22. Chino Valley Medical Center 5451 Walnut Avenue Chino, CA 91710 | 126 N/A | 550 200 230 | N/A | 24-hr. ER, Same-Day Surg., ICU, Transitional Care, Chest Pain Ctr., Indust. Care, The Birth Place, Pediatrics, Acute Care | Veritas Health Services, Inc. | Makoto Nakayama President/CEO (909) 464-8600/464-8882 |
| 23. Loma Linda U. Community Med. Ctr. 25333 Barton Road Loma Linda, CA 92354 | 120 N/A | 300 N/A N/A | N/A | ICU/CCU, Outpatient Surgery, Medical/ Surgical Units, Emergency Service, Outpatient Services, Radiology, Physical Therapy | Adventist Health Systems, Loma Linda | Michael Jackson Administrator (909) 558-6601/558-6259 |
| 24. Victor Valley Community Hospital 15248 11th Street Victorville, CA 92392 | 115 N/A | 506 220 129 | N/A | Outpatient Surgery, Med./Surg. Units Inpatient & Outpatient Behavioral Health Unit, MR/CT/NICU | Victor Valley Community Hospital, Inc. | Jeff Flood CEO (760) 245-8691 |
| 25. Doctors' Hospital Med. Ctr. of Montclair (Formerly KPC Global Med. Ctr.) 5000 San Bernardino Street Montclair, CA 91763-2326 | 102 N/A | 475 300+ 145 | N/A | 24 hr. ER; Family Centered Birth Program, OB/GYN; Pediatrics, Outpatient Surgery, Medical/Surgical, ICU/CCU, CT Scan, MRI, Cardio Pulmonary, Mammograms, Physical Therapy, CPSP, Health Education | | David Chu CEO (909) 625-5411 |
| 26. Moreno Valley Community Hospital 27300 Iris Ave. Moreno Valley, CA 92555 | 101 N/A | 356 104 116 | N/A | Spine Center, OB Services, ER Acute Care Facility Outpatient Diagnostic Services | Valley Health System | James Larson Administrator (909) 243-0811 |
| 27. Rancho Springs Medical Center 25500 Medical Center Dr. Murrieta, CA 92562 | 99 WND | 500 250 200 | WND | 24-Hour Emergency Services, Acute Care, Inpatient & Outpatient Surgery, Maternity Care Birthing Suites, ICU, Infusion Therapy, Breast Care Center, Outpatient Imaging & Treatment, Total Joint Replacement Program, Community Education | San Diego Hospital Association | Scott Crane CEO (951) 677-9710/677-0056 |
| 28. San Dimas Community Hospital 1350 W. Covina Blvd. San Dimas, CA 91773 | 93 WND | 446 287 150 | WND | ER, ICU/CCU, Med./Surg., Sub-Acute Skilled, Maternity, O/P Surg., Phys. Therapy, 24-Hr. Emergency, Bloodless Medicine & Surgery Program, Senior Program | Tenet Health System | Garry M. Olney CEO (909) 599-6811/599-0629 |
| 29. Vencor Hospital-Ontario 550 N. Monterey Ave. Ontario, CA 91764 | 91 N/A | 300 200 89 | N/A | Acute Care-Long Term, Intensive Care, Cardio Pulmonary, Rehabilitation Services | Vencor Operating, Inc. Louisville, KY | Robert Trautman CEO (909) 391-0333/391-2892 melisa_vicario@vencor.com |
| 30. Desert Valley Hospital 16850 Bear Valley Rd. Victorville, CA 92392 | 83 N/A | 402 67 133 | N/A | OB, Imaging, Med./Surg., Telemetry, ICU, Lab., ER, Step-Down Unit, Outpatient Surgery | Desert Valley Health Systems | Lex Reddy CEO (760) 241-8000 |
| 31. Ballard Rehabilitation Hospital 1760 W. 16th St. San Bernardino, CA 92411 | 60 N/A | 260 65 34 | N/A | Physical Acute Rehabilitation, Industrial Medicine, Pain Management, Pulmonary Rehabilitation | Sun Healthcare Group | Robert R. Herrick CEO/Administrator (909) 473-1275/473-1276 |
| 32. Canyon Ridge Hospital 5353 "G" St. Chino, CA 91710 | 59 N/A | 153 23 29 | N/A | Behavioral Health, Alcohol/Drug, Adult/Pediatric Acute, Outpatient Programs, 24-Hr. Assessment, Referral | Heritage Care of Chino, LLC | Diana Hanyak CEO (909) 590-3700/590-4019 |
| 33. Barstow Community Hospital 555 S. Seventh Ave. Barstow, CA 92311 | 56 N/A | 239 80 113 | N/A | Inpatient & Outpatient Surgeries, OB/GYN, CCU, 24-hr. Emergency Dept. | Community Health Systems | Butch Naylor CEO (760) 256-1761/953-3375 |
| 34. Palo Verde Hospital 250 N. 1st St. Blythe, CA 92225 | 55 N/A | WND N/A | N/A | Full Service Comm. Hospital. Adult/ Pediatric Acute Care, Inpatient/Outpatient Surgery, Emergency, Maternity, Women's Health, Home Health | Province Healthcare | Vickie Clark CEO (760) 921-5150/921-5201 |
| 35. Mountains Community Hospital 29101 Hospital Rd. Lake Arrowhead, CA 92352 | 36 N/A | 162 50 35 | \$10 million | Skilled Nursing Unit, Lab., Radiology, 24-Hr. ER, OB, Physical Therapy, Rural Clinic, Med./Surg. Wing | District Hospital | James R. Hoss Executive Director (909) 336-3651 x3200/336-1179 |

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Welcome to Voice Mail Hell

continued from page 10

be happy to put you into a cell.

These days you may not even get a receptionist. Many companies now have machines that answer the phone, ask you what language you would like to talk in, what department you want and the extension number of the person you are trying to reach. You would think that these companies would at least hire a good clear voice to record these messages, but often as not the recording is by someone who speaks English as a third language.

In my work, I am often not sure if I want someone in marketing, public relations or advertising. I can't ask, because the machine does not give me any options. It expects me to know. Sometimes it will ask me to spell the last name of the person I am calling. I may not know the

name. I am calling to find out who that person is. And like you, I have known the name and punched it in, only to find out there is no such person, even if he is the owner of the company.

If I can get hold of a live receptionist, they are not allowed to take a message. I have to wonder whatever happened to all of those pink pages. Often I get that person who doesn't normally answer the phone and doesn't know who the person is you are calling.

Why did they pick it up in the first place?

I have left as many as 15 voice mail messages in one day, and gotten no return. It can't be my deodorant. Smells don't travel over the phone. I think.

So what is it?

Has the screening process gotten so sophisticated that people now pick and choose who

gets to talk to them? I thought only the Pope and a few select Hollywood stars were that distanced from the unwashed masses.

If Bill Gates hadn't taken that call from IBM back in the seventies, there would be no Microsoft today. Back when Michael Jackson did that commercial for Pepsi, some ad agency guy had the idea to call his agent after hours when the decision-maker answered his own phone. Those days are gone.

Today those important messages are fermenting in the same stew as the time-share and mortgage solicitation callers.

I think some people are counting the calls to see just how dedicated and sincere the callers are. I wonder how the cut is determined. Who gets in and who gets left out? It sounds like the plot to some perverted and boring reality show.

And I haven't even mentioned the number of people who are on hold, even as you are reading this piece. Factor those man-hours and average out the money it is costing. You could probably pay off the national debt if people would just answer the phone.

One last thought here. You know the part of the phone message that says, "Your call is very important to us?" It's not.


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Citizens Business Bank Celebrates 30 Years of Superior Performance


continued from page 1

the financial performance for 2004 and the first quarter of 2005. CVB Financial Corp. achieved record results for the thirteenth consecutive year in 2004. Dec. 31, 2004, deposits

had grown to \$2.9 billion; gross loans and leases reached \$2.1 billion; the bank's capital had grown to \$317.5 million; assets ended the year at \$4.5 billion; and earnings totaled at \$61.5 million.



Loma Linda
Chamber of Commerce
**17th Annual
Scramble Golf Classic**
WEDNESDAY, JUNE 29, 2005
SIERRA LAKES GOLF COURSE
Registration: 11:30 - 12:45 P.M.
Shotgun Start: 1:00 P.M.
Awards Dinner: Following Tournament
Cost is \$95 per player.
Early Bird Cost \$85 prior to June 15th
Includes dinner, gift bag and door prize ticket
For information on participation and
sponsorship, contact the Loma Linda Chamber
at 909-799-2828.

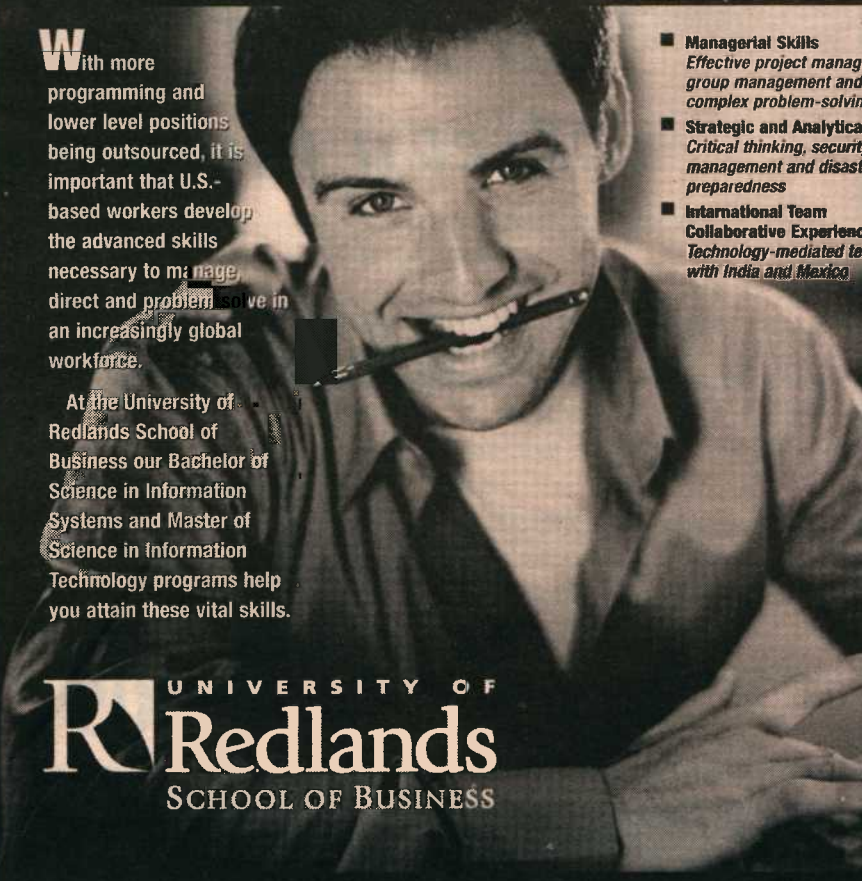



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EXECUTIVE NOTES

UCR Palm Desert announced the naming of two local residents to special assignments with the **Executive-in-Residence Program** at the new Palm Desert campus. Two graduate programs are slated to begin this fall, an MBA program and MFA in creative writing and writing for the performing arts. **Executives-in-Residence** will join Rancho Mirage-based entrepreneur **Richard Heckmann**, CEO of K2 Inc., campus benefactor and founder of the **Richard J. Heckmann International Center for Entrepreneurial Management** at UCR Palm Desert, in the education of students. **Buzz Radoff**, general manager and chief operating officer of **The Lakes Country**

Club has been named executive liaison to the **Country Club Managers Association**. **Radoff** will work with general managers of the golf clubs in the Coachella Valley to identify entrepreneurs, CEOs and senior executives to participate in the **Executive-in-Residence Program**. **Norm Aron**, who has a distinguished career as a founder and CEO of numerous companies, has been named community liaison. **Aron** is recruiting executives from the community and raising funds for student scholarships and other needs...**California Emergency Physicians (CEP) Medical Group** is proud to announce that **Brian Anderson, MD**, has accepted the position of medical director of emergency services at **Desert**

Regional Medical Center in Palm Springs. **Dr. Anderson** will be responsible for managing the operations of the emergency department and ensuring it is properly staffed with highly qualified physicians and physician assistants. **Anderson** will develop and execute patient satisfaction programs. **Anderson** will also maintain frequent interactions with hospital leadership, management and medical staff. **Dr. Anderson** has been published in the **Journal of Investigative Medicine**, and is a member of the faculty at **Arrowhead Regional Medical Center**...Life-time Inland Empire resident **Jessica Larson** has joined **Trinity Children and Family Services**, one of the nation's largest nonprofit providers of child care services,

as the director of development activities. In her new role **Larson** will oversee the development team at the Colton headquarters, raising money and cultivating relationships in the community on behalf of **Trinity**. **Larson** has always had a passion for non-profit organizations and giving to the community. Prior to **Trinity** she was the development and communications manager for the **Make-A-Wish Foundation's** Inland Empire office where she oversaw the marketing, public relations, and fundraising for Riverside and San Bernardino counties...The **Ontario Convention Center** is proud to announce two new additions to their management staff; **Steve Schriver**, director of food and beverage; and **Dennis Weber**, catering sales manager.

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Inland Empire Business Journal

MANAGER'S BOOKSHELF

“Will Your Next Mistake Be Fatal: Avoiding the Chain of Mistakes That Can Destroy,”

by Robert E. Mittelstaedt, Jr.

Business problems that end in the collapse of entire corporations are rarely based on management disagreements about whether the proverbial bottle being half full or half empty. It makes little difference whether the bottle's contents are key markets, sales volume, production, quality of deliverables, slow payments, or a dozen other areas affecting business. The point made by author Mittelstaedt is that no one seems to notice the trend that is either filling or emptying the bottle. Mittelstaedt makes the case for a woeful similarity to every business disaster, stating:

“In each case of a crisis with an adverse outcome, there is a very common pattern:

- * An initial problem, often minor in isolation, that goes uncorrected
 - * A subsequent problem that compounds the effect of the initial problem
 - * An inept corrective effect
 - * Disbelief at the accelerating seriousness of the situation
 - * Generally, the attempt to hide the truth about what is going on while an attempt is made at remediation
 - * Sudden recognition that the situation is out of control or in extremis
 - * Finally, the ultimate disaster scenario involving significant loss of life, financial resources, or both, and ultimately, the recriminations.”
- In other words, management is so immersed in ignoring, making poor decisions, or covering up the problems, they fail to notice that not only have the bottle's contents disappeared, but so has the bottle. Enron, WorldCom, and Health-South are merely three on a growing list of major business ventures

gone wrong. In those three cases executives cynically believed that they were so smart they could never be caught. It was a philosophy they shared with notorious bank robber Willie Sutton, and with the same result. Unlike Sutton's crimes, those three corporate disasters had a cascading effect, destroying the financial well being of literally hundreds of thousands of their stakeholders.

The author believes that these disasters can be overcoming by recognizing the patterns early and correcting them. For openers, he identifies three areas in which business errors have fertile ground to grow in full disasters: strategy, execution and corporate culture.

To counter disasters in each of these areas, Mittelstaedt introduces a concept called M3, short for “Managing Multiple Mistakes.” The author notes:

“The concept...is based on the observation that nearly all serious accidents, whether physical or business, are the result of more than one mistake. If we do not ‘break the chain’ of mistakes early, the damage that is done, and its cost will go up exponentially....

Most of the book highlights methods of becoming sensitive to mistakes caused by faulty strategies, substandard execution, and counterproductive cultures. As is the case with many physical ailments, catching errors in their formative phases and managing ways out of them are crucial in preventing them from becoming total disasters.

Of unusual value is a segment of the book that targets small busi-

Best-selling Business Books

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

1. **“Blink: The Power of Thinking Without Thinking,”** by Malcolm Gladwell (Little, Brown & Co...\$25.95) (1)* Why instant judgments aren't as fast as you believe.
2. **“Conspiracy of Fools: A True Story.”** by Kurt Eichenwald (Broadway Books...\$26.00) (2) How Enron executives fooled all of the people, all of the time.
3. **“The World Is Flat: A Brief History of the Twenty-First Century,”** by Thomas L. Friedman (Farrar, Straus & Giroux...\$27.50)** Why business globalization has arrived and is likely to stay.
4. **“Avon: Building the World's Premier Company for Women,”** by Laura Kiepacki...(John Wiley & Sons...\$24.95)** How a bookselling business became a giant in women's beauty products.
5. **“Automatic Wealth: The Six Steps to Financial Independence,”** by Michael Masterson (John Wiley & Sons...\$24.95) (8) A self-made millionaire offers a plan for building wealth.
6. **“Smart Women Finish Rich: 9 Steps to Achieving Financial Security and Funding Your Dreams,”** by David Bach (Broadway...\$14.95) (3) In the real world dreams and financial security cost money.
7. **“The 8th Habit: From Effectiveness to Greatness,”** by Stehen R. Covey (Free Press...\$26.00) (5) Covey examines the evolving models of leadership.
8. **“Winning,”** by Jack Welch (HarperCollins...\$27.95)** The prime example of business success tells how it's done.
9. **“Disney War,”** by James B. Stewart (Simon & Schuster...\$29.95) (7) Investigative reporting of the “mouse that roared back.”
10. **“Good to Great,”** by Jim Collins (HarperCollins...\$27.50) (9) Climbing the steps from being good to being great.

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

ness. Mittelsteadt comments: “Many of the principles we have discussed for larger situations apply to smaller companies, including for signals, developing standard procedures, evaluating scenarios and risk factors, and developing an economic business visioning process.”

He details at least a dozen solid ideas that are easy to put into practice. Despite the negative title, the book is well worth the price of admission to a banquet of ideas that could save your business.

-- Henry Holtzman



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- Asbestos
- Mold
- Lead

Biggest Workers' Compensation Insurance Mistakes

By Michael Haverdink

Most business owners and managers purchase workers' compensation in the wrong way. About 90 to 120 days before their policies expire, they put it out to bid and get quotes. Once in, they review the prices and usually select the policies with the lowest premiums.

While this may sound like a good business approach, it's not only the least effective way to control workers' compensation insurance expenses, but it actually drives up the costs.

To understand why the bid-search method of purchasing workers' compensation coverage is an ineffective way to reduce costs, it's necessary to explode the commonly held misconceptions about this type of insurance.

Most important of all, insurance companies don't pay for employee injuries, they merely finance them. Workers' compensation is not typical insurance. It is little more than a finance system in which the insurance company merely fronts the cost of employee injuries. Employers will pay back two to three dollars to the insurance company for every dollar the insurance company pays in claim costs. This is the same as borrowing money at rates of 100-200 percent.

Depending on the amount of the premium and their risk tolerance, workers' comp insurance buyers generally select between two types of policies. One is known as Guaranteed Cost or Dividend Plans. The other is known as Loss Sensitive Plans, Retrospective Rating Plans or Large Deductible Plans.

As the name suggests, Guaranteed Cost policies set the price of the policy for its specified period. What it doesn't say is that injury costs incurred during that policy period will be felt for three years into the future.

Even with a so-called Guaranteed Cost Plan, employers pay for all employee injuries and then some through an

increase in the Experience Modification Factor. Loss Sensitive Plans illustrate this even more pointedly. Some companies on these plans literally write the checks for injured workers' medical costs, lost wages, and associated expenses.

If an employer is on a Dividend, Retrospective Rating, or Large-Deductible

Plan, the effect of the Mod is compounded. The employer pays for the injuries and is faced with a higher premium cost for having the losses. In effect, they are being charged twice for the losses.

This may not be fair, but that is the way it works. This is a clear and quantifiable fact.

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2005 'Job Killer' List Exceeds 40 Bills



Following is the 2005 list of the "job killer" proposals under consideration in the Legislature. The 40+ proposals will have a negative impact on California's

economy and the competitiveness of employers here.

- 1 **AB 6 (Chan; D-Oakland) Personal income tax increase.*** Increases the tax burden on small business by increasing personal income tax rate to 10 and 11 percent and the alternative tax rate to 8.5 percent.
- 2 **AB 9 (Coto; D-San Jose) Sales tax increase.** Increases the cost of doing business by placing a sales tax on certain services.
- 3 **AB 48 (Lieber; D-Mountain View) Minimum wage increase.*** Provides significant disincentive for employers to create jobs in California by giving our state the highest minimum wage in the country. Increases the cost of doing business by over \$2 billion annually by raising the state minimum wage to \$7.25 in 2006 and to \$7.75 in 2007, and indexing increases every year thereafter.
- 4 **AB 169 (Oropeza; D-Long Beach) Excessive litigation.*** Negatively distinguishes California from the rest of the country by exposing every business to excessive litigation and increases the cost of doing business by mandating damage awards and new civil penalties for gender pay equity violations.
- 5 **AB 391 (Koretz; D-West Hollywood) UI benefit expansion.*** Increases the cost of doing business in California by forcing California employers to subsidize a strike against their own company by providing unemployment insurance benefits to workers unemployed due to a strike.
- 6 **AB 528 (Frommer; D-Glendale) Predatory litigation.** Increases predatory lawsuits and opens the door to the very type of litigation the voters of California sought to stop through the passage of Proposition 64 by expanding the potential for frivolous litigation on alleged violations of permits, regulations, and statutes.
- 7 **AB 802 (Wolk; D-Davis) General plans cost increase.** Slows development of affordable housing and increases opportunity for unnecessary litigation by forcing local government to integrate two incompatible planning processes.
- 8 **AB 875 (Koretz; D-West Hollywood) Government agency potential harassment of employers.** Opens the door to potential harassment by government labor and taxing agencies by requiring the referral of an unspecified labor violation to the taxing agency for a tax audit and requiring the referral of an unspecified tax violation to the labor regulator, exposing employers to an expensive, time-consuming fishing expedition for possible employer tax or labor code violations.
- 9 **AB 1007 (Pavley; D-Agoura Hills) Potential fuel cost increase.** Requires the California Air Resources Board to develop and adopt a plan to transition away from petroleum-based products, despite their ability to meet California's strict air quality standards, thus abandoning the state's policy of fuel neutrality, potentially increasing costs to consumers and employers.
- 10 **AB 1101 (Oropeza; D-Long Beach) Ports: regulatory complexity.** Hampers operations at ports, rail yards, distribution centers 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.
- 11 **AB 1310 (Núñez; D-Los Angeles) Severance offers; increased litigation.** Establishes new reasons to sue private sector employers of all sizes by setting in statute a very detailed notice process that an employer must follow exactly in order to be able to utilize any severance agreement.
- 12 **AB 1406 (Karnette; D-Long Beach) Ports and harbors: fee increase.** Shifts cost responsibility from federal to state entities, thereby increasing the cost of goods movement by adding a \$10 fee on all containers for port security purposes.
- 13 **AB 1407 (Oropeza; D-Long Beach) Fuel tax.** Increases taxes on certain industries by adding 5 cents per gallon to off-road diesel.
- 14 **AB 1430 (Goldberg; D-Los Angeles) Elimination of pro-jobs environmental program.** Limits job creation and worsens the state's air quality problems by eliminating current emissions reduction trading programs, which provide balance between job growth and the environment.
- 15 **AB 1549 (Koretz; D-West Hollywood) Workers' compensation; unqualified medical providers.** Increases costs and uncertainty in the workers' compensation system by allowing unqualified medical providers like acupuncturists to determine disability and inappropriately become Independent Medical Reviewers — giving them the power to overrule medical decisions by doctors.
- 16 **AB 1644 (De La Torre; D-South Gate) Tax credit elimination.** Increases taxes, making California unattractive to cutting-edge industries by eliminating certain tax credits and reduces California's business competitiveness by restricting the tax treatment of subchapter "S" corporations, costing California employers approximately \$900 million.
- 17 **AB 1700 (Pavley; D-Agoura Hills) Proprietary information.** Exacerbates an already hostile legal environment by impeding a business' ability to maintain the confidentiality of its proprietary information.
- 18 **ACA 7 (Nation; D-San Rafael) Tax vote.** Gives local governments unprecedented authority to enact a special tax assessed at local level with a simple majority of voters, adding complexity and uncertainty to California's already complex and uncertain tax structure.
- 19 **SB 2 (Speier; D-San Francisco/San Mateo)/SB 518 (Kehoe; D-San Diego). Homeowner's insurance cost increase.** Drives up the cost of homeowner's insurance, contributing to the problem of unaffordable housing, by mandating excessive claims

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than originally estimated, as we had been suggesting might be the case for the last two quarters given other evidence of a solidly expanding economy here in the Southern California region. Total state non-farm payroll jobs were revised upwards by 65,000 for the 4th quarter of 04. In 2004 growth was increased from 1% to 1.7% (Q4 to Q4), on par with the growth rates seen in the rest of the US.

By sector, Leisure and Hospitality, Construction and Retail Trade all saw very large upward revisions in the number of jobs. This reflects in part the continuing strong growth in new residential building, strong consumer spending and the surge in tourism that occurred in 2004. Information (primarily motion picture production) and Finance also saw some upward revisions. Finally State and Local Government also saw an upward revision, as the cuts initially reported in education appear to not be as large as initially reported. Federal government jobs were revised downward, leaving total public employment at approximately the same level.

The revisions are not only about adding or subtracting from the estimated number jobs from the economy, but also about reclassification of jobs by industry when there are errors in how they are initially listed. Temporary employment services fall under the Administrative Support portion of Professional and Business Services supersector. According to the Bureau of the Census this industry comprises establishments "primarily engaged in listing employment vacancies and in referring or placing applicants for employ-

ment." Apparently a number of firms originally listed in this sector have been reclassified elsewhere in the figures, as the sector alone showed a downward revision of 65,000 jobs, 15% of the total employment in the sector. Apparently some portion of these jobs was reclassified in the motion picture industry, contributing to the 20,000 job revision already noted.

By region the gains are concentrated really in two

Southern California regions, the Inland Empire and Orange County. Job growth in Orange County had been shown to be decelerating since early 2003, completely contradicting other evidence such as sharply falling office vacancies and solid taxable sales growth. The area saw payroll numbers revised up almost 2%, with growth rates in 2003 and 2004 increasing to 1.8% in 2003 and 2% in 2004. For the Inland Empire the revision was almost 4%.

Finally there were the household revisions. Remember that there are two ways of measuring employment in the US—a payroll survey from data that comes directly from employers through the unemployment insurance programs and a household survey that provides a measure of employment directly from the employed. This second

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2005 'Job Killer' List Exceeds 40 Bills

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- payments to a small group of policyholders.
- 20 **SB 17 (Escutia; D-Norwalk) Property tax increase.** Increases property taxes on business when more than 50 percent of ownership changes and imposes burdensome reporting requirements and harsh tax penalties for errors.
- 21 **SB 27 (Escutia; D-Norwalk). Tax liability increase.** Increases taxes on California employers by reducing the amount of tax credits that a corporation may use to reduce its liabilities, making California less competitive for jobs.
- 22 **SB 44 (Kehoe; D-San Diego) Affordable housing development impediment.** Slows development of affordable housing and increases the opportunities for unnecessary litigation by forcing local government to integrate two incompatible planning processes.
- 23 **SB 109 (Ortiz; D-Sacramento) Excessive litigation.** Increases litigation costs and potential lawsuits by allowing for both civil and criminal penalties for minor air quality violations.
- 24 **SB 150 (Escutia; D-Norwalk) Additional insurance requirements; cost increase.** Increases the cost of insurance for business and individuals by adding new burdensome and unnecessary requirements on insurance carriers.
- 25 **SB 174 (Dunn; D-Garden Grove) New "sue your boss" lawsuits.** Increases employer liability by providing new incentives for plaintiffs and their attorneys to file lawsuits by establishing new types of "sue your boss" lawsuits.
- 26 **SB 300 (Kuehl; D-Santa Monica). 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.
- 27 **SB 399 (Escutia; D-Norwalk) Health care cost increase.** Increases litigation costs on insurers and the self-insured by requiring medical payments in excess of Medi-Cal reimbursement rates and increasing non-economic damage awards.
- 28 **SB 409 (Kehoe; D-San Diego) General plans; increased complexity.** Slows development of affordable housing by adding increased complexity and delay to the planning process and creates another opportunity for legal challenges to new housing by making urban water management plans subject to the California Environmental Review Act.
- 29 **SB 459 (Romero; D-Los Angeles) Goods movement; cost increase.*** Increases the cost of goods movement and discourages job creation by imposing a fee on railroad companies that operate in the counties of Los Angeles, Riverside and San Bernardino.
- 30 **SB 497 (Simitian; D-Palo Alto) Construction industry; cost increase.** Potentially destroys California's construction industry by requiring specified off-road equipment engines be repowered with newer engines within a specific time frame in order to be eligible to bid for a state infrastructure contract.
- 31 **SB 593 (Alarcón; D-San Fernando Valley) Health care cost increase.** Increases costs to California's businesses by unfairly implementing a tax on certain employers to reimburse the state for the costs incurred in providing health care coverage to the employer's employees and their dependents who are enrolled in the Healthy Families Program or Medi-Cal.
- 32 **SB 600 (Ortiz; D-Sacramento) Biomonitoring.*** Makes California unfriendly to business by establishing a biomonitoring program that could potentially lead to the elimination or reduction of use of certain chemicals which have not been scientifically proven harmful, based on mere detection.
- 33 **SB 646 (Kuehl; D-Santa Monica) Water discharge; burdensome requirements.** Jeopardizes jobs and agriculture and timber industry revenues by imposing mandatory annual fees for water discharge waivers with no accountability requirements.
- 34 **SB 757 (Kehoe; D-San Diego) Gas tax.*** Introduces a new mandate to cut gasoline use by 15 percent, without taking population growth into consideration, which would likely lead to a massive gas tax, causing higher gasoline prices, increased costs for consumer goods and thousands of lost jobs for California.
- 35 **SB 760 (Lowenthal; D-Long Beach) Ports: Goods movement cost increase.** Increases the cost of goods movement in California by assessing a \$30 fee per 20-foot equivalent unit on containers processed through the Los Angeles and Long Beach ports.
- 36 **SB 762 (Lowenthal; D-Long Beach) Ports: cost increase.** Makes California ports less competitive by assessing a fee on motor carriers and creating a government-run bureaucracy to regulate truck movement in and out of the ports.
- 37 **SB 764 (Lowenthal; D-Long Beach) Ports: Goods movement cost increase.*** Increases the costs of goods movement and drives business and jobs from California ports by requiring the City of Los Angeles and the City of Long Beach to prohibit any growth at their respective ports unless that growth can be accomplished with no air pollution increases.
- 38 **SB 840 (Kuehl; D-Santa Monica) Government-run health care.*** Imposes a government-run health care system on all Californians.
- 39 **SB 852 (Bowen; D-Redondo Beach) Business cost increase.** Imposes unworkable requirements governing non-electronic data on government agencies, education institutions, businesses and non-profits.
- 40 **SB 870 (Escutia; D-Norwalk) Employer penalties.** Restricts flexibility for local agencies to assess penalties that fit the infraction for certain air quality violations, and directs the majority of those revenues to an unrelated program.
- 41 **SB 833 (Bowen; D-Redondo Beach) Onerous fax communication restrictions.** Increases costs by placing onerous administrative and economic burdens on associations and employers by requiring express written consent from their own members and/or customers prior to sending certain fax communications.

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310-478-1000

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FONTANA CA 92335

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909-268-2262

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909-579-0791

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9093073919

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2512

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**ENTREPRENEUR
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RESTAURANT REVIEW

The Return of the Naw-Lins Experience

By Joe Lyons

Sometimes, less is more. In the case of the New Orleans Express, less is just as good.

The New Orleans Express is the new incarnation of what was the Crescent City Restaurant. We reviewed Crescent City a few years ago when it was on Monte Vista in a large old house near the Montclair Plaza. Today that house is gone and the crew has moved over to a storefront just outside of the movie theater at Sixth and Mountain in Ontario.

When we looked at the Crescent City menu, we determined that it was "New Orleans cuisine"—not quite Cajun and not quite Creole. Rather it was a combination of the two that met the tastes of the people of Southern California. New Orleans Express continues the combination.

Like many of the fast restaurants we have visited recently, the Express asks you to order your meal at the counter and then they will bring it out to you. Not exactly fast food. This is one more of the new style convenient food facilities.

They also come quite close to being a fixed price restaurant. But not quite. They do feature 15 complete meals under \$6, including beverage and cornbread.

It had been a while since we enjoyed the cooking in Montclair, so we glanced at the menu to refresh our memories as well as satisfy our palettes. The catfish was great. The crawfish etouffe was loved by all. The crab cakes were excellent. It is beginning to seem to me that the greater the facility, the lower the quality of the crab cakes. "Inversely proportional" is the term I am looking for here. BBQ chicken is served Naw-Lins style.

The gumbo was good but just a little bit thin. We had some debate about the andouille. I liked it but others in our party were disappointed. For the record, andouille is a

spicy sausage. A recommendation was made about a great sausage place on Arrow in Rancho Cucamonga and I am sure that by now the correction has been made.

Since no one else had tried the jambalaya, I went for it and was not disappointed. It was just spicy enough for my plebian Caucasian tastes. I also was offered a stuffed pork chop and found it to be a pleasant surprise. I am not a big fan of pork chops. If they were all like this, I could become a fan.

There were a few items that none of us got to. The southern style poboy sandwiches looked inviting, but we can only eat so much for your edification. The traditional southern red beans and rice with sausage are on the menu, but they never have caught on in Southern California like they have in southern Louisiana.

As a nod to their past, the New Orleans Express offers a Crescent City Connection, a cup of gumbo, red beans and rice

andouille sausage and jambalaya. Sides include dirty rice, collard greens, candied yams and Creole corn.

The desserts are traditional. Southern pecan pie, homemade bread pudding, peach cobbler and sweet potato pie.

The biggest disappointment is the fact that the New Orleans Express has no liquor license. There is nothing like a cold Dixie or Blackened Voodoo beer to go with this type of cooking. Pity. (Please note that I have copied the spelling of the items on the menu from the New Orleans Express menu itself. Many Cajun and Creole items have several spellings, none necessarily wrong.)

There are now two locations for New Orleans Express. 1515 N. Mountain, Suite A in Ontario and 14051 Indian Ave, Suite K in Moreno Valley. You can find them on the Web at neworleansexpress@msn.com



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The California Report

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survey is used primarily for estimating the unemployment rate, but also provides useful secondary information on workers who will not show up on the payroll survey. This includes the self-employed and in the case of California, this informally employed-workers who should show up on the traditional payroll survey but for whatever reason don't. The household survey sample is considerably smaller than the payroll numbers, and thus at the local level tends to be both noisier (it has a high month to month variability) and can often be wrong for long periods of time depending on the accuracy

of local population estimates. The Bureau of Labor Statistics has reconstructed the model that translates the sample household numbers into local area unemployment estimates. In the process new estimates have emerged. Overall the revision has reduced the estimates for the size of the labor force as well as the number of household jobs. The number of jobs fell slightly more than the size of the labor force, thus increasing the unemployment rate for most areas as a result. For some areas the changes are substantial. For Orange County the estimated unemployment rate has risen from 3% to 4%, for example. San Diego, San Jose, and San Francisco saw similar increases in their local rates. Keep in mind that these new numbers do not reflect any new trend—they are only giving a better read on the

Non-Farm Payroll Revisions by Region

| | Total Non-Farm | | Revised | | Original | |
|---------------|----------------|----------|---------|-------|----------|-------|
| | Total | Revision | 2003 | 2004 | 2003 | 2004 |
| California | 14,736,200 | 63,500 | -0.5% | 1.7% | -0.2% | 1.0% |
| Los Angeles | 4,024,000 | -16,300 | -1.1% | 0.4% | -0.9% | 0.6% |
| Orange County | 1,478,200 | 27,800 | 1.8% | 2.0% | 1.3% | 0.6% |
| San Diego | 1,271,500 | -600 | 0.7% | 1.4% | 0.7% | 1.4% |
| Inland Empire | 1,168,300 | 43,200 | 3.7% | 3.7% | 1.4% | 2.6% |
| Ventura | 288,900 | 2,400 | 1.0% | -0.7% | -0.2% | 0.5% |
| East Bay | 1,031,100 | -4,600 | -2.0% | 0.3% | -2.3% | 1.0% |
| San Francisco | 945,600 | -13,500 | -4.1% | 0.1% | -3.6% | 1.0% |
| Sacramento | 864,300 | 105,300 | 1.4% | 1.3% | 1.0% | 0.1% |
| San Jose | 862,300 | 22,900 | -3.4% | -0.3% | -3.8% | -1.1% |
| Fresno | 288,700 | -30,800 | -0.1% | 1.3% | 0.0% | 1.0% |

current trends, which despite the increase in the best estimate of the current level are still on a downward path reflecting an overall strong economy. One ongoing issue discussed has been the rapid growth in the number of informally employed in California. The revisions have increased the

number of payroll jobs and shrunk the size of the labor force. As a result it also reduced the estimated number of informally employed workers as well, from an estimated 1.8 million workers (12.2% of the payroll workforce) to about 1.55 million workers (10.3% of the

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Biggest Workers' Compensation Insurance Mistakes

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Against this background, there is also a strange paradox occurring in the workers' comp system. Over the past 10 years, 40 percent fewer employees were injured. In spite of this, total injury costs increased exponentially. In addition, injured employees have missed more time from work and their medical costs, expenses and settlements have been much higher. So, why are injuries costing so much more if fewer employees are injured? Does this mean the medical conditions resulting from the injuries are much more severe than 10 years ago? The evidence suggests this is partly true. Studies, however, are exposing additional factors that are causing injury costs to spiral out of control. The solutions are to be found in how employers respond to the following questions:

Do you have a hiring process that reduces or eliminates "professional claimants," and accepts only those who are

physically and mentally fit for the job?

Are all injuries reported to the designated people in your organization within 24 hours of the occurrence?

Do you have a performance agreement with your primary care physician that addresses critical cost reduction activities?

Do you have a written step-by-step process on what to do when an injury occurs and someone to coordinate that process?

Are 95 percent of your injured employees returned to work within three days with or without temporary restrictions and modifications to their job?

Have supervisors been trained so they understand their employer and not the insurance company pays for all injury costs?

Are supervisors trained on how to manage an injured employee successfully?

What are employee attitudes and perceptions of their immediate supervisors and upper level management? How

do you know?

Has an outcome-based analysis of current claims adjusters been performed to evaluate results compared to "best practice" standards?

By answering these questions, you should come to the realization that there is more to driving down workers' compensation costs than just "getting bids."

Once you realize how vastly overcharged you are for workers' compensation insurance, education is the critical step toward solving the problem. Learning more about how and why you are overcharged helps you to implement comprehensive, practical and proven ways to reduce workers' compensation insurance costs.

One thing is certain, "shopping the market" is neither the best nor the only way to address the management of workers' compensation insurance. It also should not be done alone. Finding a qualified workers' compensation advisor, someone who has access to the strategies

and software specifically designed to analyze your Experience Modification Factor, can lead you to a satisfactory solution, one that uncovers mistakes and obtains proper credits.

Workers' compensation is too expensive and complicated to leave to chance. If you choose it based solely on "the lowest bidder," you will pay the price.

Wayne Partee is CEO of Partee Insurance Associates, Inc., Covina, California, one of only 20 Level-5 member agencies of the Institute of WorkComp Professionals. Partee, who has 35 years experience in workers' compensation and commercial insurance lines, is a certified insurance counselor, and a member of Insurance Brokers and Agents of the West, has been designated a certified workcomp advisor by the Institute of WorkComp Professionals.

CALENDAR

JUNE 2005

8 **Nurse Week**
Career Fair. These one of a kind job fairs are presented coast to coast and feature cutting edge continuing education sessions presented by America's most sought after speakers. Nursing Spectrum and NurseWeek's free Career Fairs offer RNs the opportunity to have their resume reviewed by HR professions, renew their CPR certification, meet local and national employers, win fabulous prizes and network with colleagues. Wed., 8 a.m. – 3 p.m., Ontario Convention Center, 2000 Convention Center Way, Ontario. Admission is free, parking is \$5. Free tote bags will be given to the first 1,000.

25 **U S**
Airsoft Expo. This expo offers a wide variety of leisure and tactical gaming challenges for visitors in addition to exhibitor spaces. An "IPSC" style challenge featuring shooting tunnels and a three-room CQB course will test the skills of real operators and amateurs alike. Safety seminars will provide consumers with necessary precautionary measures to keep tactical gaming safe and sound. Sat., 10 a.m. – 5 p.m., Ontario Convention Center, 2000 Convention Center Way, Ontario. Adults \$5, children 12 and under are free with a paying adult, military families with current ID are free, parking is \$5.

The California Report

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payroll workforce). While smaller, California still has the largest informal workforce in the nation, both in absolute as well as relative terms. The issue, while smaller now, certainly has not gone away and remains an important area for further study by the government.

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Household Employment Revisions

| | Labor Force | | Household Employment | | Unemployment Rate | |
|---------------|-------------|--------|----------------------|--------|-------------------|-------|
| | Q4 04 | Rev. | Q4 04 | Rev. | Q4 04 | Rev. |
| California | 17,652 | -0.7% | 16,638 | -0.8% | 5.7% | 0.2% |
| Los Angeles | 4,856 | -0.5% | 4,556 | -0.7% | 6.2% | 0.2% |
| Riverside | 1,669 | -5.2% | 1,581 | -5.3% | 5.2% | 0.1% |
| Orange County | 1,604 | -0.5% | 1,542 | -1.4% | 3.9% | 0.9% |
| San Diego | 1,505 | -1.5% | 1,440 | -2.3% | 4.3% | 0.8% |
| Ventura | 416 | -5.2% | 395 | -5.6% | 5.1% | 0.4% |
| East Bay | 1,267 | -0.9% | 1,202 | -1.4% | 5.2% | 0.5% |
| Sacramento | 1,009 | 13.5% | 961 | 13.5% | 4.8% | 0.0% |
| San Francisco | 926 | 1.2% | 881 | 0.4% | 4.8% | 0.8% |
| San Jose | 851 | -1.3% | 802 | -2.1% | 5.8% | 0.8% |
| Fresno | 399 | -12.2% | 360 | -10.1% | 9.9% | -2.1% |

REAL ESTATE NOTES

Lee & Associates, the fourth largest full-service commercial real estate sales organization in the country, has completed a 125-month, 830,485-square-foot lease for approximately \$34.9 million. The industrial space is located at 10299 Sixth St., in Rancho Cucamonga. Jeff Smith, senior vice president in Lee & Associates' Ontario office and Mike Skunda of EXXCEL Project Management, represented the tenant, KUMHO Tire USA. The landlord, SP Haven, LLC was represented by Jim Koenig of CB Richard Ellis...CB Richard Ellis (CBRE) announced that it has arranged a one-year, 675,000-square-foot lease on behalf of Target Corporation in Ontario, filling a short-term need for the storage holiday overflow, a move that is expected to help Target circumvent anticipated port gridlock and delays as the holiday season approaches. The lease, valued at \$2.6 million, includes three one-year options to extend, potentially making this a longer term solution to the increasing need for import warehousing resulting from store growth. CBRE Senior Vice

Presidents Frank Geraci and Walt Chenoweth, along with Vice President Dan de la Paz, represented Target in the transaction, while the landlord, Majestic Airport Partners, was represented internally...Covenant Development, represented by Steve Sanders, Dave Stolte and Dan Walsh of NAI Capital has purchased 10.50 acres of vacant land on Sierra Avenue in Fontana from Fontana Universal Self Storage for a consideration of \$3,100,000. The property, which was purchased for future mixed-use development, is located on a major thoroughfare that is north of the 210 freeways and across from a large Lowe's anchored retail center. The seller was represented by Bob McGraw and Dennis O'Donnell of Sperry Van Ness...Caliber Retail Properties Group, Inc., (CRPG), a Newport Beach-based developer, announced the acquisition of 13 acres of land from Temecula-based Rancho Land Associates for the development of an upscale, 130,000-square-foot community shopping center in lake Ellsinore. The land acquisition is valued at more than \$5 million. The parcel of

land is ideally situated along the rapidly developing I-15 freeway corridor at the southeast corner of Central Avenue and Cambern...Sperry Van Ness, one the nation's largest commercial real estate investment brokerage firms, has completed the sale of four Inland Empire properties totaling \$10.61 million. Brad Umansky, vice president for Sperry Van Ness in Ontario handled all of these transactions...National commercial real estate services firm Studley, represented PETCO Animal Supplies, Inc. in the renewal of its 329,831-square-foot distribution center lease at 4345 Parkhurst Street in Mira Loma. Seth Dudley, executive vice president, director and branch manager of Studley, transacted the deal valued at over \$10 million...Sperry Van Ness has completed the sale of Riverside Technology Business Center/Marlborough Square, a 17-building, 476,082-square-foot industrial center to Newport Beach based Koll Company for \$31.75 million. The building is located at 1600-2060 Chicago Ave. near the

91, 215 and 60 freeways in Riverside. Senior advisors, Frank Kosi and Alan Deszcz of Sperry Van Ness joined forces to represent the seller, Riverside-based Marlborough Square Equities. Frank Kosi also represented the buyer, Koll Company.

VALUES SET FOR PRIVATELY-HELD PUBLIC UTILITIES

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tricts and schools.

Claude Parrish, of Long Beach, was elected to his first term as third district board member of the State Board of Equalization in 1998, and re-elected in 2002. In December 2004, Parrish was re-elected to serve as vice chairman, a position he has held for the past two years. He presided as chair of the board in 2001.

The five-member Board of Equalization is a publicly elected tax board. The board collects more than \$44 billion annually in taxes and fees supporting state and local government services.



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