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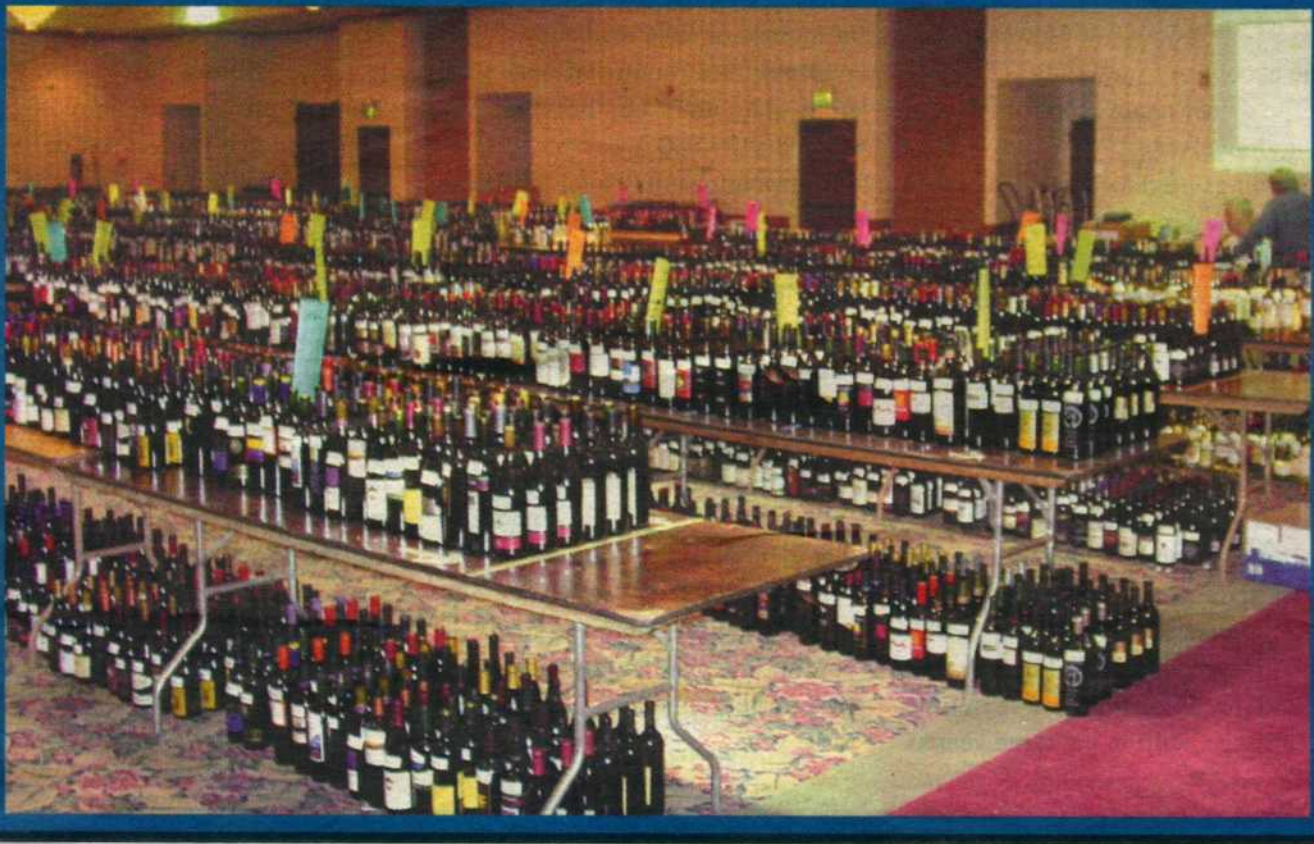
John Tavaglione—Second District
Supervisor for Riverside
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CLOSE-UP

VOLUME 16, NUMBER 3

MARCH 2005

\$2.00



More than 54 judges from the new world recently judged more than 2,300 wines from Canada, the U.S., Mexico, South America, Australia and New Zealand at the 15th Annual Jerry D. Mead New World International Wine Competition

Internet Avenues New Headquarters

Internet Avenues, one of the largest technical companies in the Inland Empire, has moved into its new \$4.1 million headquarters building at 8667 Haven Avenue in Rancho Cucamonga. The location is just south of the Rancho Cucamonga Civic Center.

Internet Avenues supplies Web pages and marketing to plastic and cosmetic surgeons and dentists in the U.S. while hosting

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AT DEADLINE

Story from photo

Jerry D. Mead's New World International Wine Competition recently held in Ontario was established in 1990.

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Griffith-Collison Heads Medical Center

The San Bernardino County Board of Supervisors appointed June Griffith-Collison as director of the county's Arrowhead Regional Medical Center.

Griffith-Collison, the medical center's chief operating officer since October 2000, has served as ARMC's interim director since previous director Mark Uffer assumed the duties of county administrative officer in March 2004.

"The medical center is one of the county's biggest and most-vital operations, and June has done an excellent job of running it during the past 11 months," said Board of

Supervisors Chairman Bill Postmus. "The county and the community are lucky to have someone with her qualifications heading such an important facility."

Griffith-Collison is a native of Guyana who currently resides in Rancho Cucamonga. She is married and has a 17-year-old son.

She came to the United States in the late 1970s to attend Adelphi University in Garden City, Long Island, on a full track scholarship. She received her BS in banking and money management and an MBA in corporate investment and finance

continued on page 5

Pilot Air Freight Reports 23.4% Year-Over-Year Revenue Increase

Pilot Air Freight, a leading provider of transportation and logistics services, announced today that its Ontario location showed a 23.4 percent revenue increase for the year ending 2004, compared to 2003. In 2004, the Ontario location handled some 9,373 shipments, totaling some 4,041,267 pounds and \$3,239,257 in revenue. "We

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Key Features:

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- The owner retains control over the withdrawals.
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- Beneficiaries receiving 529 income remain eligible for the HOPE scholarship and Lifetime Learning Credit in the same year as

long as the income is not used to pay the same expenses used to claim a credit.

Contributions:

- Anyone may contribute on behalf of a single beneficiary, including parents, grandparents, other relatives, and family friends, regardless of income or state residency.
- Maximum contributions vary from state to state, but typically exceed \$125,000.
- Contributions may total \$11,000 a year per beneficiary (\$22,000 for married couples filing jointly) without triggering federal gift taxes.
- A contribution of \$55,000 (\$110,000 for couples filing jointly) may be made to a single account and prorated for a five-year period without triggering federal gift taxes if no other gifts are made to that beneficiary during that five-year period.
- Contributions may be made to both a 529 plan and an Education IRA for the same beneficiary in the same year.

Withdrawals

- Any withdrawals used for qualified education expenses and representing investment earnings are not subject to federal income tax, although state income taxes may continue to apply. (Note: The Economic Growth and Tax Relief Reconciliation Act of 2001 is subject to a "Sunset" provision. The "Sunset" provision (required by the Congressional Budget Act of 1974) requires that the provisions of the Act do not apply after the end of the year 2010. Therefore, technically, all the current rules, rates, and exemptions come back into effect in 2011.
- The earnings portion of any non-qualified withdrawal is generally taxed at the owner's tax rate and is subject to a 10 percent penalty.
- If the beneficiary wins a scholarship, the owner will be refunded the scholarship amount without penalty.

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Jerry D. Mead New World International Wine Competition

Continued from page 1

Jerry D. Mead was a well known and syndicated wine columnist, publisher, and consultant. Mr. Mead was also founder of the world's largest California-only wine competition, the Orange County Fair Commercial Wine Competition.

It was his desire to establish a wine competition that, for the first time in America and perhaps the world, to pit the best wines from each price class against each other resulting in a Best of Variety award. Further he wished to offer bronze, silver and gold medals for excellence, and also sponsored trophies to recognize "Best of Class" and "Best of Show."

This desire was realized in 1990 with the first annual Jerry D. Mead's New World International Wine Competition. He was very proud of this competition, feeling that it ultimately served the interests of wine consumers worldwide.

This competition is opened to wines produced anywhere in the "New World." including all of North America, Central America, and South America, Australia, New Zealand and South Africa.

It is also opened to all varietals, generic and proprietary wines grown in those regions and made from traditional grapes or other fruits and/or berries.

All wines are judged by price category, ranging from inexpensive through moderate-to-premium or super-premium prices. Each wine is judged against another of its type and also against its price peers. Consumers are informed as to best wines in each price category.

This is the only competition in America, and perhaps the world to pit the best wines from each price class against each other to determine an overall best of variety or type.

It is also the first American competition to offer not only bronze, silver and gold medals for excellence, but also to offer sponsored trophies to recognize "Best of Class" and "Best of Show" wines.

All wines are judged "double-blind," that is, the judges not only

do not know the identity of the wines they are tasting, and they also do not have a list of entered wines, which might enable them to guess the wines' identities.

Results are used to help compile statistics for the publications, noted for determining America's most medal-winning wines by actual awards allocated points: California Wine Winners, California Grapevine, and California Gold Wine List.

BEST OF THE BEST

New World International Wine Competition's Highest Honors:

Grand Champion:
Gilbert Gruet Winery,
97 Grand Reserve wine
from New Mexico,
\$45 a bottle.

Best Red Wine:
Trendadue Winery,
La Storia wine
from Alexander Valley in
Sonoma County,
Vintage 2002, \$45 a bottle.

Best White Wine:
Oliver Winery,
2004 Riesling wine
from Indiana, \$10 a bottle.

Best Dessert Wine:
NKMIP Winery
from Okanagan, Canada,
2003 Vintage, \$60 a bottle.
(Also a Riesling wine.)

Best Sparkling Wine:
Gilbert Gruet Winery,
97 Grand Reserve,
from New Mexico,
\$45 a bottle.

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(l) *Richard G. Peterson Ph. D.*
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Griffith-Collison Heads Medical Center

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while at Adelphi University.

She was among the fastest 400-meter runners and held a world record in the 400 meters in the late 1970s and early 1980s, racing at Madison Square Garden, and was a silver medalist in the 1979 Pan Am games in Puerto Rico on behalf of Guyana. While racing for Guyana in the 1984 Olympics in Los Angeles, she realized that Southern California was where she wanted to live.

Griffith-Collison has more than 18 years of healthcare management and finance experience. During her tenure as chief financial officer for St. Luke's Medical Center in Pasadena, she was named woman of the year for the City of Pasadena in 1994. She also was designated chief financial officer of the year in 1998 and 1999 for the Tenet Healthcare Corporation.

At ARMC, she actively oversees daily operations of the 373-bed medical center, three family health centers and a combined staff of more than 2,500. "June is one of the most talented people in the healthcare business. Bringing her to San Bernardino County is one of my proudest accomplishments," Uffer said. "I have no doubt she will continue and expand upon the standard of excellence set at ARMC.

"We have many challenges to face. We are facing significant cuts in federal support, which will force us to expand programs, increase bed capacity, identify new business, and find other innovative ways to back fill any losses in funding," she added. "However, we have a great

staff, and once you have a good staff, you need to provide them with a good example and they will follow. That is something I plan to do." Collison said she plans to continue ARMC's emphasis on superior customer service. "The root of our success is treating patients with dignity and respect."

Arrowhead Regional Medical Center is a state-of-the-art hospital that was opened in March 1999 following more than 20 years of meticulous planning. A publicly-owned hospital serving the residents of San Bernardino County, ARMC is committed to the well-being of its population by providing topnotch healthcare in one of the most modern hospitals in the world and a myriad of community-based wellness and educational programs. This is in keeping with its vision, which is to improve the health of the community by being a leading provider of health care delivery and education.

ARMC is the fourth facility to serve as the San Bernardino County hospital, which was founded in 1877. Located in Colton, ARMC is the first facility to serve as the San Bernardino County hospital built outside the San Bernardino city limits.

Designed with patients and hospital staff in mind, ARMC was constructed using the latest in safety technology and medical equipment. The 373-bed, 950,000-square-foot facility is comprised of five main buildings covering 72 acres and is ideally located, just off Interstate 10. Because of its many unique design features, ARMC can withstand a magnitude 8.3-magni-

tude earthquake.

The hospital facilities include a behavioral health complex, outpatient care center and burn center--the only major burn unit serving the four counties of San Bernardino, Riverside, Inyo and Mono. ARMC is a teaching hospital, with one of the largest and most successful family medicine residency programs in the United States.

ARMC offers a full range of ancillary and patient services, including advanced critical care, neonatal intensive care, emergency and trauma care and burn care. The hospital has six medical/surgical units. The hospital also features comprehensive rehabilitation services and a freestanding behavioral health facility. The ARMC Outpatient Care facility offers more than 60 different services, from allergy treatment to urology, and specialized in pediatrics, orthopedics, general and specialty surgery, internal medicine, women's health, rehabilitation services, geriatrics and more.

To meet the needs of residents in remote areas of San Bernardino County, the largest in the United States, the hospital has a tele medicine program allowing off-site patients to receive specialty service consultation without driving to the facility. Patients can also receive topnotch health care at one of ARMC's three family health centers, conveniently located in the nearby cities of San Bernardino and Fontana. The family health centers offer comprehensive primary medical services, including family medicine, obstetrics/gynecology, pediatrics and geriatric care.

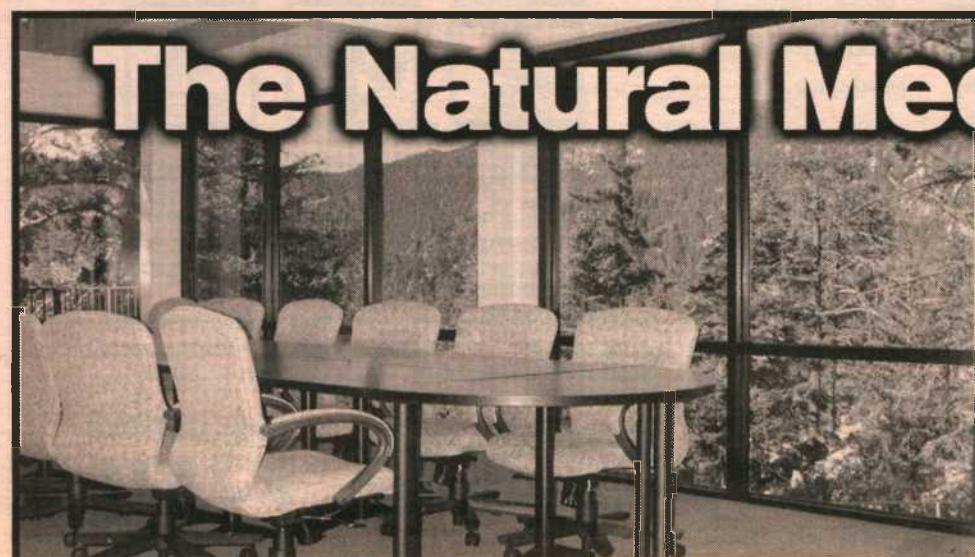
ARMC's medical imaging department features a state-of-the-art digital imaging system, recognized by the Smithsonian Institute for the use of information technology in improving patient care. The Picture Archiving and Communication System (PACS) is a filmless radiology system that uses computerized images for all X-rays and MRI exams. ARMC is one of the only hospitals in the U.S. with the Optifill2 prescription machine, a highly automated system that allows pharmacists more time to counsel patients.

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CLOSE-UP

John Tavaglione and the Road to Riverside



There are few among us who can say that we were born here in California.

We moved here from back east.

John Tavaglione was not only born in Riverside County, he is fourth generation Riverside and very proud of that.

In fact, it has been said that whatever Yeagar didn't build in Riverside, Tavaglione did. John T. is quick to add that Ray Magnon had some contributions there as well.

But John Tavaglione did not follow in the family business. After doing some commercial real estate work, he went into politics and currently represents the Second District on the Board of Supervisors.

Back in the '80s, developer Jim Barton made an unfortunately true observation about Riverside and San Bernardino counties.

"They are the two largest counties in America and their county seats are only seven miles apart but they sit with their backs to each other."

John Tavaglione knew Barton, and heard the quote and that, he says, became the driving force behind his decision to go into politics. Communications, he determined, was the biggest need in the region of the Inland Empire.

Even today, he notes, you can tell when you leave San Bernardino County for Riverside if you are driving south on State Route 71. That beautiful, six lane, interstate quality superhighway narrows

down to a couple of lanes with a sign telling people to put their headlights on in the daytime to avoid oncoming traffic. Many have called the part of the 71 that leads past Prado Dam "Blood Alley."

In line with all of this, Tavaglione also recognizes the natural difference between what we perceive as the Inland Empire and what the geographical lines of his county are. Except for that obvious break of the 71, you really cannot tell when you are in any particular county. Many people, he notes, think that Interstate 10 denotes the county line across the valley.

In fact he continues, it is far south of there.

As to the obvious next question, the gridlock of the 91, he is looking at several options. Widening, he tells us may be the best option. A two level system or a tunnel seems to be the worst. Still, he is aware that the commute from Riverside to Orange County and back every day is a situation that must be addressed now.

Things along the ride have improved somewhat by simple restriping to alleviate pressure near the Green River area. Plans have been drawn up to expand the 91 by at least a lane, although this wouldn't happen before 2009.

There are also plans to fix the already overworked 15-91 interchange. The current interchange is, "completely underdesigned."

As to the county, overall, he sees it as a daily challenge. Stretching from Orange County to the Arizona line with 8 million people, 24 cities and 72,000 square miles, it covers a diverse section of geography, lifestyles and demographic profiles. But the best way for him to deal with it is regionally. By looking at the cities and areas of San Bernardino and working with his counterparts, he is able to take a regional response to issues. This goes back to the communications concept. Plus so many of the problems are regional. Traffic is consistent between the counties, so is

growth.

"This is the first time," he tells the Journal, that I have seen the elected officials of both counties working (on the regional issues) together."

As for growth, he sees it as inevitable. Yes, he acknowledges that many in the area would like to put a stop to all growth, but Tavaglione follows the middle ground. "Let's make sure it's well managed" he says. That again means working with his counterparts.

Then again, growth can be deceiving. According to the supervisor, fully half of what we call growth is internal. People move from Fontana to Moreno Valley. People locally are having families locally. People locally are moving up to better Inland Empire homes.

"Now having said that," he continues, "the big challenge that I deal with every day is how to deal with the demands, especially transportation. California, for decades has been behind the curve in developing the needed infrastructure." To this end he believes that we need

to be planning now for the transportation needs of the region two or three decades from now. There is good news in that matter. When Gray Davis came out to dedicate the first few miles of the 210, he announced that we had probably seen the last of the major highway projects in our area. Tavaglione

says that may be true for east-west routes through San Bernardino, but there are still possible routes around Riverside.

A new Orange County route is being studied and there are at least five possibilities there. One possibility is a tunnel that would go through the Cleveland National Forest and hook up with a road in Orange County.

But, he adds...

"If you had all of the money you needed, even on a fast track plan, you are looking at a four or five year time line."

For the future, Tavaglione expects Riverside County to soon surpass San Bernardino County in population, making it the fourth largest county in the state. This presents challenges, but presents a cause for pride as well. People from Florida visited the supervisor recently to look at the Riverside County integrated plan.

Summing up his county, John Tavaglione says, "We're not perfect, but we're doing a lot of things to deal with the challenges. I'm very proud of that."

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Maybe you know all about stem cell research. After all, it's been in the news a lot since the presidential campaign last year.

Chemicon International of Temecula can answer these questions. The days of an aspirin and forced fluids are a century old in medicine and they are so twentieth century. Modern pharmaceutical research has gone where no doctor or scientist has gone before and it's happening just down the 15 freeway from us.

In point of fact, according to Jeffrey Linton of Chemicon, their company doesn't build the house, they just make the hammers. Think of us as a Home Depot for medical science, he told the Business Journal. In the case of pharmaceutical companies, universities and other researchers, they manufacture the research tools needed for today's studies.

What others need for research, Chemicon develops. In simple layman terms, they are a bio-tech tools industry. It is a combination of tried and true medical knowledge and cutting edge advancements.

Today's research gets down to the molecular level and the gene level. The studies that have helped to define the human genome have advanced to a deeper level of just how these things function.

Talk of these things usually leads to discussions of preventing Down's syndrome or left handedness. According to Linton, such things are not impossible, but they are far into the future. The idea that a stem cell could have helped Christopher Reeve to walk again, in cold professional terms, was little more than wishful thinking.

This is not to say that it will never happen, but it will not happen as fast as contemporary press stories would have you believe. Expectations that such cures are going to be available in a decade or

so are optimistic, but the work does go on. It will ultimately lead to better medicine and better health care.

So, according to Chemicon, just what is a stem cell?

It is an undeveloped cell that could some day grow to be a nerve or a muscle or some other human body part. It is an intensely studied area right now. And it is only just now being understood.

As we said, Chemicon develops the tools to aid the researchers in their research. The tools are all mouse based. No, that does not mean computer programs. Chemicon's mouse-based tools use little white lab mice, the ones with whiskers and tails. But fear not. There is no expectation of Frankenstein, Darth Vader or any other playing God scenario here. Those concepts are the stuff of science fiction.

In reality, the proper focus of medical research is to understand more and more about the function of the human body, how various genes interact or malfunction and what we can do about that.

According to Linton, if a problem can be targeted and fixed, then that is the future. But, will this result in the creation of designer children with blue eyes and other desirable traits. Not according to Linton. The purpose of their research is to improve the human condition. Still, there is always the chance that someone will take advantage of the research.

Can we really grow a foot, or some other organ? That is certainly one of the potentials that could be realized, but at the stage we are today that is only a theory and it would need to be studied carefully. In short, they really don't know what can and cannot be done. On the other hand, it is more than wishful thinking.

Today's data indicates that there is a great potential for things to happen. But it's not there yet.

So, why is such research development taking place in Temecula instead of, say, down the block



Chemicon Corporate Headquarters Temecula, CA

from the Mayo Clinic or across from USC Medical Center?

The answer is simple.

Modern communications technology allows contact with other branches of Chemicon Inc. and their related partners and companies around the world without geographic limits. Actually, Chemicon sees their location as more of an adjacency to North County San Diego than to the Inland Empire. They have a bond with the San Diego bio-tech institution community such as the Scripps Institute and Salk and Burnham Institutes and other centers of study in the area.

Chemicon likes Temecula and its quality of life, even though many of its people commute up the 15 from San Diego.

And where does Chemicon go from here?

As new areas of research and development come to fruition, Chemicon tries to stand ready with new research tools. The direction they need to go in comes from keeping an ear to the ground. Conventions and university studies and writings and breakthroughs all give new direction for the company to look at. This proves to be another advantage to the new development area of south Riverside County. What Dr. John Husing calls cheap dirt is abundantly available in the Temecula Valley. So if a new research and development building is needed for the creation of new tools, Chemicon stands

ready.

You can still buy aspirin and bandages at the corner store, but cutting edge medicine is right down the road, here in the Inland Empire.

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Retail Research R E P O R T

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Leading Retail Chains Aggressively Expanding

Solid operations and excellent fundamentals continue to entice investors to buy retail properties over other property types. Moreover, strong appreciation will support sustained buyer demand in 2005 for most single-tenant net-lease product. While not quite to the record level posted in 2003, transaction velocity has remained strong, with sales of less than \$5 million accounting for 95 percent of all single-tenant deals in 2004. Despite expected bumps in interest rates, demand for retail will remain strong in 2005, as sales encourage retailer expansion and single-tenant net-lease assets continue to outperform other property classes.

Vacant Big Boxes: Problem or Opportunity?

Bankruptcies, consolidations, reallocations and mergers have left vacant big-box stores scattered across the country. The biggest and most criticized contributor has been Wal-Mart, which contends that the estimated 100 sites it vacates annually are simply a byproduct of its explosive growth. The retail giant currently has over 160 empty stores on its books, with more on the way in 2005. Kmart's 2003 bankruptcy resulted in the closure of 600 stores, many of which are still vacant. Additionally, if the recent Kmart bid for Sears comes to fruition, more vacant boxes are likely, as many speculate that Sears will

venture out of malls and into free-standing spaces. The challenge with vacant spaces becomes determining the best use for the location. Retail is undoubtedly the first choice for many sites. For instance, expanding retailers such as Kohl's have opted for vacant Wal-Mart space in Southern California, where building costs are high. Many times a space can be subdivided and re-let to tenants that better support an area's demographics. Large REITS such as Kimono Realty Corp. have recognized the opportunity in many of these potential white elephants and purchased portfolios of vacant boxes. The REITS strategy has been to re-tenant spaces and then sell the newly occupied boxes indi-

vidually. When retail has not been the best use, entertainment facilities, temporary tenants, office space and government facilities can find homes in dark stores.

Retailers Get Creative in Order to Chart New Territory

In ongoing efforts to break into new markets, the nation's largest retailers are tweaking their conventional formats to placate opposition in some communities. Wal-Mart is entering Ergo Park, N.B., in a high-rise mixed-use building. The chain is also opening a tri-level concept store in Hawaii, consisting of a ground-floor parking structure, a Wal-Mart on the sec-

continued on page 20

MANNERINO LAW OFFICES



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Christopher North, May, 1830

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not to know we sinn 'd is innocence"*

Sir William Davenant
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Legislation Allows Credit Unions to Extend to Non-member Services

Baca reintroduced legislation today that would allow credit unions to offer their services to

non-members, allowing thousands of unbanked households to enter the economic mainstream.

Currently credit unions can only offer their services to individuals in their field of membership.

One of the biggest effects of the bill will be that it will promote competition in the money transfer industry, resulting in lower fees to consumers.

The bill will also allow unbanked immigrants to use credit unions to send remittances to families in their home countries. In 2003, immigrants in California sent \$9.6 billion in remittances to Latin America.

“The money people save by using credit unions can be reinvested in our economy, which helps all Americans.”

Currently, companies like Western Union and MoneyGram dominate the remittance industry. These companies also charge the highest fees for their services, as much as 25 percent of the amount the customer is sending. Credit unions typically have much lower charges. Reducing the cost of remittances to 5 percent of the amount sent would free up more than \$1 billion for the poorest households in the U.S., Mexico, and Central America next year alone.

“I am very proud of the legislation that I introduced today,” said Rep. Baca. “Currently, over 10 million American households are unbanked, particularly in Hispanic and immigrant households. We are bringing millions and millions of people into the financial mainstream.”

2005 EDITORIAL SCHEDULE

Apr	April	<ul style="list-style-type: none"> • Meetings and Conventions • Airports • New Home Communities • Malls & Retail Stores 	<ul style="list-style-type: none"> • Women and Business Expo • Meetings and Conventions • Travel/Hotels/Tourism • Small Business Handbook • Commercial R.E. Brokers 	<ul style="list-style-type: none"> • Indian Gaming • So Cal Vacation Spots • Hotel Meeting Facilities • Travel Agencies • Visitors & Convention Bureaus • Airlines
May	May	<ul style="list-style-type: none"> • Economic Development (Riverside Cty.) • Marketing/PR/Media Advertising • Insurance Companies 	<ul style="list-style-type: none"> • Women Owned Businesses • Human Resource Guide • Chamber of Commerce 	<ul style="list-style-type: none"> • Employment/Service Agencies • Law Firms • Dental Plans • Credit Unions
Jun	June	<ul style="list-style-type: none"> • Financial Institutions (1st Quarter, '05) • Travel and Leisure • Employment Agencies • Home Health Agencies • Economic Development (San Bernardino County) 	<ul style="list-style-type: none"> • Health Care and Services • High Technology • Golf Resorts 	<ul style="list-style-type: none"> • Hospitals • Savings and Loans • Motorcycle Dealers
Jul	July	<ul style="list-style-type: none"> • Manufacturing • Distribution/Fulfillment • Credit Unions • Event Planning • High Desert Economic Development 	<ul style="list-style-type: none"> • Marketing/Public Relations • Media Advertising • Casual Dining • Building Services Directory 	<ul style="list-style-type: none"> • CPA Firms • Commercial Printers • Ad Agencies/Public Relations Firms • Largest Insurance Brokers (Property/Casualty) • SBA Lenders • Staff Leasing Companies Serving the I.E.
Aug	August	<ul style="list-style-type: none"> • Personal/Professional Development • Employment/Service Agencies • Health & Fitness Centers • Caterers * Coachella Valley Economic Development 	<ul style="list-style-type: none"> • Environmental • Expansion and Relocations • Women in Commercial Real Estate 	<ul style="list-style-type: none"> • Environmental Firms • Largest Companies • Small Package Delivery Services • MBA Programs • Medical Clinics
Sep	September	<ul style="list-style-type: none"> • Financial Institutions (2nd Quarter, '05) • Mortgage Banking • SBA Lending • Independent Living Centers 	<ul style="list-style-type: none"> • Health Care and Services • Airports • Golf Guide to Southern California 	<ul style="list-style-type: none"> • Substance Abuse Programs • Largest Banks • Largest Hotels • Golf Courses
Oct	October	<ul style="list-style-type: none"> • Lawyers/Accountants • HMO/PPO Enrollment Guide • Economic Development * Temecula Valley 	<ul style="list-style-type: none"> • Telecommunications • Office Technology/Computers • International Trade • Holiday Party Planning 	<ul style="list-style-type: none"> • Wireless Phone Services • Internet Services • Long Distance/Interconnect Firms • Copiers/Fax/Business Equipment
Nov	November	<ul style="list-style-type: none"> • Retail Sales • Industrial Real Estate • Commercial R.E./Office Parks • Educational Services Directory 	<ul style="list-style-type: none"> • Human Resources Guide • Executive Gifts • Building and Development * New Communities 	<ul style="list-style-type: none"> • Commercial R.E. Development Projects • Commercial R.E. Brokers • Fastest Growing Companies • Mortgage Companies • Title Companies
Dec	December	<ul style="list-style-type: none"> • Financial Institutions (3rd Quarter, '05) • Top Ten Southern California Resorts • Temporary Placement Agencies • Best-Selling Business Autos 	<ul style="list-style-type: none"> • Health Care 	<ul style="list-style-type: none"> • 2006 "Book of Lists" • Chambers of Commerce • Fleet Leasing Auto Dealers • Business Brokerage Firms

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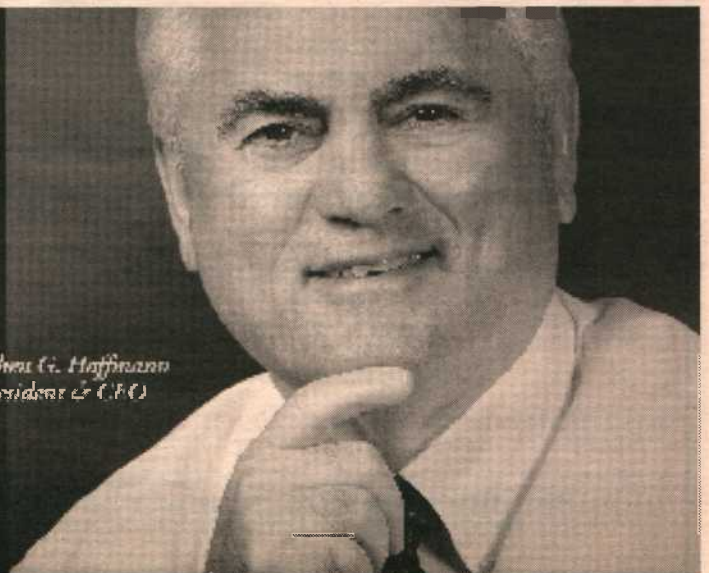
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LETTER TO EDITOR

The 2005 Nursing Crisis - California Style

by Mike Kirchubel

On Nov. 4th, 2004, two days after the GOP-dominated national elections, an emboldened Governor Arnold Schwarzenegger issued an "emergency" regulation to stop the 5:1 patient-to-nurse ratio law for three years. His "Finding of Emergency" sounded as if it were copied and pasted from the hospital lobby's Web site. Was this a real emergency? Was the governor protecting Californians from a real danger, or was he merely parroting the hospital industry's propaganda and doing their bidding?

The closure of the tiny, 39-bed Santa Teresita Hospital in Duarte was hailed by the California Hospital Association (the hospital owner's lobby) as the "tragic consequence of unrealistic nurse ratio regulations" and it figured prominently in Schwarzenegger's "Finding of Emergency." In reality, this failure was actually caused by years of "severe financial distress" and nurses who worked there reported they were "generally meeting the ratios without difficul-

ty." The real kicker to this story is this: the letter announcing the hospital's closing is dated Jan. 6, 2004—five days after the 6:1 ratios started. Now tell me, who, besides our governor, would really believe that five days of intolerable 6:1 ratios caused the downfall of this poor little hospital? Santa Teresita became the "poster child" for the hospital industry's anti-nurse crusade. Their letter (with the date) is proudly displayed on the CHA Web site as if it were mathematical proof that ratios = evil.

According to Schwarzenegger's "Finding of Emergency," "the CEO of San Gabriel Valley Medical Center cited the cost of complying with the ratios as a major reason for the closure of the hospital's 41-bed psychiatric unit."

Not mentioned in the "Finding" was the fact that this unit too was already losing money and that it was on target to lose \$2.5 million overall. The California State Office of Health Planning and Development reports that the year

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OPINION

Never Reward Illegal Behavior

by Sen. Bob Dutton

In addition to dealing with a multi-billion dollar state deficit that is becoming an annual event in Sacramento, legislators will once again debate and vote on the issue of granting driver's licenses to illegal immigrants.

Sen. Gil Cedillo has re-introduced legislation (SB60) which would allow those who have entered this country illegally to legally obtain what is considered our form of identification—a California driver's license.

A version of the bill Senator Cedillo has introduced passed in 2003 and was signed by then Gov. Gray Davis. When Governor

Schwarzenegger was swept into office later that year he successfully convinced the Legislature to repeal the flawed law that was to go into effect on Jan. 1, 2004, and then vetoed a weaker measure of the same law later that year.

Those of us who have opposed the legislation from the beginning have been labeled as anti-immigrant, anti-Latino and worse. But truth be told, this legislation has nothing to do with anti-anything, but is an issue of rewarding illegal behavior.

Senator Cedillo and others who support the legislation believe this is an issue of safety. They feel

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COMMENTARY

So-Called Tax 'Amnesty' Program Traps Good Faith Taxpayers With Huge Penalties

by Allan Zaremborg

The state's much-publicized tax "amnesty" program creates a trap for good faith taxpayers who are trying to pay their taxes.

The program forces amnesty seekers to pay their taxes by a certain date with increased penalties, even though their tax liability is not settled due to, for example, a federal audit yet to be completed.

These new penalties send the wrong message to businesses that are seeking to invest in California.

Amnesty and the subsequent penalties should be directed at taxpayers who willfully refuse to pay the taxes to be owed. When tax liability has yet to be resolved, it is ridiculous for government to impose such penalties.

So far, the Franchise Tax Board (1717B) has failed to take action on requests from the California Chamber of Commerce and other business organizations to administer the tax "amnesty" program in a way that doesn't make it a tax trap for taxpayers who are making good

faith attempts to comply with tax requirements.

At an FTB hearing last week, the chamber and others explained their concerns that the breadth of the so-called tax "amnesty" program will not only catch numerous taxpayers unaware, but also will expose extreme financial penalties to taxpayers who are doing their best to pay and report taxes accurately.

Rather than taking action to remove the unintended negative consequences of the "amnesty" program, the FTB instead instructed its staff to look for more information about how other states with amnesty programs handle similar issues.

The FTB's inaction hurts the "amnesty" program and the state's economy. If not improved, the program unfairly and severely penalizes all taxpayers—not just those who intentionally fail to file or underreport taxes.

Any tax uncertainty gives businesses cause to delay or even halt

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Establishes resources and program referral services for dependent adults and seniors: **Counties Do**

Assists and encourages parenting and pregnant teens to remain in high school: **Counties Do**

Recruits foster homes for children in need: **Counties Do**

Helps families in crisis to learn to parent: **Counties Do**

Helps adults with special needs live independently: **Counties Do**

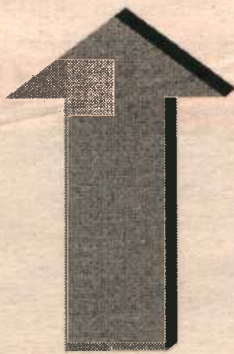
Initiates truancy prevention programs: **Counties Do**

Provides support services for grandparents caring for their grandchildren to avoid foster care placement: **Counties Do**

Ensures transportation and childcare so the unemployed can look for work: **Counties Do**

California Counties are key to enabling the vulnerable, trusting and fragile to become successful, safe and productive citizens.

Counties help our communities' children and elderly adults be free from neglect and abuse. We help low-income families support themselves and gain independence from public aid. However, the viability of many of these primary protective and support programs is being challenged today in California.



Increasing demands and new mandates for services

Counties face growing public demands and new mandates for services to vulnerable children and families, plus growing expectations from employers for employment preparation and training programs.

Financial penalties tied to complex and changing programs

Social Service Departments face increasing State and Federal expectations for achieving results in programs that are often underfunded and are constantly being redefined.



Significant reductions to social service funding this decade

There have been over \$2.8 billion in funding cuts to basic Social Service programs serving children, adults and low-income families in California since 2001.

Pilot Air Freight Reports 23.4% Increase

continued from page 1
“Our Clients Recognize Our Dedication to Customer Service and Superior Performance...”

continue to increase our sales, handle larger volumes of shipments and post record results by servicing our customers with personalized customer service and flexible transportation and logistics solutions,” said David Gilliland, Pilot’s Ontario station manager. “Our clients recognize our dedication to customer service and superior performance, and this is a true testament to our people and expertise.” Richard G. Phillips, chairman, president and CEO of Pilot, stated, “2004 was an outstanding year for Pilot. Our investment in upgrading our technology, operations and sales capabilities has been rewarded by our customers’ confidence in our ability to offer them the best solutions to their supply chain requirements. We grew our market

share while leveraging our affiliation with the World Freight Alliance and increased international revenue by over 41 percent for the year. Domestically, we continue to expand our relationships with Fortune 1000 companies and build our menu of services. Pilot’s stability, in an ever-changing market, enables us to attract and retain customers and employees, and we expect 2005 to be another very successful year.” Pilot Air Freight is a full-service transportation and logistics company offering global coverage 24 hours a day, seven days a week. Pilot operates 65 offices throughout North America, and is a member of The World Freight Alliance (WFA), a worldwide network of independent transportation companies. The WFA provides shippers the efficiencies of a freight forwarding network along with complete cross-continent, tracking and tracing.

So-Called Tax ‘Amnesty’ Program Traps Good Faith Taxpayers With Huge Penalties

continued from page 10
 plans to invest in jobs in California, thus slowing the state’s economic recovery.

At the request of the FTB, the chamber is working with the California Taxpayers Association on outlining for the board how to resolve the negative fallout from the amnesty program through the administrative process.

But time is short. The deadline

for filing for the amnesty program is March 31.

For the good of the tax amnesty program and the state’s economy, the FTB would be wise to move quickly to remove the unintended tax traps from the program.

Allan Zaremborg is president and chief executive officer of the California Chamber of Commerce.

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COMPUTERS/TECHNOLOGY

How I Miss the Old Millennium

by J. Allen Leinberger

Computer nostalgia. If there is such a thing, then I think I have it. Not that I am not impressed with the new generation of gigabyte computers, flat screens and wireless technology. I sometimes wonder how I ever got along without my PDA and my iPod. Every morning those two items, along with my cell phone, with all of its technical wonders, are checked and charged as I head off for the day.

Still I can't forget those golden days back in the 1990s. I had just brought my first Apple Performa into this magazine's offices, and the people I work with were stunned. They would come down to my office just to watch the computer. For one thing I had a color screen. Real color. And sound!

What many thought was a coffee cup holder was in fact, a CD tray. Amazingly it tracked in and out to play the disks that I loaded. A picture appeared on the screen that looked for all the world like an automobile disk player and I could pick and choose the song I wanted to

hear. I could even change the color of the player and the LED readout on it. Then there was a program called Kaboom. It allowed me to add sounds, even voice tracks to various computer functions. When I emptied the trash, Mr. Sulu from "Star Trek" would say, "It's gone sir." When I hit "Enter," the Battlestar Gallactica Cylons would respond, "By your command." I even programmed the voices of five specific actors to say "Bond, James Bond," in random sequence at the top of the hour.

And then there were the screen savers.

This was back in the days of the fish tank and the flying toasters. But soon we were blessed with the bad dog program. The little spotted tramp made a mess of the screen, but it was so entertaining that you could sit and watch him for hours. Then there was the Disney package, the "Simpson" package and the "Star Trek" packages. The Original Series gave us a desktop full of tribbles and the Next Generation gave us the Borg to assimilate our computer.

The After Dark Screen Saver company continued their creativity, allowing us to create custom messages. I set one, rather unkindly, to tell people to stay out of my office, which took a friend delivering a Christmas gift quite by surprise.

Flying toasters got replaced by flying toilets or the secret hand that would come out from inside of the machine to leave messages on the glass. The more sick and disgusting screen savers lived up to their name, but the entertainment value kept people coming down the hall to watch my machine. It's not that the computer of today lacks entertainment value. Tunes can play thousands of songs. More than most radio stations. It can even carry Audiobooks, and it can load them into your iPod. I don't think you can fit a full unabridged book into the new iPod Shuffle, but the 4th generation players will handle Tom Clancy quite nicely. Today, of course, you can play not just your CD library, but your DVDs as well. Your new iPod holds pictures and the newer cameras

can show movie previews. (It's a commercial, folks. Get over it.) I expect that even as I write this, the technology to actually store a collection of DVDs on your hard drive or the 5th generation iPod is being developed. And business itself is better than ever. When Apple hit 80 in February, it split.

Still, the old days of the sound effects and screen savers have faded. True, you can download a screen saver that is compatible with today's operating systems but it will probably be nothing more than promos for some new movie. Imagine what we will get this summer with "Batman," "King Kong," "Star Wars" and the next "Spiderman" film. But none of them can equal a flying toaster. There are some new fish bowls that actually look for all the world like a film, but the realism just doesn't do what the old animated fish did. Just as it is true on TV, reality is somehow not as entertaining as fantasy. That is why I miss the old days. But I don't miss the beige boxes.

Internet avenues new headquarters

continued from page 1

three large Web portals - CosmeticSurgery.com; PlasticSurgery.com and iEnhance -- for people interested in cosmetic procedures.

"The company was housed in our Ontario branch since 1959, and was literally bursting at the seams due to extremely rapid growth fueled by the massive outpouring of interest in cosmetic and plastic surgery," says Michael Powers, Internet Avenues' president.

Because of the company's huge Internet presence, and the need to constantly cool 26 Internet servers, many dozens of computers and other high-tech gear, the 16,000-square-foot, two-story building in Rancho Cucamonga has a 60,000-watt natural gas fired generator in the parking lot which kicks in auto-

matically in case of electricity failures or brown-outs. The Ford V-10 engine that drives the generator is AQMD certified.

The company's three Web portals together generate some 40 million visits by computer users annually.

The 8,000-square-foot second story is occupied by Internet Avenues' staff which consists of about 30 employees handling administrative, sales, technical, artistic and content writing chores.

Financing for the building was privately acquired from Cube, an LLC corporation. "We've designed the new headquarters building as something we can grow into over time," says Powers. "We can add about ten to 15 more staff members before we must start expanding."

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MANAGING

Building a Positive Marketing Team

In the third episode of NBC's reality show "The Apprentice," candidates developed and executed a marketing campaign for the premium coffee brand Nescafe Taster's Choice. The team that created the greatest buzz, as judged by Nescafe executives, won the competition. While designed to entertain, "The Apprentice" depicts business interactions and challenges that frequently occur in real-world settings.

"A negative employee can affect the whole team, bringing down other staff members and driving the whole project off track. When dealing with a negative team member, try to redirect his or her efforts towards one of their strengths. This may serve to diffuse the situation and re-motivate the individual," said Edward T. Reilly, president and CEO of American Management Association. Reilly offers the following tactics:

- Encourage dialogue. This is a critical first step. Ask open-ended questions. Negative people like to be listened to and if you give them the impression that you are truly interested in what they are saying, they will become more positive. They may even share information that you may not have been aware of.
- Identify the negative behavior in specific terms. Illustrate how their negative behavior is affecting others and the impact it is having on the rest of the organization.
- Focus on the behavior, not the personality of the individual. You cannot and should not attempt to change an individual's personality. It is much more reasonable to plan on changing unacceptable behaviors.
- Ask what can be done.

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Getting Rich Your Own Way

by Brian Tracy

If you are really serious about becoming wealthy, there are five primary ways that fortunes are made.

Become an Entrepreneur

The number one road to riches, at the head of the list and on the top of the hit parade throughout U.S. history, is entrepreneurship, starting and building a successful business. Entrepreneurship includes every kind of business, from farming and trucking to real estate and computers.

Seventy-four percent of self-made millionaires in the United States, going back 200 years, come from self-owned businesses. An individual starts with an idea for a product or service, turns it into a business, builds it up from the ground floor, and as a result becomes wealthy. Henry Ford, Andrew Carnegie, John Jacob Astor, Cornelius Vanderbilt, Ross Perot, Sam Walton, Bill Gates, Michael Dell, and Larry Ellison are all people who started with little or nothing and built their own successful businesses. And there are millions of others.

Work Your Way Up

Another way to become rich is as a highly paid executive of a successful company, or as an employee of a company that awards stock options that become valuable. Ten percent of self-made millionaires in the United States are men or women who have joined large corporations or companies that became large and worked for these companies for many years. They usually worked hard; were promoted and paid well; earned stock options, bonuses, and profit sharing; and as a result of holding on to that money, became millionaires and multimillionaires.

Paul Allen started Microsoft with Bill Gates, sold out when he became ill, took much of his share of the company in stock, and is now a multimillionaire. The Seattle area is famous for having so many "Microsoft millionaires," people who went to work for Microsoft in

the 1970s and 1980s, sometimes as secretaries and programmers, received stock options, and became wealthy when they exercised them. Many senior executives receive bonuses and profit sharing worth millions in a single year. Working for a large company that grows, pays well, and shares its profits is a major source of wealth.

Many executives have stayed with their corporations for many years; have risen to positions of seniority; are paid extremely well; are given stock options, profit sharing, and bonuses; and as a result of holding on to the money, they became millionaires. Not so long ago, Lee Iacocca, the chairman of Chrysler Corporation, was paid \$26.7 million for one year. Michael Eisner of Disney earned a \$150 million bonus. It's not too hard to become a self-made millionaire if you're making that kind of money in a year.

Become a Professional

A major source of self-made millionaires consists of professional people--doctors, dentists, lawyers, architects, engineers, and others with advanced degrees who can charge high fees for their services. These people earn their degrees, dedicate themselves to becoming very good at what they do, rise to the top of their professions, earn high incomes, and then hold on to the money. Ten percent of self-made millionaires in the United States fall into this category.

Get Into Sales

An important source of self-made millionaires is salespeople and sales consultants. Five percent of self-made millionaires in the United States are men and women who are experts and at the top of their fields in selling. They never started their own businesses. Few of them went to college or earned professional degrees. Instead, they became very good at selling a product or service, and were paid well for doing it. In addition, they managed their money well, invested it intelligently, and made it grow until they were millionaires or better.

Fully 99 percent of self-made millionaires in America come from these four categories:

1. Self-owned businesses.....74%
 2. Senior executive positions..10%
 3. Doctors, lawyers, and other professionals.....10%
 4. Salespeople and sales consultants.....5%
- Total.....99%

All the Others

The final 1 percent of self-made millionaires includes all the people who have made their money in the stock market, with inventions, in show business, through the authorship of books and songs, as lottery winners, and all other sources. Unfortunately, because this group gets so much publicity, many people think that they are typical of the people who get rich. The fact is that they are quite rare.

To get wealthy, you don't have to depend on luck, windfalls, or inheritances. It's like trying to find anything else--the way is easier and the results more positive if you know where to look in the first place. Now that you know where 99% of the wealth comes from, where are you going to look?

About the author

Brian Tracy is 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 book "Getting Rich Your Own Way." He can be reached at (858) 481-2977 or www.briantracy.com.

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The 2005 Nursing Crisis - California Style

continued from page 10

BEFORE the ratios started, 10 California hospitals failed. Unfortunately, the hospital owners had no one else to blame in 2003.

The governor's "Finding of Emergency" cites California's nursing shortage as the main reason for delaying the ratios. Ironically, the nurses' law was the primary factor in the dramatic RN increases seen over the last few years as California hospitals aggressively hired nurses to comply with the ratios.

For the five year period from 1990 to 1995, the number of active California RNs grew at a rate of less than 2,000 per year. From 1995 to 2000, the rate was 3,000 per year. But, from June 2000 to June 2004, this rate exploded to 10,000 a year! And, for the last six month period from June 30th, to Dec. 31st, 2004, an average of one thousand active status RNs were added to California's roles each month.

This welcome and spectacular trend was instantly reversed by the chilling effect of the governor's "emergency" delay tactic. The January 2005 numbers showed a drop of over 300 active RNs as hospitals that had hired in anticipation of the scheduled Jan. 1st 5:1 ratios suddenly discovered they were "overstaffed."

Certainly it costs something to hire more RNs and there are as many guesses for how many nurses we'll need to fill those ratios. But, amazingly, there may be no cost at all. There have been dozens of independent studies showing that an enriched RN presence actually saves the hospital money. These studies show that when the RN staffing is pumped-up, wonderful things begin to happen: there are fewer wound infections, fewer cases of pneumonia, fewer pressure ulcers, fewer urinary tract infections, the patients get better educated on issues of health, their disease and treatment, they get up and move around sooner, and they go home earlier.

Kaiser, our nation's largest HMO, and not known for being fast and loose with its cash, has decided to go ahead with the 5:1 ratios this year in spite of the governor's "emergency." This makes perfect sense from Kaiser's vantage. The company makes money from its member's monthly premiums and must spend that money, providing healthcare when its members are sick. Kaiser's fiscal health equates to its members physical health. When Kaiser's patients spend less time in the hospital, everyone is happy.

But that's not true with traditional hospitals. They get paid by the patient or his or her insurance

company to provide services. The more infections, ulcers, medication errors, late antibiotics, infiltrated IVs, pneumonias, falls, poor patient education, and time spent in the hospital, the more money they get paid. I figure the best thing the hospital owners could do (if they only cared about their bonuses and not about the health of us Californians) is eliminate as many nurses as possible from the hospitals. Come to think of it, that's exactly what happened in the 1990's and that's what led the nurses to push for their ratio law. Interesting, huh?

On March 4th, the Superior Court of California will hold a hearing in Sacramento to decide if the governor acted in good faith when he declared a state of "emergency" and unilaterally delayed the ratio law. Will the "evidence" he presented in his "Finding of Emergency" prove that he acted in our best interests, or in the best interests of the special interests? Stay tuned.

Mike Kirchubel is a 57-year-old registered nurse living in Fairfield, CA. He got his RN in 1976 while he was working for the San Francisco Emergency Medical Service. Except for a 6-year stint as a stockbroker in the 1980's, he has been in the medical field since 1972. He is currently working as an RN for Kaiser Hospital in Vallejo.

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Building a Positive Marketing Team

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Negative people often list reasons why something will not work and won't respond beyond that. Ask them to give three reasons that concern them the most about the situation. Then narrow it down to two, and then to one reason. Then switch tables on them and ask for one possible action to address the problem, then two and then three.

- Avoid becoming defensive. If you overact, you may lose control and probably become emotional or negative yourself.

Don't take their words or actions personally. They are not really directing their actions towards you—it often is more of a reflection of how they feel about themselves.

Highlight their attributes. In order to boost the self-esteem and self-confidence of the negative person, point out or have them note their skills, accomplishments and strengths.

- Suggest alternative positive behaviors. If possible, have the negative person come up with the action plan and how to implement it. He or she will "own" it and much more readily act upon it.

- When all else fails, confront them head on. Their negativity may be

influencing their performance, the performance of others or impacting the bottom line. If so, you may have no other options than to confront them directly,

- Establish monitoring procedures. Discuss with the negative person how you will know if there is a change in behavior. Will you observe or get feedback from others?

Follow up. Give the negative person positive reinforcement if the negative behavior improves. If there is no improvement, you may need to point out consequences for non-compliance.

Provide an encouraging environment. If you want to get the negative person to be more productive, give positive feedback, express your appreciation and have a positive attitude yourself. Be sure to treat everyone fairly. Set clear goals and expectations.

American Management Association offers a series of communication and interpersonal skills seminars from introductory-level programs to advanced courses. Seminars are offered at AMA Executive Conference Centers. For more information on these and other AMA seminars, visit Online at www.amanet.org.

H E A L T H C A R E

A Spotlight on Health Care Increases

Partly because of developments in Washington, health care companies may reap some tangible benefits this year and next. The spotlight on Social Security notwithstanding, health care spending has increased, on average, more than 8 percent a year over the past three years. This increase has been more rapid than income growth, inflation, GDP growth, or government revenue. This trend cannot be sustained forever, but there are few signs that the federal government plans anything in the near term to contain health care spending. For now, the health care industry is likely to find Washington a friendly place.

For those health care sectors that depend on government-mandated reimbursements, recent decisions on rates have been positive. Some hospitals and nursing home operators may find smaller increases than they would have liked, but between a steadily expanding economy, low inflation, and an aging population, the signs are positive for HMOs. And while the government may eventually try to contain rising drug costs, near-term pressures are probably less than feared.

The divide between short-term and long-term issues for health care investing is striking. Many biotech companies focus on complicated, extremely expensive drug compounds to treat rare diseases or late-stage cancers. These often cost tens of thousands of dollars a month, and extend life less than a year. They are very, very profitable for the company making them. The problem is that the cost is immense, and contributes significantly to the upward (and unsustainable) spiral of health care spending. Companies that produce these drugs can be very profitable. They can be good investments, but eventually, something will be done about the astronomical prices, either by the market or by the government. And when that happens, these companies will face real challenges and hard choices.

Government, however, tends to be oriented toward the short-term,

and the only negatives we see for health care this year are potential slow-downs in FDA approval of drugs with safety issues or of "me-too" drugs that closely resemble other products on the market. Except for these categories, the FDA has been accelerating the

drug-approval process, much to the satisfaction of drug companies. Pharmaceutical companies also stand to benefit from the recently-passed Medicare drug benefit bill. Pharmacies may be squeezed, but not drug makers.

Finally, while many Washing--

ton observers currently write-off Congress passing a medical liability reform bill, we aren't so skeptical about movement in this area. First there is the Bush factor, and he is pushing for a bill to cap punitive

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DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL STOCK

THE GAINERS Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Channell Commercial Corp	8.00	6.97	1.03	14.8%
Fleetwood Enterprises Inc	9.38	8.78	0.60	6.8%
Watson Pharmaceuticals Inc	31.40	29.83	1.57	5.3%
HOT Topic Inc	20.17	19.38	0.79	4.1%
American States Water Co	27.00	25.95	1.05	4.0%

THE LOSERS Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
CVB Financial Corp	18.56	19.38	-0.82	-4.2%
Provident Financial Hldg	27.62	28.65	-1.03	-3.6%
PFF Bancorp Inc	41.59	42.94	-1.35	-3.1%
Keystone Automotive Industries Inc	21.75	22.00	-0.25	-1.1%
Pacific Premier Bancorp Inc	11.99	12.12	-0.13	-1.1%

	Ticker	2/23/05 Close Price	1/31/05 Open Price	% Chg. Month.	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Co (H)	AWR	27.00	25.95	4.0	27.24	20.82	38.0	NYSE
Channell Commercial Corp	CHNL	8.00	6.97	14.8	10.39	2.90	24.3	NASDAQ
CVB Financial Corp	CVBF	18.56	19.38	-4.2	22.40	15.64	17.2	NASDAQ
Fleetwood Enterprises Inc (L)	FLE	9.38	8.78	6.8	16.14	8.25	NM	NYSE
Foothill Independent Bancorp (H)	FOOT	24.90	24.11	3.3	25.75	18.91	19.0	NASDAQ
HOT Topic Inc	HOTT	20.17	19.38	4.1	30.23	13.85	21.7	NASDAQ
Keystone Automotive Industries Inc	KEYS	21.75	22.00	-1.1	29.28	17.55	19.4	NASDAQ
Modtech Holdings Inc	MODT	8.70	8.63	0.8	9.50	6.45	NM	NASDAQ
National RV Holdings Inc	NVH	10.70	10.67	0.3	18.85	8.52	23.8	NYSE
Pacific Premier Bancorp Inc	PPBI	11.99	12.12	-1.1	15.25	9.80	16.4	NASDAQ
PFF Bancorp Inc	PFB	41.59	42.94	-3.1	47.18	33.93	15.9	NYSE
Provident Financial Hldgs	PROV	27.62	28.65	-3.6	29.58	22.30	11.1	NASDAQ
Watson Pharmaceuticals Inc	WPI	31.40	29.83	5.3	47.50	24.50	17.2	NYSE

Notes: (H) - Stock hit fifty two week high during the month, (L) - Stock hit fifty two week low during

Five Most Active Stocks

Stock	Month Volume
Watson Pharmaceuticals Inc	24,554,200
HOT Topic Inc	16,223,161
Fleetwood Enterprises Inc	11,807,600
Pff Bancorp Inc	1,506,900
CVB Financial Corp	1,498,272
D&P/IEBJ Total Volume Month	59,793,005

Monthly Summary 2/23/05

Advances	8
Declines	5
Unchanged	0
New Highs	2
New Lows	1

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The Top HMO's

Ranked By Inland Empire Enrollment

Company Name Address City/State/Zip	Membership: Inland Empire Companywide	Profile Model Type I.E. Employees Companywide Employees	Offices: Inland Emp. Companywide Fed. Qualified?	Contracts: IE Hosp. Companywide Hosp. Physicians I.E. Physicians Companywide	Patient Care Fac.: Group I.E. Hosp. I.E. Hosp. Total	Top Local Exec. Title Phone/Fax E-Mail Address
1. Kaiser Permanente Medical Centers 9961 Sierra Ave., Fontana, CA 92335 10800 Magnolia Ave., Riverside, CA 92505	550,728 9,100,000	Managed Care 6,900 na	5 337 Yes	31 N/A 645 11,345	17 2 20 (Calif.)	Terry Belmont Sr. V.P./Area Mgr. (909) 427-5269/427-7931 (909) 353-3601/353-3002
2. PacifiCare of California 5995 Plaza Dr. Cypress, CA 90630	332,400 2,400,000	Network 50 3,000	1 20 Yes	21 229 2,416 31,000	50 28 229	Howard Phanstiel President/CEO (714) 952-1121/226-3025
3. Aetna U.S. Healthcare of Calif., Inc. 9500 Cleveland Ave. Rancho Cucamonga, CA 91730	233,169 4,963,412	IPA/Group 159 47,000	1 310 Yes	32 4,513 3,298 na	28 32 4,513	Ed Tanida General Manager (714) 972-3351/972-3390
4. Health Net 650 E. Hospitality Lane, Ste. 200 San Bernardino, CA 92408	220,928 1,717,000	IPA/Group 25 1,000	1 25 Yes	23 275 3,300 36,000	44 23 298	Gene Rapisardi Regional Vice President (909) 890-4100/890-4163
5. Inland Empire Health Plan 303 E. Vanderbilt Way, Ste. 400 San Bernardino, CA 92408	185,000 185,000	IPA 245 245	1 1 No	23 23 2,000 2,000	N/A 23 23	Richard Bruno CEO (909) 890-2010/890-2019
6. Molina Healthcare of CA One Golden Shore Dr. Long Beach, CA 90802	90,000 248,537	Managed Care na 9,915	WND	WND	WND	Dr. Joseph Mario Molina President (562) 435-3666 www.molinahealthcare.com
7. Cigna Healthcare of Calif. 505 N. Brand Blvd. Glendale, CA 91203	50,000 700,000	IPA/Network 0 500	0 6 Yes	15 265 N/A	N/A	Bill Corba CEO (818) 500-6262/500-6480
8. Universal Care 1600 E. Hill St. Signal Hill, CA 90806	7,477 150,000	Staff/Mixed 7 910	1 3 No	18 145 1,300 5,000PCP/15,000SPC	14 18 145	Jay B. Davis Executive Vice President (562) 981-4028/981-4096
9. Great West Health Care 330 N. Brand Blvd., #875 Glendale, CA 91203	WND	IPA/Group WND	WND WND No	17 158 1,995	N/A	Kurt Hoekendorf V.P./Executive Director (800) 663-8081/(818) 545-9238

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

INLAND EMPIRE PEOPLE

Shirley Patrick, Queen of the West End

A community activist! A community volunteer! Shirley Patrick is all of these and much more!

Roberta Pierce, at York Employment Service where Patrick has been working for almost five years, has said that Patrick is a large contributor to the overall sales performance of York Employment. Roberta has commented that Patrick is a great "team player" and will go that extra mile when called upon.

Having lived in the Inland Empire since the mid 1940s, Patrick has seen the area grow from being primarily an agricultural area of citrus groves and vineyards to a massive building of housing, very large shopping centers, "big-box" warehouses, product manufacturing facilities, and a population growth that has been unbelievable.

She has grown up in this community, graduated from a local high school, married her childhood sweetheart and raised three children in the Ontario/Upland area. She has been married for over 48 years. Her children live locally and they have six grandchildren, one a new baby boy, and one great grand-

daughter.

Beginning in 1979, she left retail to enter the staffing/employment field and owned a personnel consulting business for several years. By this time she realized that she needed to make a difference in the world, and being a high-energy type person, it was easy for her to do many things and to do them well all at the same time. Like the old saying goes, "If you want to get something done, find a busy person."

For more than 30 years she has been a member of the Soroptimist of America, a community-based women service club with numerous community projects. Patrick was president of one of the local clubs and also held many chairmanships within those clubs. She participated freely in making whatever events came up successful and profitable.

One of those significant events that she is most proud of is the annual Christmas on Euclid Craft Fair for the Ontario Chamber of Commerce. The event was started in 1982, by a small group of service club people, including Patrick, as a

community fund-raiser, to help to maintain the 12 historical Christmas scenes placed in the median up and down Euclid Ave. each holiday season. Those scenes have had several challenges. One was when an atheist challenged the placement of those scenes on the avenue. The chamber survived the challenge with courts stipulating that the scenes, being on the avenue since the 1950s, were historical and not religious. There is now a commitment by the Ontario Chamber Board to keep the scenes funded and in top repair. Over the last several years Shirley Patrick has participated in an important role with the event and totally chaired the event for several years.

She has been honored many times in the Inland Empire by organizations, chambers and the City of Ontario. A few of the honors were: Woman of Distinction, Ontario City Community Hero, Ontario Chamber Volunteer of the Year, and several certificates of appreciation from OPARC, Kiwanis, and San Bernardino County and other organizations.

For the current year she is



Shirley Partick

focused, not only on her job at York Employment, but is also dedicating extra time to the Ontario Chamber on their executive board. Still she is leaving time for the Rancho Cucamonga Kiwanis Club and Rancho Cucamonga Chamber events.

Patrick believes that it has been a great ride all these many years. She tells the *Inland Empire Business Journal*, "I have contributed to this community, and this community has been good to our family. I never meet a stranger, so if you see me say, 'Hello.' I may even help you find a job or help your company find employees."

Scott R. McGookin—Our Man in Hesperia

You may recognize the name of Scott McGookin from his years as the assistant city manager in Ontario. That was back in the days when the Auto Center was but a dream and the Mills, the Convention Center and even the new airport terminals were empty fields.

Today, McGookin is the senior development specialist for the City of Hesperia. In this position he is responsible for activities in their economic development, housing and redevelopment. McGookin coordinates and implements the state HCD-funded HOME Grant Program, housing set-aside projects, and other projects and activities. McGookin coordinates the City of Hesperia's first-time home-buyer program, housing rehabilitation loan program and various state and federally-financed new construction projects.

McGookin has over 15 years of

local government experience administrating community development, redevelopment, housing, and economic development programs in Hesperia, West Covina and, of course, Ontario.

McGookin got his degree from Cal Poly in public administration / political science with a minor of economics, and has obtained the certificate of economic development management from U.C.R. and other continuing education certificates from Georgia Institute of Technology in the field of economic development.

Scott McGookin has specialized training and experience in California redevelopment law, community development and housing.

McGookin is a member of the California Association of Realtors (CAR), National Association of Realtors (NAR), Realty Investment Association of California

(RIAOC), and is a California notary. McGookin has obtained the distinguished toastmaster designation from Toastmasters International.

McGookin has been a member of his local Kiwanis Club for over 13 years, and served as the club president from 1998-1999. McGookin enjoys partnering with many community service organizations on service events and activities.

He was elected as the 2004-2005 lieutenant governor marketing for Toastmasters International District 12. He is the third top officer of Toastmasters District 12, consisting of 90 Toastmasters' clubs stemming from Diamond Bar on the west and encompassing most all of San Bernardino and Riverside counties.

Toastmasters' motto is "Toastmasters: Changing Lives, One at a Time." As such, McGookin



Scott R. McGookin

emphasizes that Toastmasters provides speaking, listening and self-confidence skills, which, in turn, spur individuals on to conquer other obstacles.

Ontario's loss has obviously been Hesperia's gain as many flatlanders head up the hill.

EXECUTIVE TIME OUT

San Diego Museums

by Cary Ordway

Think zoo and you think of San Diego. Think of San Diego and you think of the San Diego Zoo. For decades, this world-famous zoo has been attracting visitors from all over the world—and its popularity is as great as ever.

Yet many people don't realize that the San Diego Zoo is just one part of an amazing collection of fascinating attractions and museums that, together, comprise Balboa Park. While you might allow several hours for your visit to the zoo, you could literally come back several different days to enjoy the 15 museums located on this picturesque piece of San Diego real estate.

The park has become a cultural centerpiece for a city that combines majestic seascapes with a cosmopolitan downtown—and, oh, did we mention the weather? Reputed to have the best climate in the country, San Diego boasts hundreds of blue-sky 65-to-75-degree days every year.

And so, much more often than not, the sun casts a warm glow over Balboa Park, illuminating the park's stunning combination of historic architecture and lush landscaping. Many of the park's buildings were the result of two expositions—the 1915-16 Panama-California Exposition and the 1935-36 California Pacific International Exposition. Everywhere you go in the park you are reminded of the ornate, almost palace-like designs common in the first part of the 20th century.

While we had enjoyed many visits to the San Diego Zoo, the focus of our most recent visit was the OTHER side of the park—the part that houses the museums, gardens and many other attractions. Our advice to anyone visiting the park is plan plenty of time for your visit. And be prepared for a little walking.

After a quick visit to the park visitor center—where you can buy combo passes that allow you to get in most of the museums for one flat price—we stopped in first at the

nearby Museum of Photographic Arts. Rows and rows of wall-mounted enlarged black-and-white photos were tastefully arranged just like you would expect in any exhibit of modern art. This modern art does a wonderful job of conveying many historic times from earlier in the century. Many photos seemed



Balboa Park in San Diego

to be of cities and people of the 30s and 40s, including an almost unbelievable view of New York City in a 40's snow storm.

The museum features photos by some of the greatest photographers in the country but we thought some of the most fascinating photos were part of an exhibit by film star Jeff Bridges. His wife gave him a special camera shortly after they were married and this camera, in effect, creates wide angle black and white photos that are the same shape as a movie screen. Bridges apparently has taken photos on most of his movie sets, and this "behind-the-scenes" look at movie-making is not only artful, but interesting.

Next door was the San Diego Model Railroad Museum, a sure-fire hit with our four-year-old and a reminder of our own boyhood memories of driving electric Lionel trains. Our own trains had track systems pretty much confined to the bedroom floor, and our scenery

amounted to a train station and a few miniature people. The Model Railroad Museum offers us all the train sets we always wished we could have had—actually a series of trains and tracks that show highly detailed dioramas of the terrain in San Diego County and the Southwestern U.S.

It's obvious that many hundreds of hours have gone into the careful re-creation of small cities, passenger stations, switching stations, freight yards and even such things as model refineries and other industrial locations. The train systems are not located all in one room, but spread throughout a series of rooms that take the visitor through the various geographic regions. Standing somewhere in the middle of it all were the middle-aged engineers—still boys at heart, every one.

Just upstairs from the Model Railroad Museum is a remarkably good snack bar that offers deli-style sandwiches and a tantalizing assortment of fresh pastries. If an elegant sit-down meal is more to your liking, the Prado Restaurant is in the same general vicinity.

After pausing for a brief lunch at the deli, we took a brisk walk down to the southern edge of the park where we wanted to be sure and take in the San Diego

Aerospace Museum. This is probably the only air museum in the country that has the added realism of being located almost directly under the flight path for a major airport. When you're looking at historic aircraft displays, somehow it just seems fitting to have the building rattled every several minutes by aircraft seemingly just a couple of hundred feet overhead.

The Aerospace Museum is a jewel for anyone fascinated with airplanes. The circular building is packed full of real aircraft, all displayed logically, whether by type or by historic timeline. The museum offers a replica of the Wright Brothers' airplane and even gives visitors a chance to lay in a flight simulator to see what that flight might have been like. A progression is shown through World War I aircraft, including one display where you can view the uniform, maps, goggles and other equipment of a real World War I ace. For those interested in military weaponry, it's almost astonishing to see what they used for bombs—a small hand grenade with missile fins that they just threw out of the cockpit.

World War II and commercial aviation are covered as well, but a more recent part of aviation history is the Apollo 9 spacecraft on display at the museum—the only such craft displayed in the western United States. Moon rocks are on hand, as are examples of the space suits and other equipment used by our astronauts in the various programs that put Americans into space.

When NASA's Gemini and Apollo astronauts got back down to earth, quite often their need for speed was satisfied by fast cars, and there are plenty of those on display just one building north of the Aerospace Museum—at our next stop, the San Diego Automotive Museum. Similar to the classic car shows you might find in Las Vegas or Laughlin, Nevada, this museum is a showroom packed to the rafters with historic cars produced all over the world. Altogether there are

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Marcus & Millichap Retail Research Report

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ond level and membership discounter Sam's Club on the upper level. Family Dollar is going urban, with plans to open 300 stores in big cities in 2005. The stores will be smaller and geared toward walking urbanites in search of bargains. Whole Foods opened a 59,000-square-foot store in New York's Time Warner Center, with a strong emphasis on prepared foods. The chain has been called the first grocer to combine New York's exclusiveness with mainstream America's affinity for size. Home Depot has also adapted, entering markets by filling existing sites or changing their inventory to meet the regulations of the community. In Hyannis, Mass., the home improvement company not only took on a space left vacant by a grocer but zoning regulations made it necessary for the store to give up its paint sales.

FAST FOOD

New Concepts Dominate Fast-Food Industry

Fast-food chains are constantly evolving to meet the never-ending changes in consumers' eating habits. In the quest for diner loyalty, restaurants are broadening their menus and venturing down varied paths to distinguish themselves from the rest of the field. Fast casual restaurants continue to expand and now account for approximately \$5 billion in sales annually. By providing diners with healthier options and more choices, sandwich chain Panera Bread has grown to over 700 stores, with plans of opening an additional 100 stores in 2005. One-

time sibling Au Bon Pain is also eyeing expansion via franchises, rather than their preferred company-owned store method, in hopes of growing faster. Restaurant giant Brinker International pulled back on its Corner Bakery stores, closing seven of the fledgling chain's 86 stores in 2004 in order to "fine-tune" the concept. Mexican food is becoming a more popular fast casual concept, posting annual receipts of almost \$1.5 billion, with sales growing at an annual rate of over 25 percent. Jack in the Box launched an aggressive expansion campaign with its Qdoba Mexican Grill, increasing the chain's size 60 percent by opening 78 stores in 2004, with plans to open an additional 100 per year over the next five years. Jack in the Box is also finding success with its more upscale JBX restaurants and plans to open 300 units over the next five years. McDonald's is plowing ahead with plans to open 100 new Chipotle stores, the chain's entry into the Mexican food arena. Wendy's, however, pulled back on expanding Baja Fresh in 2004 and announced plans to close at least 18 stores. Newcomer Moe's Southwest Grill plans to more than double its 135 stores by early 2005 and is positioning to be a formidable competitor.

Home Improvement Sales

Still Improving

Concerns that rising interest rates and a reduction in cash-out refinancing activity will affect the bottom lines of home improvement retailers seem unfounded. After posting a 15 percent gain in net profits for the fiscal third quarter of

2004, Home Depot, the nation's second-largest retailer, increased profit expectations for the third time in 10 months. The chain expects per-share profits to climb 20 percent in 2004. Increased profits reflect the firm's continued progress in renovating older stores and increasing offerings of large-ticket items, such as cabinets and appliances. Additionally, the chain's "do it for you" concept has continued to gain popularity, with installation services operations jumping 26 percent in 2004, accounting for 5 percent of total sales. Home Depot opened 185 stores in 2004. The chain has similar plans for 2005, with approximately 20 percent of the new stores expected to stray from the traditional big-box layout. Lowe's is also ringing up sales, with 2004 receipts expected to climb 18 percent. The company is anticipating an increase in per-share earnings of 7 percent. The home improvement darling of Wall Street opened 140 stores in 2004 and expects that the vigorous housing market, improving employment and strong demographic trends will underpin further expansion in 2005. Wisconsin-based Menards is continuing to expand on 250,000-square-foot "superstores" to compete with Home Depot and Lowe's.

GROCERY STORES

The Fight for Market Share

Wal-Mart continues to expand into the grocery arena, which has forced the closure of some traditional grocery stores. Wal-Mart's low-cost approach is attracting consumers from all walks of life, especially in the face of rising food and

energy costs. In any one of the company's 225,000-square-foot Supercenters, a consumer can find just about anything, from food to camping equipment. Wal-Mart's long-term plans call for the addition of 2,700 Supercenters over the next several years, which typically register \$400,000 per store each week in food sales alone. Sears embarked on a more aggressive growth plan for its foray into the grocery segment, Sears Grand. While not a full-service supermarket--the stores currently offer dry goods, milk and frozen foods but no produce or meat--speculation is that "Searsmart" will continue to expand the Grand format to eventually position itself alongside of its competitors. Target is also staying on course with its Supertarget stores that are expected to account for over one-third of the company's new space in 2005. Target currently operates 136 of the concept stores, and occupy a fraction of the space of a superstore, traditional chains simply cannot offer the options of a Wal-Mart, but they are finding ways to compete. Albertsons' overall strategy is to balance its price-cutting push with a \$1 billion cost-cutting program initiated in mid-2001. Safeway continues to focus on the customer, with the goal of providing superior service. Despite the California grocery workers strike in early 2004, the company is still expected to post sales increases in 2004, although they will fall short of the previous outlook.

San Diego Museums

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more than 80 historic cars and motorcycles and, every few months, a special display is brought in—such as the Italian cars on display during our visit.

Walking to our next museum stop, we stopped by the outdoor Spreckles Organ Pavilion, where free concerts are offered each Sunday at 2 p.m. It's a great place

to get off your feet for a few minutes while listening to a top-rated musician demonstrating this extraordinary pipe organ. Visitors of all ages were enjoying the music.

We finished off our day with stops at the Mingei International Museum and the San Diego Natural History Museum. The Mingei offers a fine collection of

contemporary folk art and, upstairs, an impressive collection of children's toys and dollhouses. The Natural History Museum is worth some extra time and, in addition to more generalized exhibits about the natural world, the museum currently offers an especially topical exhibit called Earth, Wind and Wildfire, detailing the wildfires that struck the San Diego area in October 2003.

It took us the better part of the

day to just scratch the surface of Balboa Park's many museums and attractions—in future trips we'll no doubt spend time at such park attractions as the Reuben H. Fleet Science Center with its IMAX theater, and the San Diego Museum of Art. And there is so much more.

Indeed, now when we think of Balboa Park, we're likely to think about a whole lot more than just the zoo that made this park famous.

M A R K E T I N G

How to Organize Your Marketing

by Charlie Cook

"I hate sales pitches!" You may have felt this way yourself or heard others say it. If it's such a common response, what's the best way to organize your marketing to attract new clients and customers?

While getting all aspects of your marketing right can be complicated, the simple truth is that you can attract many more clients and be far more successful by doing just one thing.

To get the attention of your prospects and gain their trust and their business, base your marketing on the way your prospects make buying decisions. Just as a sweater needs to fit its owner, your marketing needs to fit your prospects.

Mirror Your Prospects' Decision Making Patterns

How do your prospects make purchasing decisions? A research study by Enquiro and Marketing Sherpa found that 86 percent of Internet users begin a search using Google. Of these, 63 percent scan the search results, looking for key phrases in order to determine which sites to visit.

If your target market doesn't

find the key phrase they are looking for, they won't contact you. It doesn't matter how long you've been in business or how happy your clients are; if your marketing message doesn't match the language your prospects use, tens of thousands of people will never find you. This is true even if they need and want your products and services.

First

If you want people to respond to your search engine listing, billboard ad, radio spot or business card, the handful of words you use need to grab their attention. Invest the time and effort to create a brilliant marketing message. Tailor it to your prospects' problems and concerns and they'll take notice.

Once you have your prospects' attention, you may want them to buy your products and services right away, but this is not realistic. While a small percentage of prospects with an urgent need may buy on first contact with you or your Website, the vast majority won't. The research by Enquiro and Marketing Sherpa found over 80 percent of people looking to buy research a purchase for a period of

time ranging from one week to four months, with 54 percent taking one to three months.

You may be doing a great job at getting attention, but if you're not motivating prospects to contact you, your business is leaking leads. You could be missing more than 80 percent of potential buyers.

Does your company have a web site?

How many visitors stop by your site each month?

How many of these contact you?

If you're a small business, you could easily be attracting 3,000 to 20,000 people a month. Typically, 10 to 30 percent of these people can be motivated to contact you, amounting to 300 to 6,000 leads per month.

You may be attracting more leads than you need. Make sure you capture them so you can market to them. One of my coaching clients had a web site that was attracting 40,000 visitors each month. With a site this popular, he should have been able to generate 8,000 leads each month. All he needed was to structure his web site to prompt

prospects to give him their contact information. Instead he was getting an average of only 10 leads each month.

Second

Motivate prospects to give you their contact information. Give them a reason to contact you. I give away a free marketing guide that prompts almost a thousand people a month to give me their contact information. Once you have your prospects' contact information, follow up regularly to further establish the credibility of your firm and clarify the value of your products and services.

Moving Prospects to Client or Customer Status

When you provide your services or develop your products, you shape them to fit your prospects' wants and needs. Similarly, your marketing needs to be shaped to fit your prospects' buying patterns. When your marketing strategy and materials reflects the information prospects are looking for, you'll get their attention and their business.

Reach Charlie Cook at <http://www.marketingforsuccess.com>

A Spotlight on Health Care Increases

continued from page 16

damages in malpractice cases. Second, even if Congress is slow to act, many states already have, including California, Nevada, and Texas. These state laws are designed to contain the costs of lawsuits, and that in turn should help contain insurance costs.

Before the election, investors anticipated that a Bush victory would be positive for health care companies, and on the whole, that is exactly how it is shaping up. Subsectors with less lobbying power may get the proverbial short-end of the stick, but for the most part, Washington is likely to do little to

impede and much to enhance the profitability of health care companies. To the degree that this contributes to the unsustainable increases in spending, that may not be a good thing. But for now, for investors, it clearly is a positive.

There's another growth niche in health care, one which is clearly a sign of the times: elective surgery. Spurred by television shows like "Nip/Tuck," "The Swan," and "Extreme Makeover," spending on cosmetic surgery has increased dramatically. So has surgery for conditions like obesity and nearsightedness. Companies that have developed innovative laser techniques for

vision correction, as well as surgical or noninvasive treatments for obesity, have seen a spike in demand. Who knows if this trend will outlast the aging Baby Boomers, but as long as they retain dreams of lost youth, the future for Botox is bright.

Dan Chung, president and chief investment officer Zachary Karabell, senior economic analyst.

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S A L E S

Applying What You've Learned: The Silent Sell

Ten seconds after you walk into a sales call or job interview, before you're even comfortable in your chair, you may have won or lost the sale or job. You may spend an hour answering questions and explaining your company or product or job qualifications, but studies indicate that purchasers and interviewers form a strong bias for or against you within seconds of greeting you.

After that, what people tend to do is gather information that confirms the decision they've made.

We've all heard people say they just had a "gut feeling" about someone, either good or bad. As we've seen, when we talk about gut feelings, we are really talking about processing the nonverbal communication—the body language.

1. Think "Up"

Before the meeting, concentrate and focus on being "up," and having your body language "up."

Head up. Shoulders up. Body erect. That particular posture sends a real positive message. Body language, as we've seen, is highly symbolic, so an "up" posture is interpreted as being highly energetic and positive.

2. Match the Energy

Match the friendliness or the formality of the greeting you get. Match the energy level. Pay attention to the pace and match it. People, especially young people, need to know that it's okay to be confident. It's okay to speak up. Some people tend to think that enthusiasm or excitement is not acceptable, that they have to be subdued to be serious in a business meeting. I tell them it's okay to speak energetic body language. Just avoid nervousness or hyper behavior.

3. Get a Grip

Practice your handshake with someone that you trust to make sure you have a firm grip. It should be somewhere between three and five pumps of a handshake. Obviously you should make good eye contact as you shake hands.

If you are a man and you are wondering what to do in terms of shaking hands with a woman, simply match the firmness of her grip. Do not grab it too lightly. Businesswomen don't mind a firm handshake. I've found that in business interactions women prefer to have their grip matched.

You want a lot of palm-to-palm contact in the grip as well. The opposite of a good strong palm contact is the wimpy handshake when you just get fingers. The palms of the hands have to do with honesty and self-disclosure. Full contact indicates subliminally, "I am willing to be honest and self-disclosing."

4. Get Comfortable

A general rule is to be comfortable in the chair. Don't fold up and get tense.

When you are in an interview or sales situation, you tend to be nervous, and when you are nervous you close down your body, you cross your legs and you cross down your arms. As soon as you do that your body becomes a lot more tense, and you begin to feel emotionally tense as well. This affects your image and the quality of your interaction. So don't cross your arms. Relax slightly and take up some space in the chair. If it is comfortable, try to keep your legs uncrossed.

It's okay to cross your legs, but if you are asked a complex question, uncross them. It is easier for us to process information with both feet firmly planted on the ground. That's another reason I tell people to stand in the waiting room—because you can think faster.

The most important thing in terms of a general recommendation is for

you to try to keep your body from getting tense. Hold your body in a relaxed and confident manner, and you will begin to feel that way emotionally. This may mean sitting on the edge of the chair or sitting way back. It depends on the nature of the interaction.

5. Smiling Eyes

Generally, it is helpful to smile, but women have to be careful. When women talk about "heavy" information, such as their business experience or college degrees or the safety features of a product, they shouldn't smile. Otherwise it is not viewed as credible, and it is not taken as seriously as it is when communicated by a man. All in all, however, men expect women to smile; most women have heard, on their non-smiling days, "Why aren't you smiling?"

Maintain as much eye contact as possible. Don't worry if you find yourself looking off to find the answer to a question. That is quite natural and everyone expects it. But after you have thought of your response and are relating it, make some eye contact.

6. Hands Down

Don't put your hand to your mouth. If you are unsure of your response or if you are not very confident about it, you will want to do this with your hand. Don't do it! It is perceived as being deceptive.

Again, practice. If this is an initial interview or sales call, have someone ask you questions while you are sitting in front of a mirror and watch yourself answer.

Gestures are fine, but avoid repeating the same gesture over and over. Few gestures, done once, are bothersome, but repetitive gestures can be annoying. Try to gesture with your palms open. This indicates you are open and willing to self-disclose. Make sure to avoid pointing.

7. Leaning for Meaning

When you feel emphatic about something and you want to indicate that you are charged about it, lean forward in your chair. When you want to show that you're knowledgeable and confident, lean back, and that will show your expertise.

We all tend to tilt our heads as we listen to people. It is not necessarily a bad thing. Women have to be careful because we do it a bit too much, and it can be seen as subservient. When women talk, they should try not to tilt their heads because it appears as if they are unsure of themselves. If you do it too much, it will detract from your power. In some animal groups, subordinates tilt their heads to bare their neck to the dominant male of the pack. The symbolism is significant. A head straight on and straight up, is powerful, but held tilted to the side is not nearly as strong.

8. Sounds of Silence

Do not be afraid of silence. Some interviewers and executives deliberately create silence to see what you will do with it. Silence is a profound nonverbal communicator, and some people try to see how comfortable you can be with it and how you respond to it.

Rehearse things you might want to offer during such moments or questions you might want to ask so you have something that can fill up any silence that arises, should it seem awkward to you.

9. Get Up and Go

When you leave, stand up straight and tall, shake hands, and then pick up your things. Make sure the handshake is strong. Practice what you are going to say and have your closing well rehearsed. Keep orienting your body toward them as you are exiting. As you get to the exit, turn and say, "Thank you." Make significant eye contact as you are saying your thanks, and then turn and go. Don't feel like you have to back out of the office.

NEGOTIATION

Five Strategies to Negotiation

by John Patrick Dolan

The negotiation process can seem like a miserable chore when the parties involved resort to underhanded tactics and sneaky methods to get what they want. But one of the most important aspects of effective negotiation is that everyone leaves satisfied, not feeling like they've been swindled out of a good deal. To prevent this cheated feeling, you need to follow a strategy for your negotiations.

No matter what you're selling, or to whom, you need a reliable negotiation strategy that enables both parties to succeed in the deal. Think of your strategy as your master plan, or systematic approach. Since any strategy is only as strong as the techniques and tactics you use, think of tactics as the tools for implementing your negotiation strategy.

Without a solid strategy in place and the right tools for the job, you are likely to succumb to ineffective negotiation tactics and may end up losing sales or not getting the best outcome for you and your company. Use the following five strategies to negotiate effectively.

1. Always Be Prepared

You wouldn't jump out of an airplane without a parachute, and you wouldn't climb a mountain without prior preparation, so why should negotiating be any different? All effective negotiations start before you actually sit down at the bargaining table. So don't jump in without any research or planning. Take time to consider your counterpart's situation. Ask yourself what they need from the deal, and know what you can and cannot compromise.

Negotiations for a year-long service contract will obviously require more preparation than for a one-time purchase of a product. But regardless, use preparation to gain a comprehensive view of the situation. Preparation and planned alternatives will help you stay relaxed through the negotiation. And remember that the more you know

about the deal in question, the easier it will be to arrange the best solution for everyone involved.

2. Set Objective Negotiating Standards

If you want to reach a mutually beneficial agreement, everyone has to play the negotiation game by the same set of rules. Objective negotiating standards are like a set of rules established before the process starts. Many times, these standards are set by the organization, or by a government law. For example, most banks won't grant a loan to someone buying a home until that house has been inspected and declared structurally sound. This rule is a standard that must be met before the bartering can even begin.

In most cases, you can set your own rules. For example, if you're negotiating a carpet cleaning service contract, you may approach your client with the competitor's price and what the client currently pays for regular cleanings as some standards for the process. By setting guidelines prior to the negotiation, you ensure that everyone operates under the same standards and everything runs smoothly.

3. Work With, Not Against, the Other Party

Good negotiations mean all parties leave the table feeling good about the agreement and about each other. In order for this to occur, everyone involved must strive for mutually beneficial solutions. When you approach the situation with this attitude of mutual satisfaction, the other party will usually disarm. Most people only get defensive when they feel like you're out to swindle them. But if the other party knows you want to play fair, they try to play fair as well.

However, you may come across some people who don't agree with the concept of fair play. Unfortunately, some people, regardless of how you approach negotiations, won't play by the same high standards. No matter what you do, these individuals are prepared for battle and may bring

out the heavy artillery, such as intimidation and manipulation. But you can't stoop to their level, no matter how tempted you may be. Keep the possibility of an unfair counterpart in mind, but don't abandon your strategy for fair play.

4. Finalize All Agreements

Keep in mind that the point of negotiation is to arrange the best deal for everyone, so ask plenty of questions. Don't let important details slip through, and perhaps more important, listen to the client's responses and concerns. If they are worried about customer service, or the contract length, or routine repairs on the product, then address these issues with care. When the terms are settled, make sure everyone's perceptions match, and recap all the important details.

Depending on the impact of the deal, you may decide to put the terms in writing, such as a sales contract or agreement. Keep a copy for your records, and give the other party a copy as well. Then if any questions arise, you'll both have a copy of the answers. And don't sign off until both parties understand all the key points. Don't leave any details hanging, and make sure everyone agrees to all the terms and knows what is expected.

5. Follow Through

Once you've negotiated the sale, developed mutually beneficial solutions, and signed the agreements, you must follow through on your part. This means you do what you said you would do, when you said you would do it, and in the manner you said it would be done. For example, if you said you'd deliver a product or service on a certain day, then make sure it's there. If for some reason you can't follow through as expected, make sure you contact the other party and discuss alternative arrangements.

Also, make sure the other people involved in the agreement follow through as well. Unfortunately, at some time in your sales career, you'll inevitably run into some people who blow off agreements. In this case, you must protect yourself.

But as a general rule, for everything you give, you must expect to get something in return.

Negotiating Conclusions

Negotiation is a process of give-and-take for everyone involved. When you follow a strategy, you can focus on finding solutions, rather than winning a position. Preparation gives you a comprehensive view of the situation, and standards serve as guidelines for compromise. Remember to work with, not against, your counterpart, and then finalize all the details you've agreed upon. Most important, once you've completed the negotiation process, keep your word and follow through with the deal.

As a salesperson, you naturally want your customer to be satisfied, but you also need to benefit from your hard work. When you use these strategies every time you negotiate a sale, both parties will come away pleased, and you'll win more clients in the process.

John Patrick Dolan is a member of the National Speakers Association Speakers Hall of Fame, and author of the best-selling book "Negotiate Like the Pros." His offices can be reached at 1-888-830-2620, or by e-mail at negotiatelikethepros.jp@dte.net.

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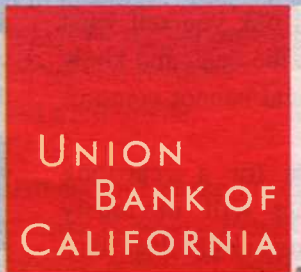
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ENTREPRENEURSHIP

Women's History Month: Strides in Women's Entrepreneurship

by Lynda Giusti-Parra

In 1987, the National Women's Project petitioned Congress to expand National Women's History Month to the entire month of March. Since then, the National Women's History Month Resolution has been achieving bipartisan support in both the House and Senate.

With much shared success, female entrepreneurs in the U.S. are the fastest-growing segment in the small business community, with good reason: An entrepreneur is someone who recognizes an opportunity to add value, whether that value is to improve a product already on the market, to serve an unmet need in a niche market, or to create an entirely new product.

In addition, many women are trading in corporate America for entrepreneurship. According to Cheskin Research, women are starting businesses at twice the rate of men in both the traditional and e-commerce marketplace. Why? A better question may be, 'why not?'

The Center for Women's Business Research estimates that as of 2002, 6.2 million women owned a business, employing around nine million workers and generating about a trillion dollars in annual revenue. Those numbers are expected to rise as climbing the corporate ladder all too often leads women to insidious disparities in salaries, benefits, stock options, and promotions. A popular term for this phenomenon is 'hitting the glass ceiling.'

According to Catalyst, a non-profit research and advisory organization helping women to advance in business and the professions, the glass ceiling is the reason 29 percent of women entrepreneurs leave corporate positions. The lack of flexibility was another issue.

For example, Maxine Clark, founder and CEB (Chief Executive Bear) of St. Louis-based Build-a-Bear Workshops began her career as a trainee for May Department Stores. Eventually she became the president of the \$21.5 billion retail shoe chain, Payless ShoeSource. She left the post in 1996 to venture into something more creative.

If you've ever taken your children into the interactive, Build-A-Bear Workshop, then you know that Clark was on to something besides a corporate venture. The children get to pick an affordable teddy bear, give it a voice with a recorded message, stuff it and place a heart in it. The children fluff the bear's coat, dress it according to its personality and obtain a birth certificate with its official name. The Cub Condo® houses the bear for its stay with the new family.

"The business and rewards have far exceeded my wildest expectations. The smiles on the kids' faces are worth all the hard work," Clark said.

Closer to home, Riverside-San Bernardino boasts 92,347 privately-held, women-owned firms, accounting for 50.2 percent of all privately-held firms in the area. Between 1997 and 2004, the center estimates that the number of these firms in Riverside-San Bernardino increased by 10.4 percent, employment grew by 65 percent and sales increased by 70 percent.

Notwithstanding owning a part or the whole of a firm, women are providing services as independent contractors, as well. For example, 56 percent of realtors are female, with women entering the profession at a faster rate than men, according to the National Association of Realtors. Dennis Finley, owner/broker for Century 21 Tri-Valley Realty in Murrieta has been in the real estate business for more than 40 years. He says that gender and cultural diversity is a non-issue in his office.

"Now that you mention it, most of the agents are women. Hispanic, African-American, Greek, Russian and Irish work here. Moms like the flexibility of the schedule and that they can work from home, if need be. There aren't any golden handshakes or mandatory retirements in this business, either. Real estate is largely family-oriented. You see a lot of family teams. In fact, I have one family here that successfully combines entrepreneurial efforts. The Brown team is right on top in sales," he said.

Beatrice Brown, 57, said that

she started selling real estate in 1979 but temporarily shelved the business pursuit because she needed a more steady form of income for her young family.

"I'm glad I waited. I've been back with Dennis' office for six years now and I love it. I get to work with my husband and two of my daughters who each recently got licensed. I plan on doing this for a while," said Brown, who has five grown children and seven grandchildren. She and her husband, George, have been married for 40 years. The Brown team has won numerous sales awards.

Becoming an entrepreneur sounds like an easy enough challenge, no matter how large or small the endeavor. Unfortunately, a large number of businesses fail in the first five years because of incompetent management and subsequently, no cash flow. There's also the misconception that women who start their own businesses have more time for their families, but having a young family and starting a new business are two all-consuming responsibilities. According to an article in *Business Week*, women spend three times as much time on child care and housework as male entrepreneurs.

So what must women have to do to be successful in the entrepreneurial arena? Susan Davis and Dina Long addressed this in an article that appeared in the *Business and Economic Review*.

The authors cited four basic, critical needs for women—and for men as follows: Innovation; entrepreneurial personality traits; business plans and long-term strategies. Of the four critical needs, the business plan is the roadmap to success as it documents the business idea stating quantitative goals and objectives. A business plan also identifies risks and events, to include the details on sources and use of funds, repayment of debt and projected financial results.

Another pivotal need is the development of a professional network. Historically, based on generations and generations of business ownership, men have an established network of supporters and

mentors. Women need to establish a network of other female business owners and professionals to provide valuable insight and information. Groups like The Professional Women's Roundtable and The National Association of Female Executives offer advice, seminars, and meetings on a local and national level. They're a Google search away.

As recently as the 1970s, the information on women's history was not a topic in the K-12 curriculum. What's more, espousing female students to follow a business curriculum, save for administrative support tasks, just wasn't done. To date, women hold only 9.9 percent of high-level executive jobs and the most notable, Carly Fiorina, who reigned at the top of Hewlett-Packard Co. since 1999, was ousted last month. If it's any consolation, she joins 92 chief executives who lost their jobs in January and she left with a \$21.2 million severance package. Only a few other female chief executives remain at the nation's biggest and best-known corporations: Anne M. Mulcahy of Xerox; Patricia F. Russo of Lucent Technologies Inc.; Mary Sammons of Rite Aid; Andrea Jung of Avon Products, Inc.; S. Marce Fuller of Mirant Corp., and Margaret C. Whitman of eBay Inc.

The theme for The Annual National Institute of History's Women's History Month Celebration, sponsored by the Office of Equal Opportunity and Diversity Management, opens with a celebration of "Spirit, Courage and Critical Thinking." Generally speaking, those characteristics speak directly to entrepreneurship. Spirit, courage and critical thinking are abundantly documented in the annals of women's history. Let's celebrate women's history! Let's celebrate women's entrepreneurship!

Lynda Giusti-Parra, RN, MBA, Realtor(r) is a free-lance writer in Murrieta. She can be reached by email: lynparra@aol.com

Never Reward Illegal Behavior

continued from page 10
 because the illegal immigrants are already in this country, and many of them are working, that we might as well just accept that fact and issue them a valid driver's license which will supposedly make our roads and highways safer.

In reality, this bill does nothing more than reward illegal activity. I could never support any legislation that would allow people to break the law and then gain a benefit from it. There's also no evidence that handing out a driver's license to those who are in this country illegally will make our roads safer.

I support legal immigration - it's what has made this country so great. Once a person has entered this land legally I believe they should be afforded all the rights they have earned and deserved - including a California driver's license.

We also would be fooling ourselves if we believed our driver's license has not become a main form of identification - whether it's cashing a check at a local bank or boarding an aircraft at one of our airports. That also makes this an issue of national security, especially since 9-11.

I know Senator Cedillo and others are passionate about this issue and believe what they are doing is in the best interest of those who would receive a driver's license in the state of California. I also know that at a federal level President Bush and Congress must make immigration reform a major platform during his second four year term in office.

The federal government must, for example, do much more to secure our borders to not only stop the flow of illegal immigrants to California, but would also go a long way in stemming the flood of illegal drugs that pour into our country each year.

More must also be done to stop employers from hiring illegal immigrants. These illegal immigrants and the companies who hire them are taking away jobs from those who are in this country legally and need the employment.

Under no circumstances will I


support legislation that will reward those who break the laws of this state and country. You can be certain that I will oppose this version of SB 60 and any further attempt to grant driver's licenses to illegal immigrants.

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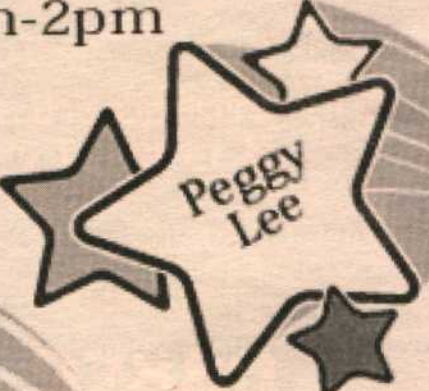
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FINANCIAL INSTITUTIONS

Property and Casualty Insurers Earn \$28 Billion in First Three Quarters of 2004

Despite Decline in Underwriting Profit, Industry Posts 190% Gain Over Prior Year

JUPITER, Fla., Feb. 28, 2005 - Despite a hurricane-ravaged third quarter, property and casualty insurers reported profits of \$28.1 billion in the first nine months of 2004, representing a 22.4 percent increase over the \$22.9 billion earned during the same period in 2003, according to Weiss Ratings, Inc., the nation's leading independent provider of ratings and analyses of financial services companies, mutual funds, and stocks.

Insurers reporting the largest year-over-year increases in net income include:

Company:
Continental Casualty
Headquarters: Chicago, Ill.
Weiss Safety Rating: C
Capital & Surplus (\$Bil): 6,462.4
Net Income (Loss) (\$Mil)
3rd Qtr 2004: 196.6
Net Income (Loss) (\$Mil)
3rd Qtr 2003: (1,307.6)
\$ Change: 1,504.2

Company:
State Farm Mutual
Headquarters: Bloomington, Ill.
Weiss Safety Rating: B+
Capital & Surplus (\$Bil): 42,644.0
Net Income (Loss) (\$Mil)
3rd Qtr 2004: 2,152.4
Net Income (Loss) (\$Mil)
3rd Qtr 2003: 738.8
\$ Change: 1,413.6

Company:
State Farm Fire & Casualty
Headquarters: Bloomington, Ill.
Weiss Safety Rating: B-
Capital & Surplus (\$Bil): 5,591.0
Net Income (Loss) (\$Mil)
3rd Qtr 2004: 1,152.1
Net Income (Loss) (\$Mil)
3rd Qtr 2003: 10.8
\$ Change: 1,141.4

Company:
Allstate Ins. Co.
Headquarters: Northbrook, Ill.
Weiss Safety Rating: A-
Capital & Surplus (\$Bil): 16,533.7
Net Income (Loss) (\$Mil)

3rd Qtr 2004: 2,752.1
Net Income (Loss) (\$Mil)
3rd Qtr 2003: 1,807.3
\$ Change: 944.8

Company:
Continental Ins. Co.
Headquarters: Concord, N.H.
Weiss Safety Rating: C-
Capital & Surplus (\$Bil): 1,567.9
Net Income (Loss) (\$Mil)
3rd Qtr 2004: 2.1
Net Income (Loss) (\$Mil)
3rd Qtr 2003: (406.2)
\$ Change: 408.3

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

Meanwhile, insurers reporting the largest year-over-year decreases in net income include:

Company:
State Farm Florida
Headquarters: Bloomington, Ill.
Weiss Safety Rating: C
Capital & Surplus (\$Bil): 557.4
Net Income (Loss) (\$Mil)
3rd Qtr 2004: (777.8)
Net Income (Loss) (\$Mil)
3rd Qtr 2003: 62.7
\$ Change: (840.5)

Company:
Allstate Floridian Ins. Co.
Headquarters: St. Petersburg, Fla.
Weiss Safety Rating: B-
Capital & Surplus (\$Bil): 253.7
Net Income (Loss) (\$Mil)
3rd Qtr 2004: (668.8)
Net Income (Loss) (\$Mil)
3rd Qtr 2003: 79.9
\$ Change: (748.6)

Company:
Converium Reinsurance
Headquarters: Stamford, Conn.
Weiss Safety Rating: D-
Capital & Surplus (\$Bil): 294.4
Net Income (Loss) (\$Mil)
3rd Qtr 2004: (406.6)
Net Income (Loss) (\$Mil)
3rd Qtr 2003: 106.9
\$ Change: (513.4)

Company:
US Fidelity & Guaranty Co.
Headquarters: St. Paul, Minn.
Weiss Safety Rating: C-
Capital & Surplus (\$Bil): 917.7
Net Income (Loss) (\$Mil)
3rd Qtr 2004: (391.0)
Net Income (Loss) (\$Mil)
3rd Qtr 2003: 88.8
\$ Change: (479.8)

Company:
Nationwide Indemnity
Headquarters: Columbus, Ohio
Weiss Safety Rating: C
Capital & Surplus (\$Bil): 270.6
Net Income (Loss) (\$Mil)
3rd Qtr 2004: (317.5)
Net Income (Loss) (\$Mil)
3rd Qtr 2003: (9.4)
\$ Change: (308.1)

The industry's impressive earnings reflect continued underwriting strength as insurers reported a \$3.7

billion underwriting gain in the first three quarters of 2004, representing a 190.3 percent increase over the \$4.0 billion underwriting loss reported during the same period in 2003. However, in reviewing the industry's underwriting performance, Weiss found that property and casualty insurers actually experienced a 60.3 percent decrease in net underwriting gain compared to the first two quarters of 2004, in which insurers reported a \$9.2 billion profit.

"The reduced underwriting profit in the third quarter reflects the impact of four major hurricanes, although the long-term consequences appear to be negligible due to the industry's overwhelmingly strong financial position," commented Melissa Gannon, vice

continued on page 30

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FINANCIAL INSTITUTIONS

New Study Finds No Good Reason for \$30 Billion Credit Union Tax Exemption

Under current law, as it is being enforced, there is no good policy argument based on equity or efficiency for maintaining the (credit union) tax exemption.

This is the latest finding from the non-partisan Tax Foundation in their study, "Competitive Advantage: A Study of the Federal Tax Exemption for Credit Unions" by John A. Tatom, Ph.D. The study examines the operations of credit unions under their current tax-exempt status and favorable regulator environment. The estimated federal tax loss from credit unions' special tax exemption will now exceed \$31 billion over the next 10 years,

"Given the enormous size of the tax subsidy credit unions are receiving, there should be clear and solid evidence that credit unions are fulfilling some unique or extraordinary need in today's highly competitive financial services sector, yet that is not the case," stated

Independent Community Bankers of America (ICBA) Chairman Dale L. Leighty, chairman and president of First National Bank of Las Animas, Colo.

"More and more studies are piling up, proving that rapidly expanding mega credit unions have no business being tax exempt and the rest of taxpaying Americans get stuck carrying the burden," said Camden R. Fine, president and CEO of ICBA. "As our nation strives to create a more fair and simple tax system and meet our federal budget needs, policymakers at all levels of government can no longer ignore the large and growing tax losses and inequities posed by the \$650 billion credit union industry. I urge President Bush's tax reform commission to take a hard look at this study's credit union findings."

Additional findings include:

- Only 6 basis points of the credit unions 50 basis point subsidy accrues to credit union borrowers through lower interest rates,

- Tax-exempt credit unions continue to grow faster than banks, have little practical limitation on membership, make business loans that increasingly have no limit on who can borrow, how much, or for what purpose.

- There is no evidence that credit unions have turned their tax subsidy into service for low-income people.

- Today the principal justification for the tax exemption is that it already exists.

The Tax Foundation is a nonprofit, nonpartisan research and education organization that has monitored tax policy at the federal, state and local levels since 1937. The study and executive summary are available on ICBA's Web site at www.icba.org.

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S T A T E

State Launches Drug Discount Program

As part of the governor's ongoing commitment to improving the affordability and availability of prescription drugs for the uninsured, the administration has launched a discount program, California Rx (Cal Rx).

The administration estimates that Cal Rx will provide nearly 5 million uninsured residents with discounts of 40 percent or more off retail prescription drug prices.

More than one-third of uninsured patients do not have a prescription filled because they cannot afford it, the Kaiser Family Foundation reports.

One Stop

Cal Rx will offer "one-stop shopping" to link consumers to existing manufacturer programs and Cal Rx discounted drugs.

Governor Arnold Schwarzenegger has secured a commitment

from the Pharmaceutical Researchers and Manufacturers Association (PhRMA) to provide \$10 million over the next two fiscal years to create and publicize a Web-based clearinghouse to help Californians enroll in manufacturers' free and discount drug programs.

Cal Rx will provide an easy-to-use single entry point to direct consumers to the best prices for their prescription, whether through companies' free programs or the Cal Rx negotiated discount.

CaIRx

Key components of Cal Rx include the following:

- Drug manufacturers will provide a minimum discount of the lowest price paid by any commercial purchaser in California. Additional discounts from manufacturers will be negotiated to maximize

benefits for Cal Rx participants. The combination of pharmacy and manufacturer discounts will provide eligible consumers an average savings of at least 40 percent off retail prescription drug prices.

- Cal Rx enrollees with incomes up to 300 percent of the federal poverty level (\$27,930 for an individual; \$56,550 for a family of four) are eligible.

- Age is not a consideration for qualifying for Cal Rx.

- Consumers will enroll in Cal Rx through a pharmacy, physician office, the Internet or a toll-free multilingual call center.

- A state General Fund contribution of about \$4 million to develop and implement Cal Rx will also help Cal Rx secure deeper discounts from drug manufacturers.

Carrying the legislation to create Cal Rx will be Senator Deborah

Ortiz (D-Sacramento), chair of the Senate Health and Human Services Committee. The principal co-author will be Senator Charles Poochigian (R-Fresno).

Cal Rx is scheduled to begin on Jan. 1, 2006. The clearing house will begin operating in spring 2005.

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Property and Casualty Insurers First Three Quarters of 2004

continued from page 28

president of Weiss Ratings, Inc. "Historically, the industry has operated at an underwriting loss, so the fact that insurers reported a profit during a claims intensive quarter is evidence of the industry's renewed strength."

Property and casualty insurers reporting the largest underwriting losses in the first three quarters of 2004 were:

Company:

State Farm Florida Ins. Co.

Headquarters: Bloomington, Ill.

Weiss Safety Rating: C

Capital & Surplus (\$Bil): 557.4

Underwriting Gain (Loss) (\$Mil)

3rd Qtr 2004: (1,216.1)

Underwriting Gain (Loss) (\$Mil)

3rd Qtr 2003: 41.5

\$ Change: (1,257.6)

Company:

Allstate Floridian Ins. Co.

Headquarters: St. Petersburg, Fla.

Weiss Safety Rating: B-

Capital & Surplus (\$Bil): 253.7

Underwriting Gain (Loss) (\$Mil)

3rd Qtr 2004: (1,126.8)

Underwriting Gain (Loss) (\$Mil)

3rd Qtr 2003: 77.8

\$ Change: (1,204.6)

Company:

US Fidelity & Guaranty Co.

Headquarters: St. Paul, Minn.

Weiss Safety Rating: C-

Capital & Surplus (\$Bil): 917.7

Underwriting Gain (Loss) (\$Mil)

3rd Qtr 2004: (861.6)

Underwriting Gain (Loss) (\$Mil)

3rd Qtr 2003: 0.2

\$ Change: (861.7)

Company:

St. Paul Fire & Marine Ins. Co.

Headquarters: St. Paul, Minn.

Weiss Safety Rating: B-

Capital & Surplus (\$Bil): 4,686.1

Underwriting Gain (Loss) (\$Mil)

3rd Qtr 2004: (788.4)

Underwriting Gain (Loss) (\$Mil)

3rd Qtr 2003: 56.4

\$ Change: (844.8)

continued on page 35



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WOMAN & BUSINESS EXPO 2005 KEYNOTERS

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Dara Torres

"She was born gorgeous and talented with spectacularly long limbs suitable for both modeling assignments and championship swimming."

San Francisco Examiner



See pages 32, 33, and 42

SAVE THE DATE
Friday May 6, 2005
Ontario Convention Center

Personal Information

Height: 6' 0"
Weight: 145
Sport: Swimming
Events: 50m & 100m freestyle, 100m fly, 400m medley & freestyle relays

Birth date: April 15, 1967
Birth Place: Beverly Hills, California
Residence: New York, NY
College: University of Florida

In the Pool

- 2000, After a seven-year layoff from swimming, became the first American to swim in four Olympiads capturing two Gold Medals and three Bronze Medals
- 2000, Set World Records in 400m Freestyle and 400m Medley relays in Sydney
- 2000–Present, American record-holder in 50m freestyle and 100m butterfly
- 2000, Oldest (at 33), and youngest (14 years old in 1982) American record holder in 50m freestyle
- 1992, Gold Medalist and world record holder in 400m freestyle relay at Olympic Games in Barcelona while captaining the swim team
- 1989, Became one of two women in history to earn maximum NCAA All-American honors (28)
- 1988, Earned a silver medal in 400m medley relay and a bronze medal in 400m freestyle relay at Olympic Games in Seoul
- 1984, Gold Medalist at age 17 in 400m freestyle relay at Olympic Games in Los Angeles
- 1982, Broke first world record in 50m freestyle at age 14

In the Booth


- 2003–Present, Feature Reporter for the NFL Network
- 2002–Present, Feature Reporter for *PGA Tour Sunday* on USA Network
- 2002–Present, Freelance Host for *FYE* on E! Television
- 2001–Present, Host for *Oxygen Sports*
- 2001–2002, Freelance Fitness Reporter for *Inside Edition*
- 2002, *Toyota Grand Prix of Long Beach* Celebrity Champion
- 2000–2001, Feature Correspondent for *Good Morning America*
- 2000, Guest co-host for *Live with Regis*
- 1994, Became the first athlete to appear in the *Sports Illustrated* swimsuit issue
- Worked on-air for ESPN, TNT and Fox News Channel including stints on *NHL Cool Shots* and *Fox Sports Sunday*
- Host & Spokesperson for Tae-bo workout videotapes

Lola D. Gillebaard

.....was born and raised in Rocky Mount, North Carolina. A premature birth left her with poor motor control and other serious health challenges that would result in 17 major surgeries and a bout with cancer. She now shrugs it all off as "just a big nuisance" on her wonderful path through life. Today, at 70+, Lola says, "I have to live forever, because I'm just getting started!"...And people believe her! For over 20 years, Lola Gillebaard has helped people recognize the power of humor and how to apply it to live a healthier, happier and more productive life. By learning the value and power of using humor, individuals can strengthen their professional relationships and lighten up the workplace. Lola's uplifting programs equip attendees with techniques that can be applied in the workplace, as well as in their personal lives. Lola was honored with introducing the one-and-only Bill Cosby! As the prelude to Bill Cosby, Lola warmed up the audience with her delightful & humorous personal insight that confirms: "Laughter really is the Best Medicine!" After a fabulous performance, Bill Cosby was overheard commenting about Lola, "She's cute! She's just my speed!"

Just added as a keynote.....
.....**Anne Hjelle** who in February 2004, after being attacked by a mountain lion, was literally rescued from its mouth seconds away from a disaster. Full details to be announced soon.

REGISTRATION- WOMEN & BUSINESS EXPO

WOMEN & BUSINESS EXPO 	Registration fee includes lunch, three learning workshops, keynote speakers and networking.	Name _____ Title _____ Company/Organization _____ Telephone _____ Address _____ Fax _____ City _____ State/Zip _____
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WHEN: Friday, May 6, 2005 7:00 a.m. to 4:20 p.m.	Cancellations: In the unlikely event that you are unable to attend, we are willing to accept a substitute in your place. All cancellation requests must be in writing and received by April 25 th for a full refund (less \$25 cancellation fee). No refunds can be granted after May 1. Tickets sold on a first-come, first-served basis. Early registration receives best seating location.	

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WOMEN & BUSINESS EXPO

-FEATURED SPEAKERS-

Barbara A. Berg, L.C.S.W., has been a guest on over 250 radio, TV, and Internet talk shows, promoting her two books, "What To Do When Life Is Driving You Crazy!" and "How To Escape The No-Win Trap." She is a licensed clinical social worker in private practice in Rancho Cucamonga, and instills humor and compassion at home and at work. Visit her Web site at www.barbaracowanberg.com

"How to Escape the No-Win Trap at Work and at Home" This dynamic workshop helps participants clearly detect and effectively break through the 3 components of a "no-win trap" or "catch 22" situation that may be causing the frustration and conflicts in a love, work, or family situation. Each participant will have the opportunity to make a plan for change in one or more situations, so they can begin to relieve their inner chattering monkeys right away! With some concrete exercises and techniques that can guide them to making wiser choices, attendees will resonate with who they truly are, empowering them to manifest the happiness they deserve.

"Clearing Your Own Path to Success at Work and in Love--Letting Nothing Stand in Your Way!" This in-depth session, lovingly and insightfully invites participants to recognize where and how their own inner conversations and beliefs directly contribute to how well their lives are going. Participants will take a self-rating survey, to help decipher which conflictive beliefs they may not realize they have which get in their own way. The good news is, there is a way out of all this, and this workshop shows you how!

Bonita Chamberlin has been working in economic development of Afghanistan for 28 years originally in agriculture; and after the Soviet invasion in 1979, she worked with the locals in proper recovery and mining of the gems. She has mapped the country, and as a result is a resource for the Department of Defense after 9/11. In March 2002, Bonita started her own income generating project in eastern Afghanistan, on jewelry making, with revenues returning to the area. Visit her Web site at insideafghanistan.org

"My Heart's 28 Year Odyssey Inside Afghanistan" This session will highlight the culture and history of Afghanistan--with particular emphasis on 30 years of changes both economically and socially. It will include her story of being the first woman to enter the Lapis Lazuli mines of Afghanistan and generating an income three years ago on jewelry making. All her revenues from sales are returned to the village. Bonita has a unique way of presenting sensitive topics in a high-energy, fun-filled, yet thought-provoking way.

Elizabeth G. Cortez has a bachelor's degree in business from the University of Southern California and holds her Series 7, 63, 65 securities registrations and life insurance licenses with 10 years' experience in the industry. She is the team's financial planning specialist and senior advisor at Wachovia Securities Financial Network in Ontario. Liz feels strong family ties and values, along with continuous commitment to providing extraor-

dinary services, helps her maintain lifelong relationships with her clients. Visit her Web site at www.inlandinvestments.wbsec.com

"Decisions at Retirement" Decisions at retirement are not easy--trying to manage a lifestyle with less income. 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, this session will include worthwhile suggestions and information that can assist attendees with these investment decisions.

"Planning to Invest? Start With a Plan" Today's investor has a wide variety of money-making options from which to choose--stocks, bonds, mutual funds, CDs, and annuities. All have a mixture of requirements, rates and risk levels that must be weighted against your personal goals and risk parameters. This seminar will help you get a clearer picture of your investment opportunities, including finding a planning professional who can map out an investment game plan just for you.

June Davidson is an internationally acclaimed marketing guru. Reader's Digest tracked her down in 2004 for an interview about her unusual marketing techniques. Your business is your expertise and she will show you unique ways of success and magic in marketing. She has authored over 20 training programs which have been approved for CEU credits. She has hosted numerous radio shows. She is currently doing a weekly radio show for women called "Entrepreneurial Edge" where she interviews successful women as well as giving them timely tips. She is the president of American Seminar Leaders Association and a member of NAFE, ASTD, ICA AND ICF. Visit her Web site at www.asla.com

"Write a Winning Brochure" Learn the 22 essential items to put into a brochure that sells and brings you extra business. How to make your marketing material effective. Does it speak your clients' language? How to save on printing costs and get good quality materials. Using just one of the techniques taught by June Davidson, a church saved over \$100,000 a year on promotional materials.

"Unique and Unusual Marketing Tips" Triple your current income by adding just a few of these proven techniques. Readers' Digest quoted June Davidson in April 2004, "Have a professional expertise? Create and run a seminar series on your own." This will enhance and increase your revenue and can be easily accomplished. Partner with other businesses reaching the same target groups and save or expand on your promotions and marketing materials. One CPA firm added coaching to their practice and tripled their income as well as excellent customer retention practices. Don't miss this award-winning speaker who will wake up your marketing mind with magic.

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REGISTRATION- WOMEN & BUSINESS EXPO

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Property and Casualty Insurers First Three Quarters of 2004

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Company:
Nationwide Indemnity Co.
 Headquarters: Columbus, Ohio
 Weiss Safety Rating: C
 Capital & Surplus (\$Bil): 270.6
 Underwriting Gain (Loss) (\$Mil)
 3rd Qtr 2004: (641.2)
 Underwriting Gain (Loss) (\$Mil)
 3rd Qtr 2003: (139.1)
 \$ Change: (502.1)

and governmental agencies. Ratings and analyses, consumer financial and investment guides, and other products are available for purchase through www.weiss-ratings.com or by calling 800-289-9222.

Notable

Upgrades and Downgrades

Among the 2,239 property and casualty insurers reviewed by Weiss, three companies were upgraded, while 28 were downgraded. Notable upgrades include:

Erie Insurance Exchange (Erie, Penn.) from B- to B; Lexington National Ins. Co. (Baltimore, Md.) from D+ to C; Camico Mutual Ins. Co. (Redwood City, Calif.) from C+ to B-.

Notable downgrades include:

Progressive Casualty (Mayfield Village, Ohio) from B to C+; State Farm Floridian (Bloomington, Ill.) from B- to C; Nationwide Indemnity (Columbus, Ohio) from B- to C.

Weiss Ratings, Inc. reviews more than 8,000 stocks daily, including all those traded on the New York Stock Exchange, the American Stock Exchange, and Nasdaq. Weiss also issues investment ratings on more than 12,000 mutual funds, covering equity, fixed-income, and closed-end funds, and provides financial safety ratings on more than 15,000 financial institutions, including banks and insurance companies. It is the only major rating agency that receives no direct or indirect compensation from the companies it rates for issuing its ratings. Revenues are derived strictly from sales of its products and custom research solutions to consumers, institutions, businesses, libraries,

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401 Scarborough Cir
Corona CA 92879-8010

Signature Backyards By Design Trisha
Lynn Claxton
2276 Griffin Way # 105-111
Corona CA 92879-8081

Smoke Depot
Farhan Saeed
14232 Palm Dr # 6
Desert Hot Springs CA 92240-6873

Acacia Gardens
Carol Sue Bartley
23200 Berry Rd
Desert Hot Springs CA 92241-8814

Nueva Era Musical & Comm.
Carlos Zamora
13525 Palm Dr Ste 1-A
Desert Hot Springs CA 92240-5911

Springs Water Truck Services, Inc.
9678 San Rafael Dr
Desert Hot Springs CA 92240-1817

Smoke Depot
Farhan Saeed
12550 Miracle Hill Rd Apt 7
Desert Hot Springs CA 92240-4704

Lobito Trans
Mario Eduardo Ramirez
40828 Stetson Ave
Hemet CA 92544-7383

Leonard Express
Martin Andaluz Abarca
Hemet CA 92545-7001

Person 2 Person
Tamie Lynn Person
4690 Country Grove Way
Hemet CA 92545-8028

Affordable Finish Cabinetry
Eric Alan Depher
139 Estancia Way
Hemet CA 92545-9150

Diamond Prosound
Dean James Wood
14350 Osage Rd
Hemet CA 92544

Diamond Prosound
Dean James Wood
43150 Osage Rd
Hemet CA 92544-9476

National Water Surveying Of South Central
David Michael Bylin
26024 Marshall St
Hemet CA 92544-6706

Top Line
Seth Jonash Franta
82747 Matthau Dr
Indio CA 92201-8593

Gci Concrete Overlays
Gilberto Chavez
83630 Quail Ave
Indio CA 92201-7025

Oasis Radiology
47111 Monroe St
Indio CA 92201-6739

Diaz Gardening Service
Jorge Diaz Gomez
81301 Geranium St
Indio CA 92201-6410

Quick Start Legal Service
Hilda Silva Madrid
81570 Santa Inez Ave
Indio CA 92201-3809

Buy Sell Trade Services
Dolores Ingels
16340 Stevens St
Lake Elsinore CA 92530-5035

Mr. Mrs. & Sons
Irma Magana Lopez
15720 Shadow Mountain Ln
Lake Elsinore CA 92530-5626

M. A. I. T. Services
2961 Industrial Rd # 152
Las Vegas NV 89109-1134

Cindy's Accessories Inc
2961 Industrial Rd Ste 152
Las Vegas NV 89109-1134

Avanti
Donald Hedgepeth
156 N Larchmont Blvd
Los Angeles CA 90004-3750

Desert Fabrics And Upholstery
Roberto Torres Rodriguez
91-270 6th ST
Mecca CA 92254

M3 Mobile Media
Michael Eugene Clark
29681 Desert Terrace Dr
Menifee CA 92584-7800

National Water Surveying Of South Central
David Michael Bylin
30499 Meadow Run Pl
Menifee CA 92584-8165

Air - On Jum
David Toral
12649 Heartleaf St
Moreno Valley CA 92553-4767

Tortilleria Milpa Grande
Eduardo Cordova
13301 Larkhaven Dr
Moreno Valley CA 92553-3256

Keep It Movin
Lonnell Dushon Caldwell
16595 Vista Conejo Dr
Moreno Valley CA 92551-2110

M. A. I. T. Services
14340 Elsworth St Ste 121
Moreno Valley CA 92553-9021

Inland Cities Janitorial
15337 Dunes Way
Moreno Valley CA 92555-6401

Tony And Sons Sports Apparel
Anthony Thad Burrell
12904 Bordeaux Ct
Moreno Valley CA 92555-2344

Happy Java, Inc.
25960 Iris Ave
Moreno Valley CA 92551-1659

Precious Jewelry
27832 Hastings Dr
Moreno Valley CA 92555-5745

Bajio Trucking & Equipment
Medardo Rojas
25627 Camino Castillo
Moreno Valley CA 92551-2122

Lockeroom Barber And Beauty Shop
Robert William Codd
25445 Sunnymead Blvd # B21
Moreno Valley CA 92553-2348

Mike & Sons Home Improvements & Pool
Mike Acevez
22585 Belaire Dr
Moreno Valley CA 92553-7870

Liberty Oaks Ranch
James Dunward Peratt
43475 Tenaja Rd
Murrieta CA 92562-8624

A - 1 Sign Company
Sean Michael Wolfswinke
41615 Date St Ste 103
Murrieta CA 92562-7077

Bobcat Construction Service
Dale Allen Copeland
33723 Shamrock Ln
Murrieta CA 92563-2473

Cozy House
Maria S. Riego
40447 Jennings Dr
Murrieta CA 92562-4821

Liberty Oaks Ranch
James Dunward Peratt
20670 Avenida De Arboles
Murrieta CA 92562-8880

Steam - Co
Lisa Michelle Valenzuela
29671 Nuevo Rd
Nuevo CA 92567-9109

Desert Falls Rentals
Cecilia Ann Berntsen
74924 Country Club Dr Ste 130
Palm Desert CA 92260-1969

Desert Fabrics And Upholstery
Roberto Torres Rodriguez
77770 Country Club Dr Ste H
Palm Desert CA 92211-0445

Desert Energy Services
Alan Warren Weaver
74478 Highway 111 # 292
Palm Desert CA

Palm Desert Medical Billing
Rhonda Lee Cadogan
46225 Verba Santa Dr
Palm Desert CA 92260-4652

Avanti
Jerome Edward Skylar
113 Tanglewood Trl
Palm Desert CA 92211-3229

Superior Concrete Pumping
Michael Philip Baker
74126 De Anza Way
Palm Desert, CA 92260-3708

Villas At Desert Falls Rentals
Cecilia Ann Berntsen
73230 Desert Greens Dr N
Palm Desert CA 92260-1171

Palm Desert Medical Billing
Sandra Gail Druskin
40990 Sonata Ct
Palm Desert CA 92260-0349

Perris Communications
Jimmy Suryana
1431 Avila Dr
Perris CA 92571-7554

Als Mobile Windshield Repair
Patricia Denise Trewin
20190 Mountain Ave
Perris CA 92570-7058

Oasis Radiology
3 Sherwood Rd
Rancho Mirage CA 92270-1648

Mission Auto Repair
Jaime Angel Silveyra
9715 Mission Blvd
Riverside CA 92509-2606

Socal Preowned Autos
David Lee Martin
17323 Regency Cir
Riverside CA 92503-0220

Notaries Direct
Candice Denise Catton
4629 Beatty Dr
Riverside CA 92506-2306

Ronald's Trucking
Ronald Michael Smith
5493 Jones Ave
Riverside CA 92505-1319

Perez Enterprises
Decar Nunez Perez
3054 Amsterdam Dr
Riverside CA 92504-4212

Cindys Accessories Inc
1035 Massachusetts Ave
Riverside CA 92507-2830

Rwj Pipeline
15030 Broaden Ln
Riverside CA 92508-8909

BUSINESS IN THE DESERT

Cochella Valley's Economy

This rainy season has sorely tested the Coachella Valley's flood control and proved it to be very successful. There were no flood-related deaths, even though a few dim bulbs tempted fate by driving right past road closure signs and into raging flood waters. Not a single home or business was lost or severely damaged due to flooding.

We did have to cope with closed bridgeless roads where they intersected the Whitewater River and Tahquitz Creek, thus creating inconvenient detours and heavy traffic on routes that had bridges across the waterways. Now we must decide if these once-a-decade road closures warrant the expense of building bridges, factoring in the significant damage and concurrent repair expenses of many of these closed roads.

Traffic congestion is increasing along with our burgeoning population.

The superheated real estate climate has finally slowed in the Coachella Valley, reflecting the cooling off in the rest of the state. Even though the total number of properties sold was down 16 percent from a year ago, the median home sale price still rose 28 percent to \$333,000, as housing supply increased somewhat in relation to demand. The previous record median price was \$320,000 set in November. New residents will demand educational services.

Three public institutions of higher education serve the Coachella Valley. College of the Desert, located in Palm Desert, is the community college, considered one of the best in the state. The new campus of California State University San Bernardino Palm Desert Campus opened in time for 2002 summer classes, and the University of California Riverside's Richard J. Heckmann International Center for Entrepreneurial Management is scheduled to open for classes in the fall term of 2005. Both the CSUSB and the UCR campuses are located next to each other at the corner of Cook and Frank Sinatra Dr., yet the administrations are completely separate. Palm Springs is in talks with the College of the Desert to establish a campus in the north side of the city between North Palm Canyon Drive and Indian Canyon Drive. Mayor Ron Oden said, "What a statement it will make to have a college campus at the arterial entrance to our city," referring to the Highway 111 and Indian Canyon ingresses from Interstate 10.

The University of Phoenix, a private learning institution, will open a new campus in Palm Desert with a 5,000-square-foot building on Merle Drive offering degree programs, both on-site and online, in business and education. Cathedral City continues with the expansion of its downtown area surrounding the civic center. A planned three-story building will house offices and a top-floor restaurant with balcony overlooking the mountains, hotel and residential units. Cathedral City continues with its philosophy that mixed-use development is better than a cluster of big-box stores.

Clive Clark, a British "golf architect," will be hired by the City of Indian Wells to redesign The Golf Resort's east and west courses. The city has also doubled, to \$600,000 its funding of the Pacific Life Open Tennis Tournament.

3 Tomatoes and a Mozzarella, an upscale Tuscan-style chain of eateries based in Scottsdale, AZ, is looking to expand into SoCal and has tentatively planned three stores in the Coachella Valley. Time spent at the Larsen Justice Center in Indio is marked by a dearth of places to find food or any other kind of shopping. The City of Indio has a plan to change that in February. The Indio Redevelopment Agency approved an exclusive negotiation agreement with Indio Court Street LLC that will allow the company to create a plan to develop the four blocks across from the justice center and county administration buildings. The plan will include a combo of parking, offices, retail, restaurants and possibly housing. The plan will be developed over the next six months. Ron Oden, Palm Springs' mayor, was in true thundering evangelical mode in his second State of the City address promoting the City of Palm Springs as a place to do business and spelling out his pro-business agenda. "We are open for business," he said. "Many think that we

should apologize about being pro-growth. I said from the very beginning that it was a time for change, and I want it to be balanced growth." He continued that he has recently met with business people "interested in coming to Palm Springs and bringing some dynamic things to the city like nightclubs and a film studio." Palm Springs is the hotspot for youth-oriented night life in the Coachella Valley.

November 2006 marks the expiration date of the Coachella Valley Enterprise Zone unless it receives a five-year extension. State Senator Denise Moreno Ducheny (D-San Diego) will sponsor SB 6 giving the extension that has been granted to every other enterprise zone in the state chartered prior to 1990. Two foes of enterprise zones have been termed out. One of them, John Burton of San Francisco, saw enterprise zones as a give-away to big business. The Coachella Valley Enterprise Zone is the center of a market of 20 million people.

Tourism remains our major industry. The gay tourism sector generates \$54.1 billion dollars per year in domestic travel alone. Michael Green, president of the Gay Tourism Guild, says that properties in Palm Springs that cater only to gays generate 10-12 percent of local TOT taxes. (This does not include the financial boost for properties that do not cater exclusively to gays.) The casinos are becoming a growing part of the Coachella Valley economy. Green added, "Since Las Vegas is a big gay travel destination, as we expand the gaming here, I think we will see an impact from gay and lesbian travel as well." (On the subject of Indian casinos, Riverside County and cities are getting \$12.8 million dollars from a special fund created by the gaming tribes. The fund pays for various projects.)

This year will find us in a perfect storm of tourism at the end of our season. Before the temperature tops 100 in April and the snowbirdies fly away, we find that the White Party (20,000 gay male attendees in 2004), the Dinah Shore Golf Tournament (attended in 2004 by 15,000 lesbians from around the nation) and Easter weekend will coincide.

The Palm Springs International Film Festival had 105,367 paid admission to this year's festival. By survey, 55-60 percent of those admissions were to people from out of town, or conservatively 57,952 of the attendees.

What must surely be surprising to many, the Coachella Valley Music and Arts Festival has become the number one outdoor music festival in the country. This year's festival is expected to attract 100,000 music lovers listening to 80 bands, including superstar groups Coldplay and Nine Inch Nails. Since most of the musicians do not receive regular commercial radio play, they are groups that attract hard core rock fans who know about them because they read about them. During this festival, valley hotels and campgrounds bulge at the seams; the desert is carpeted with sleeping bodies in sleeping bags. Surely entrepreneurs can find a way to take advantage of this many people in one place at one time.

The Coachella Valley's economy is growing faster than the state as a whole with a growth rate of 141.7 (100 means jobs are being created and the economy is growing). Thus, we are also beating job creation rates in the rest of the state.

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Inland Empire Business Journal

1st Centennial Bancorp Announces Stock Dividend

1st Centennial Bancorp, parent holding company of 1st Centennial Bank, today announced that the board approved a 7 percent stock dividend to shareholders of record March 15, 2005, and payable April 15, 2005. The action was approved at the regularly scheduled board meeting on Feb. 25, 2005, with the effect of adding approximately 136,000 more shares of FCEN.

Patrick J. Meyer, chairman of the board stated, "The dividend reflects the on-going success of the bank and rewards shareholders for their continued support. We are proud to present our shareholders


with this 10th stock dividend in addition to three cash dividends paid by the company in its 14-year history."

1st Centennial Bank operates its main office and construction/real estate loan production offices in downtown Redlands, a full-service branch, its Religious Lending Group and its SBA/Commercial Lending Group in Brea, and full-service branches in Escondido, Palm Desert, and Irwindale, and a full service branch in Temecula to open during the second quarter of 2005 pending regulatory approval.

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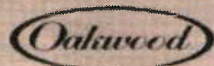
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Corporate Housing

Ranked In Alphabetical Order

Company Name Address City/State/Zip	Minimum Stay	Rate Range	Type of Housing	Standard Amenities	Optional Amenities	Payment Methods	Owner Headquarters Phone# Fax #	Local Executive Title Booking # Fax#
AmeriSuites Ontario Mills 4760 E. Mills Circle Ontario, CA 91764	1 Night	\$89-\$129 \$623-weekly \$2670-monthly \$32,040-yearly	Suite	Hot Breakfast Buffet, Refrigerator, Microwave, Coffee Maker, Dining Table		V, MC, D, AE PC, CC, CBI	Hotel Investment Group Sanjay Govind/Owner (949) 857-1088 (949) 857-1659	Juan Azpeitia (909) 980-2200 (909) 980-4433
Archstone at Woodsong 8255 Vineyard Avenue Rancho Cucamonga, CA 91730 Other Locations - Ontario, Corona	2 Months	Monthly	Apartment	2-P, 2-T, Washer Dryer Hookups	Washer/Dryer Refrigerator	PC, CC	Archstone Colorado	Dana Brooks (909) 989-6363 (909) 989-0526
Canyon Crest Views 5253 El Cerrito Drive Riverside, CA 92507 Other Locations-Covina, West Covina, Azusa, Riverside	3 Months	\$2,100-\$2,300 Monthly	Apartment	Pool, Spa, Tennis, Fitness Center, Internet	Maid Service	V, MC, D, AM, PC, CC, CBI	Klingbeil Corp. Housing Torrance (310) 370-3083 (310) 370-9387	Kim Donson (951) 781-3983 (951) 781-8934
Coast to Coast Corporate Housing P.O. Box 1597 Cypress, CA 90630 Other Locations - Chino Hills, Corona, Grand Terrace, Moreno Valley, Ontario, Rancho Cucamonga, Riverside Redlands	1 Month	\$70-\$93/Night \$2100-\$2790 Monthly	Apartment	Furniture, Utilities, Local Phone Basic Cable, Housewares	Weekly Maid Service, High Speed Internet	V, MC, D, AE PC, CC, CBI	Kelly Dower Cypress CA (714) 229-1881 (714) 229-0181	Kelly Dower Owner (800) 451-9466 (714) 229-0181
Equity Corporate Housing 45 Via Lucca Irvine, CA 92612 Other Locations - Nation Wide	1 Month	Start at \$87/Day	Apartment	Furnished, Housewares Electric, Cable, Phone Gas, Water	Additional Cable	V, MC, D, AE CC, CBI	Equity Residential Reynoldsburg, OH (800) 554-8464 (949) 225-1975	Tracy Robles (800) 554-8464 (949) 225-1975
Marriot ExecuStay 201 S. Lake Avenue, Ste. 409 Pasadena, CA 91101 Other locations- Rancho Cucamonga, Ontario, Riverside, Redlands	1 Month	N/A	Apartment	Complete furnishings Amenities	High Speed Internet, Washer/Dryer	V, MC, AE CC, CBI	T. N. Relocation Services Pasadena, CA (626) 304-6400 (626) 686-683-0170	Lori Tonne (800) 388-0004 lori.tonne@execustaysocal.com
Oakwood Worldwide 7622 Woodwind Drive Huntington Beach, CA Other locations- available throughout the Inland Empire	1 Month	Monthly	Apartment Condo	Furnished Apts		V, MC, AE CC, CBI	Oakwood Worldwide Los Angeles, CA (714) 849-2060 (714) 849-2108	Sara D'Elia (714) 849-2060/(800) 259-6914 (714)849-2108
Preferred Corporate Housing 9119 Katy Freeway #200 Houston, TX	1 Month	\$75-\$115/Day	Apartment Condo	Fully Furnished Fully Equip. Kitchen	High Speed Internet, Maid Service	V, MC, D PC, CC, CBI	Jon Nanclos/CEO Houston, TX (713) 722-0102	Kurt Zettlemoyer (800)960-0102

Payment Methods - V=Visa, MC, D=Discover, AE=American Express, PC=Personal Check, CBI=Corporate Billing/Invoice, CC=Company Check

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 Paul Crosswhite. Copyright Inland Empire Business Journal 2005.

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

MANAGER'S BOOKSHELF

Birth of a Salesman: The Transformation of Selling in America, by Walter A. Friedman

Two hundred years nearly all non-retail sales were one-time "transactional" sales. In other words, it was straight peddling. No company to rep, no branding, and with territories 2,000 square miles in size that were often covered on foot while pushing a small cart over paths and rutted dirt roads. Customers were most often farmers located in isolated houses or tiny scattered villages. Most of these customers would barter for products rather than buy for cash, and if they did pay cash, they would negotiate for hours until there was little profit to be made.

Worst of all the common perception among customers was that salespeople were low-life scum who undoubtedly deserved a horse-whipping. That particular customer viewpoint of can still be found in a number of unrelated industries.

At the start of the 19th century most salespeople were young men who sought relief from the rigors of farm life only to discover that the rigors of "walking and hawking" everything from needles to tin pots could be just as difficult. If the work was that hard and the rewards per sale that limited, why in the world would anyone do it? Author Walter Friedman, who is also the resident historian at Harvard Business School, points to a very understandable reason:

"Wages for successful tin peddlers in the early 19th century ranged from \$25 to \$50 (\$360 to \$730 today) per month. This rate was higher than agricultural laborers, who might earn \$8 to \$15 (\$120 to \$220) today in the summer months."

By the mid-1800s, the growth of faster means of transportation and communication (railroads and the telegraph), gave rise to a group of salespeople known as "canvassers" or "agents." Even though the public

used the terms peddler, canvasser and agent interchangeably, within the jargon of selling the peddler was a very different breed from the canvasser/agent.

The peddler carried his entire stock in trade with him. He was his own brand who often learned to be part entertainer and part showman to break the ice and even gather a crowd in a village. That way he only had to make a multi-product pitch once to 20 people rather than stopping at 20 houses to unload and display a complete line of products to be sold on the spot.

The canvasser on the other hand had samples and pictures of the products he sold. Among the first canvassers were book salesmen, soon followed by clock salesmen. They took orders with deposits, made product deliveries, and practiced "add on" selling when it was clear that the customer was satisfied that the product indeed performed as sold. This not only became the basis for product branding, it also marked the start of sales management, order and delivery control, sales incentives, sales promotion, and sales quotas.

During the late 19th century and into the early 20th century, most selling was done by "drummers." These were either independent wholesalers or wholesalers' employees that might sell multiple lines primarily to retailers. Manufacturers of items designed for the business of business, notably NCR and Burroughs, elected to sell directly to business owners and managers. This did several things that spelled the downfall of the drummer. They sold their products for less, they branded themselves through advertising and marketing, they trained their salespeople how to sell their products, and they taught their salespeople how to use their products so that they could demonstrate them.

By the beginning of the 21st

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. "Smart Women Finish Rich: 9 Steps to Achieving Financial Security and Funding Your Dreams," by David Bach (Broadway...\$14.95) (2) In the real world dreams and financial security cost money.
2. "Everybody Wins: The Story and Lessons Behind RE/MAX," by Phil Harkins and Keith Hollihan (John Wiley & Sons...\$24.95) (3) How the "everybody wins" concept powered explosive growth.
3. "The 8th Habit: From Effectiveness to Greatness," by Stehen R. Covey (Free Press...\$26.00) (1) Covey examines the evolving models of leadership.
4. "The Oz Principle: Getting Results Through Individual and Organizational Accountability," by Roger Connors (Portfolio (PrenticeHall)...\$24.95) (5) Taking responsibility for success and failure builds leadership.
5. "The Automatic Millionaire: A Powerful One-Step Plan to Live and Finish Rich," by David Bach (Broadway Books...\$19.95) (4) Financial advisor offers a system that makes others wealthy.
6. "Good to Great," by Jim Collins (HarperCollins...\$27.50) (8) Climbing the steps from being good to being great.
7. "The Way to The Top: The Best Business Advice I Ever Received," by Donald Trump (Crown Publishing...\$18.95) (6) Trump asks CEOs about the best business advice they received.
8. "Blink: The Power of Thinking Without Thinking," by Malcolm Gladwell (Little, Brown & Co...\$25.95)** Why instant judgments aren't as fast as you believe.
9. "Pay It Down Today: From Debt to Wealth on \$10 a Day," by Jean Chatzky (Portfolio...\$19.95) (7) TV money guru offers advice on saving money.
10. "Think Like Your Customer: A Winning Strategy to Maximize Sales by Understanding and Influencing How and Why Your Customers Buy," by Bill Stinnett (McGraw Hill...\$16.95)** The art and science of putting yourself in your customers' shoes.

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

** -- Indicates a book's first appearance on the list

century transactional selling had for the most part been replaced by "system selling," also called relationship selling. Strangely enough, no matter what style of selling is used, Friedman notes that few business schools teach how to sell. That province is mostly left to books, videotapes, and so-called selling consultants. Although some sales methods disappeared with the drummer, "Birth of a Salesman" points out that in more cases than we like to admit, everything old is new again.

-- Henry Holtzman

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RIVERSIDE

Retail in High Demand Amid Rapidly Growing Population of Riverside San Bernardino Counties

Strong population growth, coupled with an increasing number of high-paying jobs, has set the stage for a solid retail market, where shopping centers are a hot commodity. National retailers are making a major push into the region as they try to take advantage of the healthy population growth, which is expected to exceed 100,000 this year. Wal-Mart has plans for two more Supercenters, while Home Depot also has plans to open two stores this year. Much of the construction is in the path of new home development, including the largest project this year, the 364,000-square-foot Falcon Ridge Town Center in Fontana. Owners in high-growth markets have experienced improved property operations despite new supply coming online. For example, the average gross revenue in Victorville and Temecula/Murrieta increased 5 percent and 4 percent, respectively, last year and is forecast to record similar gains in 2005. The only area of concern has been Rancho Cucamonga, where shopping center owners have lost tenants to Victoria Gardens and other new centers. Vacancy in the submarket increased 200 basis points in 2004, to 6.4 percent, and is expected to stay at this level during 2005, as more centers are slated for completion.

Small shopping centers in the growth path will be prime investment targets in 2005, with single-tenant properties remaining the preferred choice for buyers seeking a stable return. Victorville has been booming with new home construction, which spurred retail demand and helped vacancy to drop 400 basis points over the last 18 months, to 4.5 percent. As a result, investors have been aggressive in the area, causing the median price to rise by 15 percent over the past year, to \$87 per square foot. Single-tenant properties are expected to remain actively traded in 2005, as cap rates in the 5 percent to 6 percent range rival returns in other investments, including CDs and bonds.

- **Rent Forecast:** Tenant demand will remain high in the region during 2005 as retailers seek to capitalize on one of the strongest retail markets in the nation. As a result, the average asking rent is expected to increase by 4 percent, to \$18.60 per square foot.
- **Investment Forecast:** Investors seeking upside potential should direct their search to redevelopment zones, such as San Bernardino and the emerging Beaumont area. Ambitious plans are in place for

the intersection of Interstate 10 and Highway 60, including 3,000 homes and a regional shopping center.

- **2005 NRI Rank: 6, No Change.** Riverside-San Bernardino held its spot with low vacancy and strong household growth potential.
- **Employment Forecast:** A more favorable business climate will continue luring companies from the coastal markets in 2005. As a result, we expect employment to increase by 3.2 percent, or 36,000 jobs. Trade and transportation jobs will account for most of the growth, as warehousing and trucking companies find the Inland Empire a more affordable and convenient location than Los Angeles.
- **Construction Forecast:** Development activity in the region will slow to 2.9 million square feet in 2005, down from 4.2 million square feet last year.
- **Vacancy Forecast:** Tenant demand is expected to remain strong in 2005, given expectations for high job and population growth. Vacancy is expected to hold steady at 6 percent, however, as retailers absorb the new space coming online.
- **2005 NRI Rank: 22, Down 6 Places.** High rent growth, and low and declining vacancy were counteracted by an average job growth forecast, which led to Sacramento's decline.
- **Employment Forecast:** Sacramento's job market is forecast to expand by 2 percent in 2005. Uncertainty still surrounds the government sector, the region's largest employer.
- **Construction Forecast:** Approximately 1.2 million square feet of retail space is scheduled to come online in 2005. Although developers will pull back slightly this year, the pipeline remains significant, with almost 10 million square feet of retail space reported to be in the planning phase.
- **Vacancy Forecast:** Continued improvement is in store for Sacramento retail owners in 2005 as vacancy falls 70 basis points, to 6.3 percent. Strong household growth will bolster retail sales, with the fast-growing areas of Elk Grove and Folsom posting the most significant gains.

2005 Annual Report by

Marcus & Millichap

Riverside Public Utilities to Give Away Free Shade Trees March-June

Residential electric service customers of the City of Riverside Public Utilities (RPU) should check the back of their March billing statements for a coupon good for one free shade tree!

Simply by taking the top portion of their March 2005 utility bill to one of eight participating Riverside nurseries by June 30, 2005, RPU electric customers may receive one free shade tree (up to \$25 in value) or apply it towards the purchase of a larger tree. There are over 20 dif-

ferent species of trees that qualify for the Free Shade Tree promotion.

By planting shade trees in selected areas on their properties, customers can dramatically cut down on high energy use by air conditioners and really save a bundle on summer electric bills. The free shade tree giveaway is designed to promote interest in the utility's Tree Power shade tree program that offers a \$25 per tree mail-in rebate for up to five trees purchased annually per electric metered account.

Riverside Public Utilities hopes many customers will ask about and take advantage of its Tree Power program at the same time they pick up their free shade tree from the nursery.

Participating nurseries include: A&M Nursery, 10333 Arlington Ave.; Home Depot, 3323 Madison St.; Louie's Nursery, 16310 Porter Ave. (at Van Buren); Lowe's Home Improvement Warehouse, 12400 Day St., (Moreno Valley); Lowe's Home Improvement Warehouse,

9851 Magnolia Ave.; Parkview Nursery, 4377 Chicago Ave. and Parkview Nursery, 3841 Jackson St.

For additional information about the Free Shade Tree Coupon and the Tree Power program, including a list of approved energy-wise trees, visit the utility's Web site www.riversidepublicutilities.com or contact (951)826-5485.

WOMEN & BUSINESS EXPO

-FEATURED SPEAKERS-

continued from page 33

Dawn Holman was "one of the PR industry's best kept secrets" until she decided to publicly share her 25 years of international PR and marketing experience -- to position and package experts who want to become recognized and leverage fame into fortune to build an information empire.

"Buzz That Brings in the Bucks: How to Increase Your Profile and Your Profits" How would you like to achieve all the recognition you want (even become slightly famous) and turn all that buzz into big bucks? No need to be nervous, because once you understand how to create "celebrity expert status" by influencing the strongest "influencers" on your niche market or industry -- you can tap into the only thing separating you from the financial freedom you deserve. Even becoming "slightly famous" in your niche, in the media and on-line, will make you rich.

Rebecca Hulem's 28-year career embodies the essence of women's health and wellness at every stage of feminine development. As a Certified Menopause Clinician, she now specializes in educating women to understand the symptoms and behavior of the perimenopause and menopause transition. Rebecca is the author of "Feelin' Hot? A Humorous, Informative and Truthful Look at Menopause." Visit her Web site at www.themenopauseexpert.com

"Feelin Hot? Winning in Business, Despite Your Hormones" As a professional woman, you pride yourself on having it all together. You have always remembered both personal and professional commitments without writing them down. You could keep your "cool" in heated situations without ever breaking a sweat. But now that you are in midlife, "life" on the job is very different. Important meetings surprise you regularly and even if you write them down or post them in you palm pilot, it doesn't seem to help. What's happening you ask? And how can you get back to your productive self? Discover the facts surrounding menopause and how you can keep your cool on the job despite your hormones.

Feelin Hot? The Sexy Woman's Guide to Menopause There are over 50 million women in the U.S. alone that are in some phase of menopause. Every 7 seconds another woman will turn 50. That's a lot of hot flashes! With the current controversy regarding hormone therapy, women are confused about how to safely manage the hot flashes and other menopause symptoms without putting their bodies at risk for long-term disease. Learn the following: The naked truth about hormones. What hormones do and don't do for a woman; Why hormones are not enough to give you the life long health beyond menopause; complementary and alternative medicine; and what you may not know about heart disease and women after menopause.

Renee Piane International recognized dating consultant, motivational speaker and makeover specialist, has been in the love and dating field for over 15 years. She has been performing magical makeovers and represented the "female perspective" in her eye opening seminars and love advice columns for men worldwide. Featured on over 60 international TV, radio and publications (NBC, CNN, Today Show, Lifetime, etc.), she has helped thousands of people connect and create amazing relationships. She is a healer of the heart and has committed her life to this work! Visit her Web site at rapiddating.com

"Busy Business Women's Guide to Understanding the Minds of Men" This workshop will show how busy women can create balanced, fun and sensual relationships while being Wonder Women. Become aware of the "invisible vibes" you send out. The power influence of your thoughts, voice and energy which affects all your relationships...from the board room to the bedroom. How to make time for a man when you are a busy woman! Learning how to use feminine power to get Magical results. Learn how to Makeover your man without hurting his feelings! Get results with all the men in your life and create New relationships!

Jacqueline Robertson, "The Dream Sister," is a well sought-after inspirational/motivational and business speaker. Jacqueline is a licensed real estate broker, and is the CEO/owner of J. & Associates Real Estate in Beaumont. She is also the owner of two residential care facilities for developmental disable clients. Jacqueline has 21 years of experience working as a certified occupational therapy practitioner and has vast knowledge and experience working with and helping groups and individuals reach their dreams. She is the author of two inspirational audio programs, and is currently working on her first book entitled, "Dream It First." Visit Web sites www.dream-it-first.com and www.dream-sister.com

"Dreams Do Come True" This session is a must to attend for anyone with a dream. Regardless of your past or present circumstances in life, you can begin to live your dreams. In this three-part comprehensive dream system presentation, you will learn how to: create and mold your dreams (because dreams have to be dreamt first), how to: communicate that dream to yourself daily, and then how to: weave and inter-grate that dream into your life in order to start living your dreams today. Jacqueline will share with her audience her own real life tragedies and how she stayed focus to realize her dreams in life.

Lori Ann Robinson is a professional image and fashion consultant who has worked with some of Hollywood's most beautiful people for over 20 years. Most recently, she has built a private practice working with professionals to help them look and feel their best. Lori is also a member of the Association of Image Consultants International. Visit her Web site at www.larconsultants.com

"Is Success Escaping You? Maybe It's Your Image!" Competition is tougher than ever and you need every advantage. Since more than half of our assumptions about someone are non-verbal, then your clothes, style, hair and makeup matter. In this session you will learn three fashion and image mistakes professionals make, what you can do right now to both avoid them and help yourself look your best, and how to accentuate your positive attributes and downplay your negatives.

"What You Don't Know About Body Language Could be Killing You!" Every minute of the day, we send messages with our body. Do you know what you are saying? In this session, you will learn the top ten body language messages we send and what those messages mean. You will learn great power moves as well as which moves to drop from your repertoire. At the end of this session, you will command greater respect and power.

Rhonda Sher, coach and author of "The 2 Minute Networker," is a seasoned professional networker with extensive experience in an array of industries. She is a master at teaching people how to connect with others and identify and create highly lucrative business alliances. Visit her Web site at www.2minutenetworker.com

"Unleash the Secret to Getting Hordes of Business Coming Through Your Doors"

Did you know that building your referral network can grow your business exponentially? That it can also save you thousands of dollars each month in marketing and advertising costs? That it can mean never having to make another cold call ever again? Grow your business strategically by leveraging the "who, where, when and how" of networking that gets results. Your Net worth depends on it.

Gisella Thomas, a multipreneur, took her business downtime, that coincided with the break-up of a relationship, to start a new trend, the "Separation and Divorce Ring." Within an eight week period, Gisella took this idea to the market and is awaiting her second product order.

"It's My Idea! The 9 Lives of an Idea and What YOU Need to Know to Protect It." We all have Ideas! Some stay in our head while some become reality. Yet not all of them make it big. Not only do fads and trends determine how far an idea will go, but also how well you can protect your idea from its inception until it goes to the market. In this workshop you will learn the steps on how to protect your idea so it remains yours.

WEB SITES

- Aviastar Communications, Inc.www.aviastar.net
- Agricultural Export Program (AEP), Calif. Dept. of Food and Agriculture.....www.atinet.org/aep
- Best Bets of Things to do.com.....searlstatler.com
- Business Bank of Californiawww.businessbank.com
- California State Government Home Pagewww.ca.gov
- Center for International Trade Developmentwww.resources4u.com/citd/
- City Business Guide CITIVU Rancho Cucamonga www.citivu.com
- Columbia Chino Valley Medical Centerhwww.cvmc.com
- First Federal Savings of San Gabriel Valleywww.firstfederalsgv.com
- PFF Bank & Trustwww.pffbank.com
- I.E. Small Business Dev. Ctr.....www.iesbdc.org
- Marriage & Family Therapist.....www.claremontcounseling.com
- Small Business Development Center.....www.iesbdc.org
- U.S. Presidentwww.whitehouse.gov

E-MAIL ADDRESSES

- Bill Leonardsenator.leonard@sen.ca.gov

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- InvestorLink: Stock, commodity prices, real estate, daily news, personal finance, mutual funds, 28.8 baud; (818) 331-4611.
- Mommadillo's BBS & Breakfast: WwivNet, E-mail, TradeWards, Lord Scrabble On-line, 14.4 baud; (310) 432-2423.
- PC-Windowmaker BBS — A.U.G.I.E.: Computer user group club BBS, supporting IBM, Atari and Mac downloads, on-line games, RIP menus, 28.8 baud. (909) 637-1274.
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REAL ESTATE NOTES

Sperry Van Ness, one of the nation's largest commercial real estate investment brokerage firms, awarded Brad Umansky with the Partner's Circle Award and recognized him as the company's #9 advisor in 2004. Umansky serves as vice president for Sperry Van Ness

in Ontario. Agape Christian Academy has purchased a 24,517-sq.-ft. former school on 7.20 acres of land at 17777 and 17778 Merrill Avenue in Fontana from Fontana Free Methodist. Bill Lowder and Dawn Lowder of NAI Capital represented both parties in the transac-

tion valued at \$3,200,000. Wellzong International Ltd., a real estate holding arm of a publicly-held Taiwanese company that manufactures DVDs and CDs, has sold a 76,860-sq.-ft. industrial building in Ontario to All Strong Industries USA for \$5.4 million for the latter's

expansion within that community, announced GVA DAUM. Shan Lee, executive vice president in the City of Industry office of GVA DAUM represented Wellzong International Ltd. Michael Anaya and Tony Phu of Colliers Seeley represented the buyer.

C A L E N D A R

MARCH 2005

4 Speaking workshop series scheduled. A three-part "Speaking for Success" workshop series will be conducted for people interested in improving communications skills.

Participants will learn and then immediately apply speaking skills in a friendly, supportive environment designed for the novice, nervous and knock-kneed speakers of the Inland Empire. The program will begin on Friday starting at 6:30 p.m. in the banquet room of The Iron Skillet Restaurant located at Euclid Ave. and H Street in Ontario. Presented by the non-prof-

it Success for Speakers Toastmasters Club, the workshops offer optional dinner service. For registration information, call Bill Cortus at (909) 941-4552, option 3.

13 Desert AIDS Project invites you to put on your walking shoes and join the 17th annual Desert AIDS Walk on Sunday, at Sunrise Park in Palm Springs. Registration starts at 7:30 a.m., and the walk steps off at 9:30 a.m. All proceeds benefit programs and services for clients at Desert AIDS Project. Walkers are encouraged to

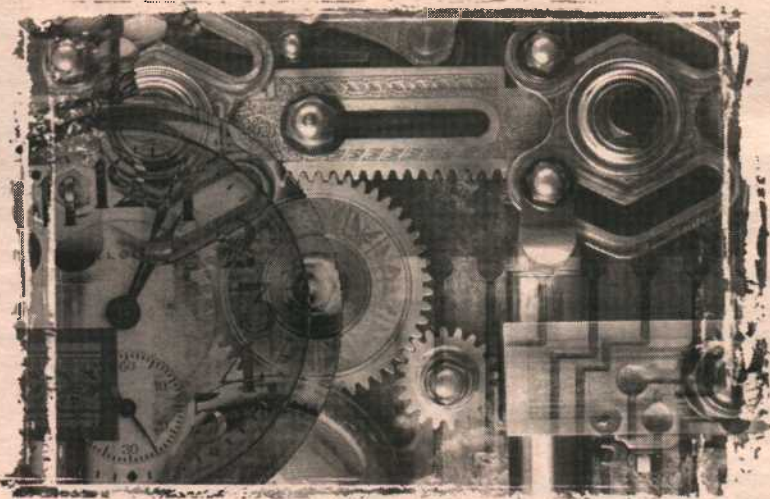
raise funds for the walk by e-mailing their friends, family and colleagues and asking them to donate through www.justgiving.com/desertaidswalk. Everyone who registers at [justgiving.com](http://www.justgiving.com/desertaidswalk) will receive a commemorative Desert AIDS Walk mouse pad. For more information please contact Mary Kay Plock at (760) 323-2118.

14 Arc Riverside 10th Annual Conference presents The Riverside Conference Addressing Abuse and Disability, "Building

Stronger Networks." This conference runs through Wed., March 16th. Despite much progress, there is still an urgent need to collaborate between disciplines, agencies, states, and countries on the issue of abuse, neglect and crime against people with disabilities. This year the conference is presenting papers on maltreatment of people with disabilities after they enter the criminal justice system. For more information on this conference and registration and fees, please contact Margo Keck at (951) 222-4700.

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1.	Coldwell Banker Real Estate Corp. 6 Sylvan Way Parsippany, NJ 07054	23 3,000	592		1906	Full-Service Residential	Mike Lancaster Regional Director, West Region (949) 367-2625/367-2675 tmeyer@coldwellbanker.com
2.	Dyson & Dyson Real Estate Associates 74-910 Hwy. 111 Indian Wells, CA 92210	6 15	85	\$30,886,210	1998 San Diego	High-End Residential Sales, Escrow Management, Concierge Service	Robert Dyson President (760) 779-5353/779-9123 bob@dysonanddyson.com
3.	Becker & Becker Realty 44311 Monterey Ave. Palm Desert, CA 92260	4 4	100	\$200 million	1981 Palm Desert	Residential Sales	Pete Becker Owner (760) 346-5593/346-4078
4.	RE/MAX of the Desert 72608 El Paseo, #4 Palm Desert, CA 92260	3 3	97	\$408 million	1995	Residential	Lorenzo Lombardelli Resident/Broker (760) 836-1872/836-3227 lorenzol1@earthlink.net
5.	Coldwell Banker Associates Realty 9988 Hibert St. #300 San Diego, CA 92131	4 8	124	\$316,008,000	1997	Residential Real Estate	Thomas R. Hoffman COO (858) 577-2413/577-2420 rhoffman@cbcalifornia.com
6.	Century 21 Lois Lauer Realty 1998 Orange Tree Lane Redlands, CA 92373	4 4	210	\$417 million	1976	Residential Real Estate Sales	Lois K. Lauer Chairman of the Board (909) 748-7000/748-7132 lauer@loislauer.com
7.	Coldwell Banker Kivett-Teeters Associates 35006 Yucaipa Blvd. Yucaipa, CA 92399	4 4	78	\$135 million	1982 Yucaipa	Residential Real Estate Sales	Gary Teeters Broker (909) 797-1151/797-9134
8.	Shear Realty 18564 Hwy. 18, Ste. 205 Apple Valley, CA 92307	3 3	65	\$122 million	1979 Apple Valley	Full Service Real Estate	Bob Sher Owner (760) 242-7221/242-7226
9.	Prudential California Realty 6809 Magnolia Riverside, CA 92506	3 3	85	\$122 million	1988 Riverside	Residential/Commercial Real Estate Property Management	Robert Braun Owner/Broker (951) 787-7088/787-8397
10.	Century 21 Fairway Realty, Inc. 18484 Hwy. 18, #150 Apple Valley, CA 92307	2 2	50	\$71 million	1964 Victorville	Full-Service Real Estate Sales and Relocation and Property Management	Janie Phillips Owner/Broker (760) 242-3617/242-8482
11.	Rancon Real Estate 27740 Jefferson Ave., Ste. 100 Temecula, CA 92590	2 2	80	\$185.2 million	1971 Temecula	Full-Service Real Estate	Mike Diaz Vice President (951) 676-5736/699-0387
12.	Coldwell Banker Kivett-Teeters 3654 #10 E. Highland Ave. Highland, CA 92346	2 3	33	WND	1982	Full-Service Residential	Gary Teeters Broker (909) 889-0621/862-1251
13.	Century 21 Prestige Properties 1024 W. Foothill Blvd. Upland, CA 91786	2 2	68	\$240 million	1982 Upland	Residential and Income Real Estate	Willard E. Elliott Owner/Broker (909) 981-2208/982-8610
14.	Gabriel Realty Group, Inc. P.O. Box 1161 Redlands, CA 92373	1 1	2	\$100,000	2004 Redlands	Residential Commercial	Hani Gabriel Broker (951) 545-0250/790-4371
15.	Ben Hinkle Real Estate, Inc. 21930 Hwy. 18 Apple Valley, CA 92307	1 1	30	\$24 million	1963 Apple Valley	Full-Service Company	Jack L. Harrison Broker (760) 247-2654/247-0733
16.	Coldwell Banker Bear Creek Properties 32395-B Clinton Keith Rd., #14 Wildemar, CA 92595	1 1	5	WND	1997	Full-Service Residential	Mary B. Kirk Broker (909) 609-1212/609-1214
17.	Prudential California Realty 2905 Tahquitz Canyon Way Palm Springs, CA 92262	1 1	36	\$65 million	1986 Palm Springs	Full-Service Residential Rental Commercial	Hank Hampton Owner/Broker (760) 323-5000/323-1793
18.	Coldwell Banker Sandpiper Realty 45000 Club Drive Indian Wells, CA 92210	1 1	35	\$129 million	1969	Full-Service Residential	Brenda Fulmer President (760) 345-2527/360-0229 tomsnassoc@aol.com
19.	Hughes Realty 6117 Brockton Ave., Ste. 211 Riverside, CA 92506	1 1	3	WND	1976 Riverside	VA/FHA. Repos	Robert Hughes President (951) 781-3600/781-3766
20.	Prudential California Realty 72-757 Fred Waring Dr. Palm Desert, CA 92260	1 1	68	\$219 million	1991 N/A	Residential/Commercial Real Estate	Mel Rudman President (760) 773-4400/773-4419 prureplmdrt@worldnet-att.net
21.	Coldwell Banker Johnson +Johnson Properties, Inc. 29400 Rancho California Rd. Temecula, CA 92951	1 1	23	WND	1985	Full-Service Residential	Bill Johnson Broker (951) 676-4081/699-0167
22.	Coldwell Banker Eadie Adams Realty 501 S. Indian Canyon, Palm Springs, CA 92264 72027 Desert Dr., Rancho Mirage, CA 92270	2 2	42	WND	1963	Full-Service Residential and Commercial	Jerry R. DuBois Managing Broker (760) 778-5500/323-7832 cbear@coldwellbanker.com
23.	Coldwell Banker The Running Springs Realty P.O. Box 1711 Running Springs, CA 92382	1 1	12	WND	1985	Full-Service Residential Full Time & Vacation Rentals	Jim Grimes Owner/Broker (909) 867-7001/867-4543
24.	Coldwell Banker Wright Realty 610 E. Florida Ave., Ste. A Hemet, CA 92343	1 1	28	WND	1986	Full-Service Residential	Bill Page Broker (909) 658-2149/658-0859 cbwr@cbwr.com
25.	Coldwell Banker Realty Center 501 W. Redlands Blvd., #A Redlands, CA 92373	1 1	27	WND	1987	Full-Service Residential	Sheila Cannon Broker (909) 792-4147/792-0803 scannon@coldwellbanker.co
26.	Coldwell Banker Inland Brokers Realty 600 Central Ave., Ste. E Lake Elsinore, CA 92530	1 1	30	WND	1986	Full-Service Residential	Ron Restad Broker (909) 674-8631/674-8639
27.	Sun Lakes Realty-Resales 300 S. Highland Springs Ave., Ste. 2K Banning, CA 92220	1 1	5	\$19,671,600	1975 Banning	Sales Exclusively in Sun Lakes Country Club	Joyce McRae Broker/Owner (909) 845-7378/845-7179 sunlakes@discover.net

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

RESTAURANT REVIEW

A Beautiful Marriage at Temeku Hills

by Joe Lyons

It is generally agreed around these offices that almond-flavored Champagne is a remarkable treat. So when the Grillroom at the Temeku Hills Golf Club announced that, in cooperation with Wilson Creek Winery, they were serving their almond Champagne with Sunday brunch, it had to be wondrous.

It was. It is.

To be fair the Grillroom is nothing amazing. It looks like a lot of 19th holes dining rooms at some of the better courses around the Inland Empire. It is comfortable and fashionable with some tasteful tole paintings around the walls. It is just not stunning. It is also not very large, and neither was the crowd on the day we visited. Still, this can be a plus, if you have ever had to wait in line for half an hour just to get to the omelet station.

The various food stations were well stocked. There were plenty of shrimp if you wanted it, and over in the corner was a small section where Executive Chef Ramon Garcia oversees the waffle fryer and the omelet pans.

I was stunned.

It was quite possible that it was the best omelet I have been served at a Sunday brunch. Nothing fancy. Ham, onions, cheese. And the eggs came from a carton mix. Whatever Garcia did to it, he did well.

Even better news is that the food and beverage manager, Rick Shick, and his staff are not stingy with the Champagne. I was afraid that this might be a one glass per plate attraction. Not at all. It was all of the Wilson Creek you can drink, remembering, of course, that it is a long drive from Temecula, back up the 15.

Separate and apart from the almond Champagne was another treat, The

Bloody Mary bar. Again all you can handle, to your own discretion.

As I recall, there was a choice of vodkas, Smirnoff, Grey Goose, Finlandia and Stolichnaya. Mixes included V-8, Mrs. T. Campbell's Tomato Juice and Clamato.

After several attempts to get it right, with my journalistic integrity at stake here, I finally settled on Stoli and V-8. Of course, there were some side treats like lime juice and Lee & Perrin's worchestire sauce. Also, the traditional celery was available but I found a surprise in pickled asparagus shoots.

Who would have thought. The outdoor patio allowed me to enjoy an after brunch cigar, a Macanudo Robust, while I watched the duffers lose their golf balls in the water hazard.

The Temeku Hills Golf Course Grillroom is small, dare I say, intimate, but you will notice a more relaxed feel there than at a lot of line-up herd mentality brunches out there. The price, \$24.95 is just a bit steep, but the Wilson Creek almond Champagne and the Bloody Mary Bar made it worth it.

Temeku Hills is at 41687 Temeku Drive, just off of Rancho California, east of I-15. You can call 951-694-9998, but reservations are not required.

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Company Name Address City/State/Zip	Enrollment: Inland Emp. Companywide	Staffing I.E. Staffing Companywide I.E. Offices Total Offices	Contracts: I.E. Hospitals Physicians I.E. Physicians Companywide	Profile: Parent Company Headquarters Year Founded I.E.	Top Local Executive Title Phone/Fax E-Mail address
1. CCN 5251 Viewridge Ct., San Diego, CA 92123	405,251 8.4 million	0 1,500 0 62	34 2,640 235,624	Columbia/HCA Healthcare Corp. Nashville, TN na	Richard M. Mastelar CEO (800) 247-2898/(858) 278-1262
2. Blue Shield of California 3400 Central, Ste. 300 Riverside, CA 92506	53,000 1.9 million	19 4,000 1 29	38 2,300 48,000	Blue Shield of CA San Francisco, CA 1939	Jessica McDonald District Manager (951) 341-2016/341-2020
3. Aetna U.S. Healthcare, Inc. 2409 Camino Ramon San Ramon, CA 94583	53,292 3,504,409	159 47,000 1 310	27 3,333 262,771	Aetna Inc. Hartford, CT 1981	Ed Tanida General Manager (714) 972-3351/972-3390
4. United Healthcare of California, Inc. 4500 E. Pacific Coast Hwy., Ste. 120 Long Beach, CA 90804	15,207 2,381,567	0 30,000 0 81	25 2,369 262,000	United Healthcare Corp. Minnetonka, MN 1986	Emery Dameron COO (562) 951-6400/951-6646
5. Interplan Corp. 2575 Grand Canal Blvd., 2nd Floor Stockton, CA 95207	15,000 1.2 million	0 92 0 1	24 1,863 34,325	N/A Stockton, CA 1984	Joseph Manheim President (209) 473-0811/473-0863 www.interplancorp.com
6. BPS Healthcare 888 S. Figueroa St., Ste. 1400 Los Angeles, CA 90017	11,660 275,800	0 180 0 2	18 2,625 25,709	BPS Healthcare Los Angeles, CA 1982	Barbara E. Rodin, Ph. D. President/CEO (800) 421-8113/(213) 489-7973
7. Health Net 650 E. Hospitality LN. San Bernardino, CA 92408	7,500 88,000	29 3,500 1 23	47 3,720 43,295	Foundation Health Systems Woodland Hills, CA na	Gene Rapisardi Regional Vice President (909) 890-4100/890-4163
8. PacifiCare of California 5995 Plaza Dr. Cypress, CA 90630	1,162 16,678	0 na 1 20	21 2,155 30,263	PacifiCare Health Systems, Inc. Santa Ana, CA 1978	Howard Phanspiel President/CEO (714) 952-1121/226-3914
9. HRGI 1551 N. Tustin Ave., Ste. 300 Santa Ana, CA 92705	WND	0 166 0 1	35 3,648 121,127	The Principal Financial Group Santa Ana, CA 1973	Ron Gray COO (714) 953-9600/953-6309
10. PTPN 20955 Warner Center Lane Woodland Hills, CA 91367	WND 27 million	0 43 0 14	N/A N/A 3,000 (PTs)	N/A Woodland Hills 1985	Michael Weinper, MPH, PT President (818) 883-PTPN/598-3270

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

A New College Savings Plan

continued from page 2

What If Your Child Doesn't Go to College?

Since you, the owner, retain control over withdrawals, you have the following choices if the beneficiary decides not to attend college.

- Change beneficiaries (any new beneficiary must be related to the original beneficiary). (Note: The election of certain beneficiaries may be a taxable event. Starting in 2002, first cousins will be included in the definition of family members and will not result in a taxable event.)
- Leave the assets in the plan for later use.
- Withdraw the assets. (Note: The earnings portion of any nonqualified withdrawal is generally taxed at the owner's tax rate and is subject to a 10 percent penalty.)
- Withdraw the assets. (The earnings portion of any nonqualified withdrawal is generally taxed at the owner's tax rate and is subject to a 10 percent penalty.)

Provided by courtesy of Elizabeth Cortez and Bruce Robbins, senior financial advisors with Wachovia Securities in Ontario. For more information, please call Liz Cortez at (909) 373-2751. Wachovia Securities, LLC, member New York Stock Exchange and SIPC, is a separate non-bank affiliate of Wachovia Corporation. ©Wachovia Securities. Wachovia Securities does not provide tax or legal advice. Please consult with your own tax and legal advisors before taking any action that would have tax consequences.

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 Upland, CA 91786
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For more information or sponsorship opportunities for any of these events, please call 909.920.4966.
 2005 • Don It Miss It • Events Calendar

May 5, 2005
 6:00 P.M.
 Etiwanda Gardens

Dr. John Sullivan will be honored at the Foundation's annual **President's Dinner** to be held at the new Etiwanda Gardens. *Reservations required.*

June 16, 2005
 5:00-7:00 p.m.
 Aita Auditorium

An **Area-wide Chamber Mixer** to be held in the hospital's Aita Auditorium featuring members of Upland, Rancho Cucamonga, and Ontario Chambers.

Sept. 12, 2005
 10:00 a.m.²
 Red Hill Country Club

The **San Antonio Classic Benefit Golf Tournament** will be held at Red Hill Country Club. The Classic will be raising funds for the hospital's new emergency room expansion project. *Reservations required.*

San Antonio Community Hospital is a nonprofit community hospital. All donations are tax-deductible.



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CALIFORNIA

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- Doubletree Club Livermore
- Doubletree Club Orange County Airport
- Doubletree Golf Resort San Diego
- Doubletree Guest Suites Anaheim Resort/Convention Center (opening fall 2005)
- Doubletree Guest Suites Doheny Beach
- Doubletree Guest Suites Santa Monica

- Doubletree Hotel Anaheim/Orange County
- Doubletree Hotel Bakersfield
- Doubletree Hotel & Executive Meeting Center Berkeley Marina
- Doubletree Hotel Carson Civic Plaza
- Doubletree Hotel Irvine-Spectrum
- Doubletree Hotel Los Angeles International Airport
- Doubletree Hotel Los Angeles/Rosemead
- Doubletree Hotel Los Angeles-Westwood
- Doubletree Hotel Modesto
- Doubletree Hotel Ontario Airport
- Doubletree Hotel Sacramento
- Doubletree Hotel San Diego/Del Mar
- Doubletree Hotel San Diego-Mission Valley
- Doubletree Hotel San Francisco Airport

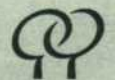
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