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Specials:

Expansions and
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INLAND EMPIRE business journal

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Corporate Profile



Mark Rogers, CEO of NGC
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VOLUME 14, NUMBER 8

AUGUST 2002

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Photo by Georgine Loveland

The Inland Empire and Beyond Benefit From Ontario Mills and Environs Massive Growth Explosion

by Rod C. Jackson

Whirring buzz-saws slicing through plywood, pounding pneumatic hammers fastening sheets to studs, Bobcats moving dirt from here to there.

Throughout the Inland Empire, those are sights and sounds that are pretty hard to miss these days — but never so much so as in the areas surrounding the Ontario Mills Mall.

Anyone who has been through the I-10/I-15 Freeway interchange, and more specifically on nearby Miliken Avenue, can tell you of what seems to be a literal “explosion” in building there.

It’s not a recent phenomenon, but rather a steady and seemingly unstopp-

able expansion that has turned an area once known for its vineyards into one of the major economic engines of the Inland Empire.

“If you didn’t know that downtown Ontario was actually at “B” and Euclid, several miles down the road to

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Ontario Mills has become a shopping destination for local Inland Empire residents and shoppers from Orange County and even more distant locations. As a result, both the mall proper and the land adjoining is being developed at a remarkable rate.

AT DEADLINE

Rep. Gary Miller Receives 2002 Thomas Jefferson Award.

U.S. Representative Gary G. Miller was recently honored at a ceremony hosted by Food Distributors International, a trade group representing the food distribution industry. Rep. Miller was presented with the industry’s 2002 Thomas Jefferson Award, given to members of Congress who have voted consistently in support of sound fiscal policy, minimal government regulation, and other free-market principles crucial to the health of the food distribution industry and the nation’s economy as a whole.

Of the several hundred votes

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Homeland Security in an Uncertain World

by Steve Fehr, Managing Director,
KPMG Consulting

As we sat in our living rooms gripped by the tragic events and images of Sept. 11th, it became all too obvious that the nature of war had changed drastically. We saw a new kind of warfare—molded by globalization, interdependence and the dispersion of knowledge and power—in which the enemy is no longer a nation, but an amorphous, dispersed network of like-minded individuals bent on undermining the social order. Sadly, it also became evident that the strategic advantage in war is no longer based just on size and strength; in fact, amassed resources create easy targets.

While the terrorist attacks shattered our assumptions of the very meaning of war, they also pierced our sense of invulnerability. Realizing that the United States is not immune to homeland assaults, many have questioned where future strikes might occur. As one of the world’s economic and agribusiness leaders, California is clearly an appealing target.

The state has spent nearly \$50 million thus far in the name of homeland security—\$21 million of which went to the California Highway Patrol, for overtime for officers activated during heightened security alerts. Funds have also gone to increasing bridge security and local health

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NCMEC Finds Success at IEBJ Women & Business Conference

The National Center for Missing & Exploited Children (Calif. branch) wanted to reach an audience that could make a difference. During the recent *Inland Empire Business Journal’s* “Women & Business Expo 2002,” they met just that audience.

Terry Boykins, events coordinator for NCMEC stated, “This venue has established a connection with the business community we were needing desperately to reach. By being able to present

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LETTER TO THE EDITOR

The June 2002 article "Customized Incentives Bring Deals to Victorville" by Keith Metzler brings to light an interesting situation regarding business development in the Inland Empire. Victorville should be applauded for taking advantage of its unique opportunities to bring commercial enterprises and jobs into the city. However, Victorville's successes need to be examined from a more region-wide perspective.

Expanding the urban fringe by paving over greenspace and abandoning the urban core has been the American way for at least the past 50 years. In the Inland Empire's case, this means that businesses are making the correct business choices and taking advantage of tax breaks, lax environmental control, and inexpensive land in Victorville while turning down more urbanized cities that cannot share in the same advantages.

This situation brings up some questions: Is it wise to urbanize the desert in favor of strengthening established cities in the valley? Should the desert communities be subject to the same environmental regulations as the basin cities? Should greenspace be paved over when brownspace areas in cities like Pomona, San Bernardino, Fontana, and Rialto sit vacant?

Again, the civic leaders of Victorville are obviously doing their best to establish good business sense in their city, but are these advancements good for the region on the whole?

Alon Yaari
Hollywood

Medical Leaders Present California's Novel Programs for the Uninsured

Congressional, State Leaders Met July 1 to Learn How 12 California Programs Are Addressing a Crisis in Health Care and Bringing Health Insurance and Quality Care to Millions of Hispanics

Congressional and state leaders met at the Biltmore Hotel July 1 to hear testimony on how California's innovative programs for Hispanics, including those who lack health insurance, provide strategies that the rest of the nation can follow.

Lack of insurance is one of the most pressing health issues facing Hispanics. Nationally, 40 percent of Hispanic adults ages 19-64 and 27 percent of Hispanic children are uninsured, often going without needed care — even basic care such as a seeing a doctor — because high medical bills are a burden they cannot bear. The problem is even more acute in California, where one in three residents is Hispanic.

"It's alarming that Hispanics have the highest uninsured rate of any racial or ethnic group in the country," said Dr. Elena Rios, president of NHMA, whose nonprofit association represents hundreds of physicians in the United States. "That's why they went to Los Angeles, which has a high concentration of Hispanics."

The symposium — "Lack of Insurance and Quality Care: A Health Crisis for Hispanics" — was held at the Biltmore Hotel. The media briefing, sponsored by the National Hispanic Medical Association (NHMA) of Washington, DC, and the Commonwealth Fund of New York, presented real-life stories as told by representatives of 12 local programs that are helping to decrease the high rate of uninsured and improve the quality of health care for Hispanic Californians.

"California has always been a trendsetter, and that is no different in health care," said Rep. Hilda Solis (D-CA), one of the event speakers. "We hope to learn from California's example and take those solutions back to Congress for action, so millions of Americans everywhere can benefit from what California spearheaded."

Those innovative stories included a health care facility where officials discovered that it was more beneficial to patients and cost-effective to require mandatory Spanish language classes for doctors, rather than hiring interpreters. Congressional leaders will learn more about how that program and others help bring quality health care to mil-

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COMMENTARY

The Trees in Boxer's Dream World

by Joe Lyons

Barbara Boxer (D-Calif.) needs to check the batteries in her calculator. She has come out in opposition to the Bush administration's plan to open wilderness in California to logging and oil companies. Her excuse is that there is more money to be made by only giving such access to hikers and campers.

I personally don't hike. I don't camp. I believe in hot showers and room service, so I can be counted as at least one person who will get more use out of lumber and gas than a dirt trail. There are, of course, many good and noble reasons to protect the last of the wilderness acreage in our state, but the money that can be made on hiking and camping is down at the bottom of a very long list.

As with Alaska, the land needed to exploit lumber and fuel is small

compared to the total available acreage. Legitimate conservationists understand this, but the radical element, who would equate every lumberjack with Darth Vader, wants us to believe that the next tree we cut down will throw the earth out of orbit and bring about a biblical apocalypse.

Our population continues to expand. The Inland Empire has doubled in size in just 20 years. Our resource demands are continuing to grow. Cutting off the supply will actually make things better for the evil corporate giants by making their supplies more dear. Contrary to Boxer's naive dreams, it is possible to cut a few trees, pump some oil and still walk through pristine California woods.

Senator Boxer needs to climb down off her horse, stop trying to please her liberal constituency, and learn the meaning of compromise.

My Old Man Was a Fireman

by J. Allen Leinberger

My father joined the Cleveland Fire Department shortly after he conquered Hitler's Army in World War II. Back then, firehouses were two-story brick structures with brass poles for the men to slide down if the alarm went off at night. When they weren't out fighting fires, they drank coffee from green porcelain cups.

They were called "fire-laddies" or, occasionally "smoke-eaters." They were seen as a less glamorous and less dangerous version of the police.

As is still traditional, dad worked 24 hours on and 48 hours off. I was only aware of his work when he came home in the morning with that distinctive smell of wet ashes. He spent three days on the great Forest City Lumber Yard fire back in the '50s. He survived the Hough District riots of 1968 when protesters started a blaze and then targeted the firefighters with rifles from the tops of buildings across the street.

For a while, he steered the back

of the long hook-and-ladder, out in the open air like Kramer did on "Seinfeld," not in the covered air-conditioned comfort that they have today.

During the down times he learned how to cook firehouse style. After all, if the alarm goes off just as you're about to sit down for dinner, you have to have something ready that will still be good eight hours later. This is what gave birth to the fireman's chili cookoffs.

Meanwhile, younger men began to use their down time for free weights. Thus it was that through most of the '80s and '90s, firemen were known for cookbooks and calendars.

By the time dad had moved to Arizona, the job demands had begun to change. Better architecture and fireproofing cut down the number of fires. Rescue became a larger part of the job. Firefighters became paramedics, HAZ MAT teams and bomb disposal experts.

Then came 9/11. Suddenly, the firemen stood at least as tall as the police. They became the new heroes of the 21st century. TV specials

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LAW

Toxic Mold Litigation Trends in the Inland Empire

by John R. Blakely, Esq.

With national news coverage, huge jury verdicts, and celebrity activism, mold has become the new buzzword in toxic tort litigation. Molds with names such as: Stachybotrys, Aspergillus, and Penicillium tend to strike fear at their mere mention. The reach and costs associated with the mold litigation and remediation threatens to rival the likes of asbestos, latex gloves, MTBE, and lead paint.

Unlike these other environmental toxins, however, mold is naturally occurring and we are all exposed to a certain level of mold spores in our everyday lives. To grow, mold requires only the presence of water and a food source. In terms of buildings, the food source can be carpet padding, drywall, wood framing, or wallpaper.

The majority of the population is not noticeably affected by the everyday exposure to mold. Certain individuals with acute sensitivities, however, can suffer symptoms including runny noses, irritated and itchy eyes, and respiratory congestion. These allergic type reactions can intensify when exposure levels are increased in confined areas, such as homes and office buildings.

Litigation associated with new residential construction has steadily increased over the last 10 years. Until recently, these cases were predominately driven by property damage to the housing structures. Today's mass produced housing tracts, however, are susceptible to roof, window, and plumbing leaks that may ultimately result in mold growth. If mold is found, a personal injury element may be added to the traditional property damages. The personal injury claims tend to dramatically increase the costs associated with construction defect litigation that will ultimately be passed on to the consumer in the form of higher costs for the building and purchase of new homes.

In addition, mold has been found in commercial buildings and apartment complexes. The presence of mold increases the potential liability for landlords and owners of the buildings. Prolonged exposure to elevated mold spore levels by tenants and employees in confined spaces such as apartments or offices can increase the risk for adverse reactions. The exposure may trigger lawsuits for negligence in failing to identify and remedy the mold growth or for constructive discharge, if an employee is unable to contin-

ue to work in the building.

Failure to remedy the water intrusion and to properly remove the mold could result in costly litigation for building owners. The best course of action is to immediately investigate in an effort to determine the source of any water intrusion. The source of the water intrusion should then be repaired as soon as possible. Abatement of the water source should halt the growth of any existing mold. It is prudent to consult with a contractor familiar with mold remediation to assess the nature and extent of the mold growth and repair recommendations. Steps must be taken to confine any mold to the location where it is found, to prevent it from spreading throughout the structure.

With the growing rise of mold litigation, insurers are increasingly seeking to exclude mold coverage from property and liability policies. The policies will typically exclude bodily injury arising out of the discharge or spread of mold or mold spores. Additionally, the policies will exclude losses or costs associated with mold testing or mold remediation. Building and business owners should carefully examine their current property and liability policies to determine their coverage

for bodily injury and remediation of mold. In addition, they should carefully consult with their insurance agent or broker, regarding mold coverage at the time of policy renewal, as many new exclusions and provisions may be added to the policy.

How do you protect yourself from costly toxic mold litigation? The following are some general tips for current or prospective property owners and managers to head off problems before they arise:

- Regularly and routinely check for plumbing leaks; for leaks/stains around windows, and roof leaks (especially after a rain).
- Check for proper drainage away from the exterior of the building or structure. (Check after rain or when sprinklers have been on.)
- Immediately investigate any complaints of water intrusion or dampness and remedy or repair the source ASAP.
- Consult with your insurance advisor to assess your individual risk and purchase appropriate coverage.

John R. Blakely, Esq. heads the Inland Empire office of the full-service law firm of Kring & Chung, LLP. He can be reached at (909) 941-3050 or jblakely@kringandchung.com.

that in the last two years, 57 percent of uninsured Hispanics in California did not have a routine medical checkup, making them the highest percentage of people nationally not getting health care.

"When they don't get regular checkups, it's less likely that a serious illness will be detected early, and when they finally do get care, they often have worse outcomes," said Dr. Dora Hughes, senior program officer at the Commonwealth Fund, a private foundation that supports independent research on health care and projects that improve health care practice and policy.

A lack of health insurance also affects the quality of care patients receive. According to recent Commonwealth Fund national surveys, lacking health insurance limits ac-

cess to health care, influences the quality of care patients receive and may lead to serious financial consequences for those with medical problems. Today, more than 11 million Hispanics are uninsured, up from seven million in 1990.

National surveys show that at least one-third of all Hispanics lack health insurance — twice the rate of the overall population. Among the working-age populations, the uninsured rates are even higher — two in five working age Hispanics are uninsured. These are troubling trends as the Hispanic population mushrooms. Hispanics also have the greatest problems communicating with their doctors.

According to The Commonwealth Fund 2001 Health Care Quality Survey, almost half of the uninsured Hispanics, 47 percent,

say they often don't understand their doctor; they feel their doctor isn't listening to them, or they left the doctor's office with unanswered questions.

"Part of the problem is that many Hispanics who lack access to health care have limited proficiency in English and are poor. As a result, they are foregoing regular health care checkups and vital medical care," Dr. Rios added. "This is a tragedy in the Hispanic community and in a nation that boasts to have the best health care system in the world. Hispanics deserve better from the American Dream."

Founded in 1994, the National Hispanic Medical Association's mission is to improve the health care of Hispanics and the underserved in the United States.

GETTING ORGANIZED

Sluggish Sales? 4 Ways to Get Past the Excuses and Increase Profits

by William Blades

Many organizations blame the economy when sales start to stagnate. What a timely crutch they have found! However, blaming the economy for sluggish sales makes about as much sense as thanking the economy when revenues rise. Neither option has much business merit.

All sales activity (or lack thereof) is a result of the salesperson's efforts. Whether the economy is up or down is irrelevant. What matters is what your sales team does differently to grow their sales by 25 percent.

Unfortunately, when most organizations encounter a sales slowdown, the top executives refuse to change their game plan. They simply encourage their sales department to do more of whatever activity is obviously not working, and they refuse to spend the money required to get out of the mess they are in. In the midst of their dilemma, they cannot comprehend that they need to change their approach faster than their industry changes, in order to avoid a more severe downturn—possibly even extinction. Only after it's too late do they realize that sales practices and diapers have one thing in common: they both need to be changed regularly, and for the same reason.

While there's no way to completely guarantee your organization will never face a sales slump, there are things you can do to ensure your team has the mindset for continued sales success. To keep sluggish sales from continually plaguing your organization, make the following practices a regular part of your sales department's culture.

Embrace and prepare for change.

Change is difficult for most people. Nevertheless, your sales team must learn to embrace change and prepare for it. Consider this: there is more change represented in the events described in today's newspaper than took place during the entire 16th century. The business world is no different. For example, construction industry knowledge completely changes every six years. For the technology industry, the timeframe is even shorter. Those who are most

comfortable with change view it as an opportunity to try something new and to adapt new lessons to the current circumstance. They have the philosophy that in two days, tomorrow will be yesterday.

To encourage change, challenge everyone in your organization to put a creative spin on every sales technique they use. Then, challenge them to do 10 new things for 10 prospects. Reward those who come up with the most creative ideas. If something bombs, don't reprimand them. Compliment them for the effort and encourage them to keep trying new things. Remember, new things rarely are without bugs. Don't stifle your team's attempts at innovation.

Take risks.

If you want your team to sell with gusto, you must encourage risk taking. The fact is that most salespeople are creatures of habit. They make sales calls the same way they drive to work every day—without excitement and almost unconsciously. When it comes to sales, taking risks means having the courage to be zany. It is the ability to do unusual and even silly things by design in order to win loyalty and repeat business. Why is this so important? Because people enjoy working with those who are fun to be with.

Some examples of risk taking include setting up a hot air balloon ride and breakfast instead of the standard business lunch, sending a telegram rather than an e-mail or standard letter, or offering to baby-sit a client's kids so the parents can have a peaceful night out. While none of these suggestions are outrageous, they are unusual enough to make you more memorable than the average salesperson. Remember, when you're average, you're just as close to the bottom as you are to the top. Whether your team sells doors, chickens, trucks, or aircraft engines, being "off the wall" and taking an occasional risk beats the dull routine any day!

Encourage training and education.

Everyone on your team must have a passion for learning. Even though everyone shows up with raw talent, that's just the entrance price. To create an unstoppable sales force,

you must invest in learning and fully expect individual growth. Unfortunately, most companies simply invest in equipment and ignore their employees' training needs. However, experience has shown that when your people have continued access to self-improvement opportunities, they simply become more talented than their competition.

As you plan training and education opportunities, realize that not everyone needs the same information reinforced at the same time. That's why targeted, self-education is always more effective than classroom learning. Talk with each of your salespeople one-on-one to uncover where their weaknesses are. For example, if someone has difficulty writing sales letters, send the individual to a writing class. If someone needs to polish his or her speaking skills, pay for the person to attend the local Toastmaster's Club. Gear the training to the specific aspects each salesperson needs. Such focused and individualized training eliminates boredom and makes the best use of your education dollars.

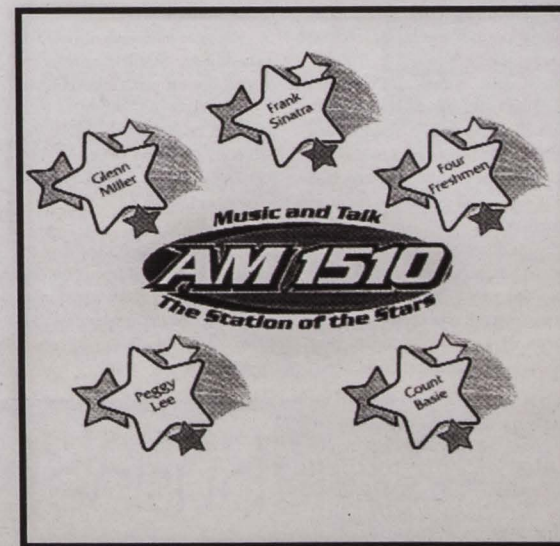
Lead by example.

For an organization to be successful, it must have an unconventional person at or near the top rung. Such a leader must have a passion for

the company and must be innovative in his or her approach. Since your sales team will copy whatever you as the leader do, you have an obligation to continually demonstrate the kind of sales behavior, attitude, and philosophy you want your team to employ.

The fact is that there are only two components in business: your own people and your clients. A competent leader will spearhead the love affair for both groups. After all, there can't be great external service unless there is first great internal service. When leaders demonstrate the principles of creativity and respect, and encourage an open and fun work environment, the employees' morale and enthusiasm for the company will shine during every client interaction. The result will be more sales, more referrals, and more profits—regardless of the economic conditions.

It's not the economy that determines your company's sales success. What matters is your commitment to initiating change, your tolerance for taking risks, your dedication to employee training, and your ability to lead smart. When all these factors become daily practices, you'll have a world-class sales team that thrives even in the harshest economic climate.



IN THE INTEREST OF WOMEN

New Network Formed for Women in the Inland Empire

FOR YOU, The Ultimate Network for Women with Heart, was recently formed in the Inland Empire. The 'local connection meetings' kicked off the first week in July at various locations throughout the Inland Empire, Northern San Diego County, and Eastern Los Angeles County.

FOR YOU network is a NAFE (National Association for Female Executives) affiliated network. With 200,000 members, NAFE is the largest business women's organization in the world. Within the Inland Empire there are several NAFE affiliate networks, and the variety of these networks afford women the opportunity to find the right meeting, day and time that best fits their needs. FOR YOU nonprofit status has been filed and is pending.

FOR YOU, with its many local connections, was formed by eight dynamic business women, all of whom serve as volunteer directors, says Robbie Motter, NAFE Western Regional Director. These women are: Fran

Boyatos, director, Pomona Valley; Linda Cassidy, director, High Desert; Jacalyn Flax, director, Desert Cities; Cathryn Ramirez, director, Rancho Cucamonga; Gisella Thomas, director, Rancho Bernardo; Sandy Stephens, director, Redlands/Loma Linda; Jonnetta Chambers, director, San Bernardino. Additional local connections will also be available in Corona, Murrieta, Mountain Resorts Areas, North Orange County and Oceanside.

The organization's mission is, "To enrich the personal and professional lives of women by helping them succeed." The network will also offer mentorship programs for personal and professional growth, educational workshops, networking events, conferences, networking tools, speakers and writers bureau, job bank, promotional opportunities and the opportunity to build solid 'relationships of the heart' with other dynamic women. In addition, many fun and relaxing activities are offered.

Just recently, members of various

local connections spent a fun day enjoying the water and sun and all the wonderful amenities of the Glen Ivy Spa, and all are looking forward to other great activities, including a mountain weekend, a charter boat cruises, and theater night.

Building relationships means taking time to relax, having fun, and getting to know each other better. FOR YOU network feels that in today's world this is very important—as we become increasingly disconnected and impersonal as technology advances and relationships are confined to technical, i.e., computer communication.

FOR YOU, The Ultimate Network for Women With Heart is about enhancing relationships, educating others, helping and serving as a mentor, and making a difference daily in the lives of others.

The group is very excited about its partnership and collaboration with For You magazine and its publisher, Cherie Arnold. For You is a magazine for women and its circulation of more

than 38,000 covers all the areas where these local connections are located. Cherie Arnold pledged her complete support to the newly-founded network, and the For You magazine will become For You Network's quarterly magazine, featuring members and their successes. It will also afford the opportunity for members to submit articles that are of interest to women and further help them grow personally and professionally.

The members of the For You™ Network have very diverse backgrounds, ranging from corporate America, to entrepreneurs, small business owners and those who are retired. Their common goal: "No matter what age or diversity, they realize building relationships and helping others is most important!"

For more information on the local connections, meeting locations and times, check out the Web site at www.foryounetwork.org or call membership chairperson Shirley Kerr at (909) 688-8046.

Former Model and Mother of Four Is Her Own Best Advertisement for Her New Business Venture

by Georgine Loveland



Diane Francine Abrams

Diane Francine Abrams worked in the cosmetics industry for many years in the Montclair Plaza selling Lancome and Estée Lauder products. It was a natural professional segue for Abrams, who worked as a model while her military dad was stationed in Germany.

She learned the importance of healthy skin and was enamored with "the magic of makeup" from an early age. While modeling, Abrams recognized the dramatic effects and changes

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FACES IN BUSINESS

Elliot Light Named B.J. Justice Award Winner at Laurels Ceremony



Elliot Light

lished in memory of long-time SMC member, B.J. Justice.

Light is on the boards of directors of the Inland Empire SMC, Southern California SMC and Home-Aid-Inland Empire, and is president of the National Marketing Resources Network and a member of the American Marketing Association. In 2000, Light was named the Inland Empire SMC's Associate of the Year.

Established in 1989, L&A Marketing and Advertising is a full-service marketing firm known for providing intelligently designed, integrated approaches to marketing based on research-driven advertising and public relations. The agency offers complete in-house capabilities for marketing research, advertising design and production, copy writing, public relations, media planning and placement, as well as comprehensive Web design and maintenance.

L&A has been recognized for marketing and advertising excellence with numerous awards for MAME, Laurels, SAM, Fair Housing and The Nationals. For information, call (949) 660-1180 or visit www.lightassoc.com.

Local Allstate Agent Doug Moore Honored Nationally

Allstate Insurance Company has recognized agent Doug Moore for superior standards in profitability, customer satisfaction and customer retention. He has also won the prestigious Honor Ring, Life Leader, California Golden Eagles and California Professional Agency awards for being a top producer of sales in auto, property, commercial and life insurance.

Moore has achieved the designation of "National Conference" qualifier. This title symbolizes the dedication he demonstrates in serving and protecting customers. Moore is one of only 10 percent of Allstate agents and exclusive financial specialists

across the country to reach this level of achievement.

"It's a tremendous honor to earn the National Conference designation, as well as the Honor Ring, Life Leader, California Golden Eagles and California Professional Agency awards," says Moore. "We work hard to make sure we take care of the needs of our customers. We provide protection when they're in their automobiles on the road. We protect their homes, their businesses and their lives. We are there when they suffer a loss. The awards symbolize our agency's commitment to providing the best customer service available."

Moore's Allstate agency is located at 7270 Victoria Park Ln. #3C in Rancho Cucamonga. He can be reached at (909) 463-6716 or by e-mail at: a099029@allstate.com.

The Allstate Corporation (NYSE:All) is the nation's largest publicly held personal lines insurer. Customers can access Allstate products and services through Allstate agents, or in select states at allstate.com and 1-800-Allstate.

Business Bank of California Hires Tyrone McCree

Alan J. Lane, president of Business Bank of California, a division of Business Bancorp (BZBC), announced that they have hired Tyrone McCree as assistant vice president, business relationship officer, at the Riverside office of Business Bank of California.

McCree was most recently affiliated with Union Bank in the city of Santa Ana as a branch manager and business relationship officer. His primary goal is the development of relationships in the local business community by evaluating their needs and making recommendations for practical business solutions. He will be working closely with manager, Jim Bookhout, to assist in the development of building the bank's presence in the Riverside area.

McCree has a strong background in commercial credit and uses that knowledge to form a partnership with customers that supports growth and profitability in their business. "Business Bank of California has the customer's best interest in mind," is the reason he stated for joining the bank.

Business Bank of California has served California businesses since 1984. The bank operates 16 branches in the Southern California cities of Corona, Hemet, Hesperia, Ontario, Phelan, Riverside, Redlands, Upland and San Bernardino, and in the Northern California cities of San Rafael, Petaluma, San Francisco, South San Francisco and Hayward. They are strongly focused on providing high quality, personalized services to small businesses, professionals and consumers.

James Bookhout Named Vice President, Branch Manager

Alan J. Lane, president of Business Bank of California, a division of Business Bancorp (BZBC), announced the appointment of James Bookhout as vice president/branch manager of the bank's Riverside office.

Bookhout, a 45-year resident of the Inland Empire, was previously associated with Provident Bank in the capacity of vice president/business banking manager. He has an impressive community banking background that spans almost 30 years and has significant experience in the areas of commercial and real estate lending, and business development.

Bookhout's strong connection to the Riverside business community gives him an added edge to assist with building the customer base for the Riverside office, which opened in August of 2001. His ties to the community include membership in the Crossroads Rotary Club and membership in the Riverside Chamber of Commerce. He was formerly chairman of the Chino Planning Commission and a member of the Rancho Cucamonga Advisory Commission. Bookhout has provided leadership to many local community organizations in the development and betterment of the Inland Empire. When asked what brought him to Business Bank of California, Bookhout said, "Business Bank of California has targeted the market that I am comfortable with, the local business community."

Business Bank of California has affirmed its commitment to the city of Riverside by purchasing property located at Vine Street and Mission Inn Avenue across from the Spaghetti Factory. Design plans are in the process for the two-story building that will be the new home of Business Bank of California's Riverside office, as well as providing additional business space for lease to the community.

Barbara Conroy Joins the Jones Agency as Public Relations Director

Barbara Conroy has been named public relations director for The Jones Agency, in an announcement made by Barbara Stenning, vice president and general manager of the Palm Springs-based, full service advertising marketing and public relations agency.

Conroy will work on a variety of accounts at the agency. She is a marketing and communications professional specializing in strategic planning, media relations, crisis management, public affairs, and event planning and promotion. She gained extensive experience in media relations while working for the NBC affiliate, Channel 4, in San Francisco.

Stenning commented, "The rapid growth of our agency requires the experience and communications acumen that Barbara brings to us from a major market. She will also play an important role in our new business development activities."

Conroy recently moved to Palm Desert from Ordina. She holds a M.S. degree in educational psychology and studied marketing at the University of California, Berkeley.



Barbara Conroy

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Environmental Companies Serving the Inland Empire

Listed Alphabetically

continued on page 19

Company Name Address City/State	Billings (Millions) 2001	Regional Breakdown % or \$ (millions) L.A./O.C./E.	Yr. Founded Headquarters No. Employees	Specialties	Clientele	Top Local Exec. Title Phone/Fax E-Mail Address
Aerial Information Systems, Inc. 112 First St. Redlands, CA 92373	\$2.2		1975 **Redlands 30	Geographic Information, Data Base Creation, Automation, ANA Analysis	Government, Cities, Utility Companies, Private Consulting Firms	Toshie Harnden President (909)793-9493/798-4430 aaisgs.com
ALLWEST Geoscience, Inc. 1210 N. Barsten Way Anaheim, CA 92806-1822	\$1.7	15% 80% 5%	1992 Anaheim 18	Geotechnical Engineering Environmental Assessment Materials Testing, Surveying	Developers Commercial Cities, State & Federal Agencies	Gene Farnsworth President (714) 238-9255/238-1105
Alton Geoscience 25-A Technology Dr. Irvine, CA 92618	\$8	25% 60% 15%	1981 Irvine 85	Environmental Consulting Remediation Contracting Environmental Construction	Major Oil Companies Aerospace, Municipalities Local Govt. Agencies	William T. Hunt President/CEO (949) 753-0101/753-0111
AMEC Earth & Environmental 4201 Santa Ana St. Ontario, CA 91761	\$8.3	25% 60% 15%	1954 Anaheim 100	Due Diligence, Asbestos & Lead Surveys, Environmental Construction, Soil & Groundwater Assessments	Retail Chains, Commercial & Industrial Developers, Fiber Optic & Cell Phone Providers, City & County Agencies	Enrique Riutort Env. Manager (909) 605-6500/605-6502 swhite@agraus.com
Applied Planning, Inc. 2151 E. Convention Cr. Way, #122 Ontario, CA 91764	\$1.2	0% 0% 100%	1997 **Ontario 7	Environmental Documentation, Entitlement, Cultural & Biological Resource Management	Public Agencies, Developers	Ross Geller Principal (909) 937-0333/937-0341 rgeller@appliedplanning.com
AVES/ATC 50 E. Foothill Blvd. Arcadia, CA 91006	\$4	50% 25% 25%	1984 Arcadia 60	Air, Soil, Water	All Categories	B. Rohanzadeh Branch Manager (626) 447-5216/447-7593 rohan42@ate-enviro.com
Blakely Environmental Investigations, Inc. 5605 Arrow Rte., Ste. T Rancho Cucamonga, CA 91730-4555	\$1.5	30% 25% 20% 25% (N. Cal.)	1995 **Wrightwood 8	Underground Storage Tank Investigations, Groundwater & Soil Remediations, Phase I, II, III, Neutron Thermalization Logging	Government, Private Tank/ Gasoline Station Owners	Hiram Garcia Vice President (909) 989-9550/989-9556 hdg@blakelyenv.com
Brickley Environmental, Inc. 957 W. Reece St. San Bernardino, CA 92411	\$4.5	5% 5% 75%	1982 **San Bernardino 40	Environmental Remediation Asbestos/Lead/Mold Abatement	Government, Municipal, Commercial Industrial/Residential	Tom Brickley V.P./General Manager (909) 888-2010/381-3433
Bryan A. Stirrat & Associates 1360 Valley Vista Dr. Diamond Bar, CA 91765	\$10.3	5% 35% 40% 20% (other)	1984 Diamond Bar 57	Solid Waste Management, Site Characterization, Remediation, Closure, Monitoring, Geo Technical Regulatory Permitting	Public & Private Waste Mgmt. Agencies Manufacturing Firms Financial Institutions Legal Firms	Bryan A. Stirrat President (909) 860-7777/860-8017 pritchell@bas.com
Camp Dresser & McKee, Inc. 2920 Inland Empire Blvd., Ste 108 Ontario, CA 91764	\$10	10% 10% 80%	1947 Cambridge, Mass. 3,000	Water, Waste Water, Solid Waste Environmental Management	Local Government Industry State/Federal Govt.	Jeffrey Endicott Principal (909) 945-3000/945-1333 leem@cdm.com
Chambers Group, Inc. 302 Brookside Ave., Ste. D Redlands, CA 92373	\$11	na	1978 Irvine 110	CEQA/NEPA Compliance, Biological Resources, Marine & Aquatic Sciences, Cultural Resources, Regulatory Compliance, GIS	Developers, Attorneys, Military, Cities, State & Federal Agencies A/E Firms, Private Industry	Sherman U. Smith President/CEO (949) 261-5414/261-8950 skondor@chambersgroupinc.com
C.H.J., Incorporated 1355 E. Cooley Dr. Colton, CA 92324	\$5.0	15% 5% 80%	1964 **Colton 55	Environmental Phase I & II Assessments, Geotechnical Engineering, Geology, Construction Inspection and Testing	Lending Institutions, Private Developers, Government Agencies	John L. Riddell, P.E. President (909) 824-7210/824-7209 www.chjinc.com
Converse Consultants 10391 Corporate Dr. Redlands, CA 92374	\$25	50% 20% 20% 10% (San Diego)	1926 Pasadena 324	Environmental Geotechnical Engineering, Site Investigation, Remediation, Asbestos, Air Quality, Geological & Hydrogeological Studies, Soils & Materials Testing	Commercial/Industrial/ Residential Financial Institutions Local State and Federal Agencies	Hashmi Quazi Principal-in-Charge (909) 796-0544/796-7675 hqazi@converseconsultants.com
Daily Safety and Environmental Services 36810 Camarillo Ave. Barstow, CA 92311	WND	0 0 100%	2000 **Barstow N/A	Env. Mgmt. Syst. (ISO 14000), Occupational Safety (OSHA), Env. Compliance (EPA), Safety Mgmt. Syst. (OSHA 18001), Consulting, Auditing, Implementation, Training	WND	Randall Daily EMS-LA, CUSA, REA (800) 482-2975/(760) 256-1675 rdaily@aol.com
Earth Systems Southwest 79-811B Country Club Dr. Bermuda Dunes, CA 92201	WND	0 0 100%	1969 **Bermuda Dunes 26	Soil, Groundwater Investigation, Remediation Property Transfer Assessment Underground Storage Tanks	Oil Companies Commercial, Industrial Local Government	Craig S. Hill President (760) 345-1588/345-7315
Earth Tech, Inc. 1461 Cooley Dr., Ste. 100 Colton, CA 92324	\$1,000	na	1970 Long Beach 8,000	Environmental Studies/Remediation Hazardous Waste Management, Ordnance Services, Water/Wastewater Transportation, Construction Management	Department of Defense Utilities Commercial Industries Municipalities	Sandra Cuttino President, Global Env. Svcs. (909) 554-5019
EIP Associates 12301 Wilshire Blvd., Ste. 430 Los Angeles, CA 90025	\$12.6	50% 30% 20%	1968 San Francisco 103	Environmental Documentation, Planning, Resources Management	Local Governments, Law Firms, Private Industry	Terri Vitar Regional Manager (310) 268-8132/268-8175 tvitar@eipasociates.com
Environmental Assessment & Remediation Management, Inc. 2175 Sampson Ave., Ste. 118 Corona, CA 92879-6014	\$3	17.5% 0.25% 82.25%	1993 **Corona 20	Certified Minority (8a)/Small Business Environmental Consulting & Contracting Services, Soil, Groundwater	Manufacturing, Service/ Gas Stations, Car Washes	Ravi Pendurthi President (800) 454-6131/(909) 735-8775 rpendurthi@eammanagement.com

** = Headquartered in the Inland Empire 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, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Sandra Olvera Copyright 2002 Inland Empire Business Journal.

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CLOSE - UP

The Unforgettables Foundation's Mission

The Unforgettables Foundation has just celebrated its first 18 months of giving financial support to Inland Empire families who have experienced the crisis of having a child die. One hundred thirty four requests for burial/funeral assistance have been met. More than \$40,000 has been distributed to 43 different towns and cities across San Bernardino and Riverside counties. Support has been sought in partnership with at least a dozen local clinics and medical center facilities. The foundation is averaging about three calls per week from as far away as Indio, Hemet, Needles, Victorville or Lake Elsinore and as close as Riverside, Redlands, Corona, Upland and Rancho Cucamonga.

This community-owned group has no paid staff, and is completely dependent upon community donations to survive.

Named 2001 Foundation of the Year by the *Los Angeles Times* and the Association of Fundraising Professionals, Unforgettables co-founders Sonya and Tim Evans were just awarded the Vietnam Veterans of America-2002 Good Samaritan Award-Chapter 47.

Monthly, there is a CPR training event at the Children's Discovery Museum in Rancho Mirage. CPR2U (The Children's Prevention Roadshow to You) with its all volunteer team, is led by Dr. Thomas Sherwin, director of the Loma Linda University Children's Hospital emergency room. (The Unforgettables Partners and affiliates with many other non-profit organizations, while keeping its independence.)

To date: Nearly 1000 Inland citizens have been taught how to help save the life of a child in a CPR-needing situation. These events, taught in English and Spanish, are free of charge and are primarily targeted toward under-served populations. Call 1-UNN-4-GOTTEN (in most of Southern California) or 1-909-425-9636 for information.

Founded and based in Redlands, the project just recently opened its first of many branches at Toronto's sick Children's Hospital in Canada. Plans are in place for Orange and Los Angeles counties in 2003.



The all-volunteer CPR-2U team has trained over 900 Inlanders in life-saving CPR. From the monthly training event at Children's Discovery Museum in Rancho Mirage, to this community class at La Salle Medical Clinic in Fontana.

Families First, Unforgettables: Serving in Life and in Death

Q: How did the Unforgettable Foundation come about?

Tim Evans: As a hospital chaplain for the last 11 years — and Sonya being an acute care nurse for nine years — we have both been involved in cases where we knew the family was going to be financially hard-pressed by the burial expenses. And, more specifically, nurses, social workers and especially physicians from the medical center have asked me to advocate for families in the emergency room, the children's intensive care area, or the children's cancer area. The doctors would say, "Tim, we know you know the mortuaries and the cemeteries in the Inland Empire. This family is from Perris, or Indio, or Barstow. Would you please call and try to get a better deal for them?" The family could be impoverished, or poor indigent, or it could be a new husband and wife who are just out of school with a lot of student loans and their first child, and they just don't have any money saved for this kind of situation. So it's not just the very poor, but it's a wide range of people, and we've seen it regularly for the last five or six years.

Q: Please tell us something about the CPR-2U program.

Tim: The program was an idea from Dr. Tom Sherwin, who is the chief of the emergency room at Loma Linda University Children's Hospital and served as the original chairman of the board of the Unforgettables.

He, early in our designing of the Unforgettables, tried to encourage us to understand human psyches and human emotions to the extent that (the death of a child) is a tough topic for people to consider. We realized that we wanted to get the message out clearly that the people associated with the Unforgettables are unified in wanting to keep kids alive, but realistic enough to know that there will always be some children who die, even with the best of intentions. We started this CPR program as a way of saying we want to make sure that children are given every chance to live. One of the key causes of death might be partially preventable if people at the scene know CPR; such as in car accidents, accidents of head trauma, or pool- and water-related accidents, where the difference between someone knowing CPR and not knowing CPR is the near defining line between who lives and who dies. We are targeting low-income portions of San Bernardino and Riverside counties and have received a \$61,000 grant from Riverside County to target the low-income population. We're trying with an all-volunteer group of doctors, nurses, paramedics and respiratory therapists to take it to community houses, storefronts, and churches right in the heart of their community, and we're even teaching it in English and Spanish.

Q: How does your work as a hospital chaplain, and dealing with children and families of many faiths impact your own sense of faith?

Tim: Being a chaplain in a children's hospital challenges your faith because it is the very epicenter of whether there is justice in the universe. To see an innocent child, who is the beautiful result of parents' love, come down with some terrible illness, or be in an accident, or die, rocks anyone's including a preacher's ability to wonder whether there is justice in the universe. But the whole blessing of being able to work with people of various faiths also builds up my faith. I come from a Christian background and I've met so many phenomenal people from the Inland Empire who have a beautiful, very mature faith in Jesus Christ, and at the same time I've been blessed to have prayer and significant discussions about God with Jews, Muslims and other faith systems. Now, I'm not the kind of person who does a lot of Band-Aid prayer. I don't always offer prayer for the people unless they ask. But within that context, I've only had two families ever turn down an offer of prayer in 11 years. It says a lot about prayer. I think a lot of people believe in prayer and they may not do it in a formal way, but they communicate with a higher power; they communicate with God and discuss their life and their fears and their crisis. I try to be as respectful of other traditions as I can, but I don't see myself as a chameleon. From my tradition, Jesus Christ was definitely comfortable talking and working with all people and that gives me validation for the model that I have tried to seek out in my professional ministry.

Q: What do you see in the future for the Unforgettables?

Tim: We hope to open branches in Orange County and at children's hospitals across the nation. Toronto Children's Hospital, the second largest and most prominent children's hospital in the world, has voted that they want to open a branch of the Unforgettables. I think Unforgettables, five to 10 years from now, is going to be something like Ronald McDonald House, or any of the national organizations that are there

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COMPUTERS/SOFTWARE

The Peripherals of the New Millennium

by J. Allen Leinberger

Just about five years ago, I wrote of the things that I had attached to my computer. They may not be the same things you had, but they were close. As I look around me today, I realize that things I have now didn't even exist back then. My HP printer then cost about \$300. Today, companies that you hadn't heard of at the time, like Lexmark, make much better printers for one-third the cost. Many, like Epson's latest, are what are called "photo-quality." You will have to be the judge of that.

Plugged into my new computer are:

1. A digital camera. Mine is the Canon PowerShot 40, which has a 4 pixel picture. By the time you read this, a 5 pixel camera should be on the market and there will probably

be a 6 by the holidays. People are learning everyday about the convenience of these cameras. Digital cameras plug into the home computer and show your shots on the screen. They e-mail easily and delete photos if you don't like them.

2. A digital camcorder. The video recorder get smaller every year and has better quality every time. Today's video camera plugs directly into your computer, just like the still camera, and you can edit your scenes to your own liking. You can even watch your kids playing soccer right there on your desk. Apple's iMovies and other comparable programs allow you to become your own Spielberg. Your dad's Super 8 film camera is now a museum piece.

3. An iPod. The success of the iPod has generated at least a dozen other MP3 music players. Music collected from the Internet can be

downloaded to these players and in doing so has revolutionized portable music as much as the original Sony Walkman did. Shortly after my first review of the iPod, Apple doubled the size from 1000 songs on a 5 GB disk to 2000 songs on a 10 GB disk. At the most recent MacWorld conference in New York, Steve Jobs introduced a 4000 songs iPod.

A cottage industry has grown from the popularity of these devices. Companies such as J.R. Hill and Dr. Bott have developed chargers and leather belt holders for these machines. Dr. Bott even has a sports pack that lets you velcro the unit to your arm.

4. The PDA. I still use a Palm (the IIIc) but, like MP3 players, many companies have jumped on the wagon. The Handspring Visor, the Ciao, the Casio. One thing is consistent, they download to the computer. You need to download at least once every day, just to protect your data.

5. The CD/DVD burner. Newer computers are having these devices built in, but a PC from as little as one year ago may require a plug-in.

6. A Zip Drive. Iomega's Zip is now dominant in the market, but even though they have tried to upgrade their disks to 250 MGs, the 100 MG disk remains standard. The 3.5 inch floppy is last century's technology and many people are up for burning CDs, but the Zip remains the best way to back up your files and transport them between computers. The latest has a new molded shape and draws its power from the firewire link to your PC, rather than one more plug and transformer running to your powerbar.

7. Speakers. Today, a \$50 set of speakers probably comes from a

brand name company like Bose, Yamaha or Altec and with the sub-woofer under your desk you can crack plaster with just a "You've Got Mail." These speakers can also be used for gaming devices, like PS2 or Nintendo.

If you really want to impress the neighbors down the block, you could plug in your MP3 player. (Aerosmith works wonders but I get my best results with the "1812 Overture.")

8. The Printer. As I mentioned, today's printers are better and cheaper than ever. Some are even combo units that print, copy, scan and fax. The price of ink cartridges, though, remains ridiculously high.

Is this the end? Is this as far as we can go?

Certainly not! Efforts continue to make a workable PDA/phone instrument. Broadband Internet connections will very soon make my prediction come true—that you can watch the Superbowl on your computer. As I indicated, you can already watch your kid's soccer game. In fact, since my last article on computer screens, new developments in flat plasma screens have made the PC pictures better than what you see on most TVs.

Even more, Microsoft has just announced a \$1 billion development to move directly into your livingroom. Steve Guggenheimer, a Microsoft senior director has stated that, "The day of the PC, TV and phone as stand-alone appliances is coming to an end. Software is the glue or magic that holds them together."

Microsoft has not been happy with its Xbox and has disbanded its UltimateTV division. Still, who knows what I'll have attached to my computer five years from now?

Unforgettables...

continued from page 9

as part of the safety net for families. I'm honored that it is Inland



Tim Evans is joined by three local representatives of the Vietnam Veterans of America (Inland Empire Chapter 47) to accept the 2002 Good Samaritan of the Year Award.

Empire people who have helped my wife and I get this off the ground. All the communities of Riverside and San Bernardino counties will be able to look back and say that we have given a gift to this entire nation and continent. But we are a brand-new, neophyte group, and we realize that there is a lot of work to do. It's not about creating some mega-industry, it's about helping families.

Family Information

Tim Evans often must console parents grieving the loss of a child. When he saw that heartache compounded for low-income families by the struggle to provide a dignified burial for their

child, Tim decided that there should be a way to help. The Unforgettables Foundation, co-founded by Tim and his wife, Sonya, is that way. Supported entirely by philanthropic gifts and associated with Service Corp.

International, a funeral services company, the Unforgettables Foundation has, in its first year, assisted more than 70 families in the Inland Empire. For more information, call (909) 799-2828 or visit the foundation's Website, www.theunforgettables.com. Tim and Sonya Evans live in Highland. They have been married for 15 years.

Michael J. Medley of Cherry Valley is a photographer and writer and a reg-



The Unforgettables Foundation shering group (l to r): Sonya and Tim Evans, Claire Sheridan, MD, Meredith Sherwin and Tom Sherwin, MD.

ular contributor to Inland Empire Family Magazine, where this story was published in March of this year.

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Ultimate Internet Access (UIA) to Relocate to City of Ontario Bringing 25 High-Tech Jobs to Ontario

Ultimate Internet Access (UIA), the Inland Empire's largest regional Internet Service Provider (ISP), will relocate in August from Claremont to new headquarters and corporate offices on Jurupa Avenue in Ontario. The move will bring 25 high-tech jobs to the city of Ontario.

"UIA's move to Ontario is an example of the high-tech jobs we like to see moving to the city," explained Ontario Mayor Gary Ovit. "The company's relocation is also an example of the success of our economic development efforts and demonstrates that Ontario is an ideal location for all types of businesses: from distribution, warehousing and manufacturing to commercial offices as well as retail and support services."

"Ontario is the economic engine of the Inland Empire," said Ray Mouton, president of UIA. "With the city's leadership in the region's economy and Ontario's prime location, it is definitely the place for UIA to be. We are looking for-

ward to our move to Ontario."

Founded in 1996, UIA is the leading, locally-owned ISP serving businesses and consumers in the Inland Empire, the Coachella Valley, the High Desert, Los Angeles County and Orange County. In addition to serving thousands of home users, UIA provides a broad variety of Internet solutions to businesses, including high-speed frame relay access, e-commerce, Web design and hosting, monitored firewall security systems, highspeed wireless connectivity in selected areas and co-location services.

Illustrating the latest advances in technology, UIA provides wireless Internet service in Ontario, Claremont, La Verne, Mira Loma, Montclair, Pomona, Rancho Cucamonga, San Dimas and Upland.

Additional information about UIA is available on the company's Web site at www.uiainet.net.

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Golf Anyone?

The Fourth Annual
 Arrowhead Regional Medical Center Foundation Golf Tournament

will be held on **October 18, 2002 at Sierra Lakes Golf Club in Fontana.** You can support the Foundation's many worthwhile programs by participating.

In its 25th year, the ARMC Foundation helps to fund the medical educational needs of physicians, residents and other allied healthcare professionals which, in turn, helps us maintain the high level of care you've come to expect from the experts at ARMC.

For sponsorship or other information about the ARMC Foundation Golf Tournament, please call (909) 580-6109.

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MANAGING

Keep Your Employees Today for Higher Profits Tomorrow

by John Di Frances

Pick up any newspaper or listen to any business news broadcast and you're sure to hear about another massive corporate layoff or cut-back. As soon as the economy stalls or turns sour, pink slips begin to fly. Unfortunately, we have come to accept this as the inevitable employment cycle. Is it any wonder that employees feel so little loyalty toward their employers?

On the other hand, corporations seem to have no alternative. With the squeeze on profits, and stockholders and analysts anxiously watching, company leaders feel they must act quickly or bear the wrath of Wall Street. They understand that their response may be a little shortsighted, but investors have short fuses when it comes to waiting patiently for the earnings statements to turn around.

In the short term, some cuts may be essential and unavoidable, but it is far better to keep as many people as possible rather than making your staff so lean as to show an immediate profit. Because your organization's long-term future may well be on the line and decided by how you respond to the present economic downturn, you need to understand the consequences of layoffs and find new ways to make a profit in today's economy.

Will layoffs hurt your future employment needs?

Just a few quarters ago, most businesses were in a very different predicament. The problem was that we were all fighting over the labor pool, especially for experienced, stable, well-balanced employees who could add value to our company.

Prepare yourself, because those days are likely to return with a vengeance later this year or early next. It is unlikely that the present economic woes will plague us much longer than a few more quarters. And if you thought the market for qualified workers was tight before, it is likely to become much more so in the near future.

Between early retirements resulting from the present shakeout (both forced and voluntary), the large number of laid-off and terminated workers who have opted for entrepreneurship, and the shortage of new workers available to enter the workforce in the next few years, virtually all employers may be singing the employee blues.

What does this have to do with your actions

today? Plenty! Those people losing their jobs today are as likely to be well trained and highly paid individuals with years of experience in the organization, as they are to be low skilled entry level workers. Cutting them makes a large and immediate difference in the bottom line once the charge-off for their severance has been taken. However, will they once again be needed before their termination cost has been absorbed? Will they soon return as independent contractors at yet higher costs?

Worse yet, when they are again needed, will they be available at all? Those companies that are shedding their people wholesale today may find themselves at an extreme competitive disadvantage tomorrow.

What message are you sending to younger employees?

Today's "right-sizing" is heavily targeting older, more senior employees. They obviously cost more in salary and in benefits, thus cutting them makes a larger impact on the bottom line. Do not forget, however, that the younger workers are anxiously watching and taking careful note. They are also asking themselves, "Will this be my fate in 10 or 15 years when I am 45 or 55 and the economy slows?"

Many corporations are sending a very clear message to younger employees by their treatment of the more senior people. They are learning the clear lesson that regardless of how well they perform, they cannot depend on job security. This message creates a serious strain on morale.

What, besides laying off people, could you do to show a profit during a slow economy?

The way for any organization to beat this "traditional" employment cycle, especially in an economy that may well in this decade experience several see-saw periods of growth and contraction, is to adopt synergistic innovation as its model for continuous expansion, despite short term economic declines. Most corporate leaders know that productivity increases provide the best way to boost profits quickly without negatively affecting the labor pool.

What is less well understood, however, is that continuous innovation is the most effective means to improving productivity and profits over the long term. Internally generated innovation in products, services, processes, and methods provides an endless series of

new opportunities to make rapid productivity increases for both the organization and its customers an on-going reality.

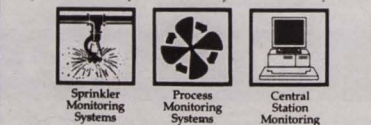
As a leader, what can you do to ensure synergistic outcomes?

In today's slow economy, think of your organization as a campfire that periodically burns down until only embers remain. Yet when out camping and the fire burns down, the first thing we do is stoke the existing fire and mound up the glowing embers. Almost immediately the flame erupts again without adding new fuel. All we needed to do to go from dying embers to a raging campfire was to integrate the existing embers so that rather than each burning alone, they burned synergistically, combining their individual heat.

In the end, any organization can cut its way to profitability by laying off workers, but the only way to gain long-term growth is to keep your existing staff and lead them down the path of innovative thinking. The synergy this creates will keep you strong during any economic slowdown and will propel your organization to new heights once the economy recovers.

John Di Frances is the managing partner of DI FRANCES & ASSOCIATES, LLC founded in 1983. His paradigm, "Radical Leadership: Leaders Creating Synergistic Innovation," is also the name of his forthcoming book. He advises senior executives globally and is a featured professional speaker.

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CORPORATE PROFILE

Family Business in Temecula Produces Pressure Reduction Mattresses to Alleviate Discomfort for the Bedridden

by Rod C. Jackson

It's a typical Monday morning and Mark Rogers is fielding telephone calls from nursing home directors, long-term care nurses, suppliers, distributors and yes, the occasional journalist.



Mark Rogers

"When you oftentimes find yourself competing against your own product," he tells the *Inland Empire Business Journal*, "you find your day can sometimes get very hectic."

At 44 years old, Rogers is president and CEO of "Next Generation Company" (NGC), a family-owned business that has been around, in one form or another, for two generations now.

"My dad ran the company in the 1960s," says Rogers. "I worked for him when I got old enough, until he sold the business. The new owners basically drove it to near bankruptcy, however, so in 1988 we bought it back. This time, I asked dad if he wanted to work for me and he said 'Sure.' He continued to work for me until his retirement."

So just what is it that Next Generation Company sells that would attract that much interest over two generations? The answer is — pressure reduction mattresses.

Pressure reduction mattresses are specially designed mattresses used by hospitals, nursing homes and in private homes for people who are confined to bed. NGC's mattresses are designed to prevent decubitus ulcers

— or what's more commonly called "bedsores."

Rogers says that, as far back as the mid-1960s, hospitals were aware that bedsores could be almost as debilitating to patients as outright disease or injury. But, he says, it wasn't until the mid-80s that they began to seriously seek solutions to the problem.

"Say, for example," he says, "you've got a person confined to a bed because of an automobile accident or hip-replacement surgery. Bedsores can begin to develop in as little time as a few hours once the patient is confined to bed, and you can just imagine the problems for a person kept on their backs for weeks or even months at a time."

So NGC developed a mattress specifically targeted at people suffering from spinal cord problems. A company called "Baxter" saw the design and proposed using its distribution system to sell Next Generation's product. The rest, as they say, is history.

Next Generation Company now markets some 15 products under a variety of labels. In some cases, they make mattresses for other companies who market the product under their house label. In other instances, NGC is marketing the mattresses under its own label, "Life Plus." That's where Mark Rogers finds he is competing with himself — he's trying to sell a mattress to a nursing home, while a competitor is using his product under its own label to do the same thing!

The company does all this from its Temecula headquarters. NGC has 20 full-time employees and works closely with a fabricator who uses its people but NGC's equipment to turn out the finished product.

This year, Next Generation will produce up to 40,000 mattresses which will be sold, primarily, in the Midwest and Southeast to long-term nursing facilities.

"What we found," he explains, "is that the hospital market, especially in Southern California, was tied up with lots of long-term contracts. However, the nursing home industry

was much more flexible and was highly receptive to the type of product we were offering.

"I've got 15 salesmen working in the Midwest region these days, and one of the reasons is that you find many of the large nursing home chains have their headquarters in the Midwest and Southeast."

One of the company's major clients is Beverly Manor, a long-term care nursing home chain that operates nearly 1,000 facilities in the U.S. — including some right here in California.

"It is kind of ironic," he chuckles "that we can't get a contract with a facility here in California, and yet we do sell mattresses here because the facility's corporate parent in the Midwest has bought our products for the

"Whether it's an emotional decision or an economical one, people are deciding to keep family members near," says Rogers "but in order to do so they have to have access to the right equipment."

The niche Rogers' company has found is in providing a specialty mattress that satisfies the needs of the customer, and yet is economical enough to afford.

"Unfortunately, Medicare and Medicaid don't want to reimburse the full cost of a good product," says Rogers. "What we've managed to do is to come up with a product which, while it may not be the top of the line, does the job and falls into the range of affordability for the average consumer."

That, says Rogers, is one of the



An employee of Next Generation Company, a maker of pressure reduction mattresses in Temecula, operates specialized equipment in the company's factory. NGC will produce up to 40,000 mattresses this year, primarily for long-term nursing facilities.

entire chain!"

As with any good businesses, Rogers and Next Generation haven't put all their eggs in a single basket. The company has also begun marketing, in recent years, to the home health care market.

"What we find is that more and more people don't want to see mom or dad in a long-term nursing home; they want mom or dad at home with them.

strengths of Next Generation.

"I worked for a while for some of the larger companies based in the East and Midwest early on in my career. I saw the big business way of doing things and I always thought that if I had my own business, I could do things better. I had sort of a reputation then as a loose cannon," he says "and now I've taken a lot of that and applied it to my own company

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EMPLOYERS

Creating a Winning Atmosphere in Your Company

by Scott Hunter

Everyone wants to work in a thriving and nurturing environment, yet few organizations are successful in creating such a workplace. As a result, significant numbers of people don't like being at work. While most employees desperately want a rewarding and productive work environment, they have come to accept the usual drudgery and tolerate the prevailing gossip, petty jealousy, personal undermining, and adversarial communication styles day in and day out...because they don't realize there is a better way.

No one should tolerate working in an environment where the most they have to look forward to is Friday afternoon. Fortunately, there are specific steps every employee can take to reclaim some of the enthusiasm, celebration, and mutual respect that thrive within flourishing business organizations.

1. Don't take things personally.

Most adults have never learned how to communicate effectively. As a result, emotions such as repressed anger and insecurity are frequently brewing within, and these emotions often surface in the forms of angry and offensive outbursts that have little or nothing to do with any occurrence in the present moment.

Knowing that people suppress their stress and routinely lash out at innocent parties, does it make sense to take such outbursts personally? Logically, the answer is no. Taking someone else's anger personally is insane because it simply never is a personal phenomenon. This is not to say, however, that it is easy to remain calm in the face of another person's anger, even when you know it is not personal. But armed with this insight, you can begin to develop the ability to stand firmly in the face of another's upset without taking it as a personal attack.

2. Listen with compassion.

Listening is a vital part of communication. Unfortunately, too many people are so focused on themselves that they never really hear what others are saying to them. Their own overwhelming concerns, survival

strategies, or painful circumstances block out any messages others are telling them. Yet, similar concerns, similar survival strategies, and similar painful circumstances are common experiences we all share. To one extent or another, no one is free from the difficulties of day-to-day living.

Rather than reacting to someone's anger or upset, we all need to intently listen and deeply appreciate the other person's feelings and experience. Only by demonstrating empathy and working together to resolve a situation can people accomplish their personal and professional goals.

3. Just hear the communication.

In order to reduce tension within the workplace, we need to nurture an environment of open and honest communication. To do this, encourage people to talk about their present experience, and then just listen. Don't respond. Don't offer advice. Don't try to console. Just listen with compassion and understanding.

People are not interested in an intelligent response, nor do they want your well-intentioned advice or sincere consolation. What they want most is simply to be heard, and in the vast number of cases, quiet and attentive listening will allow the person's anger to disappear. What makes this step most difficult is that the unresolved issue from the past, which is the actual source of another's anger, remains invisible, and the upset individual will erroneously direct his or her anger at whomever triggered this repressed emotion. The natural tendency under these circumstances is for us to defend or counterattack, and unfortunately, this negates any possibility of producing an environment conducive to real happiness and satisfaction.

4. Give up the need to be right.

For most people, the necessity to be right—to win at all costs—is vital. They express this inner drive with clients, co-workers, and even family. They reduce individuals to objects, and they sacrifice friends simply to preserve an egocentric point of view. Such people would rather be right and "win" the argument than coexist happily. But being right and being happy are mutually exclusive.

When someone confronts us with his or her dearly held position, charging forward in denial or counterattack in an attempt to prove a counterpoint only adds fuel to the fire. Before you speak, ask yourself, "Can there be any peaceful resolution under such circumstances?" The challenge here is for us to listen with compassion and understanding and allow the other person to communicate fully, even if it is tinged with accusation.

5. Don't tolerate abusive behavior.

Listening with compassion and demonstrating empathy for another's circumstances does not mean becoming the whipping post for another's inappropriate behavior. Do not tolerate abuse. Insist on being treated with dignity and respect, and establish and maintain appropriate boundaries with others.

Should an angry co-worker persist in an attack, express concern for his or her upset and state clearly your unwillingness to tolerate abusive behavior. Leave the present situation if necessary. Buy time by walking away until cooler heads prevail. Later, return to the "scene of the crime" and give the person an opportunity to communicate. It may be wise to request the presence of an intermediary to facilitate both parties' communication.

6. Don't sell out.

In today's competitive business environment, people frequently use fear and intimidation to control and manipulate others. We all know when we have failed to stand up for ourselves, which inevitably results in negative self-evaluation. The truth is that we either behave consistent with

our own standards of behavior and produce the results we intend, or we are left with the justifications, excuses, and reasons for failing to produce those results. Selling out always precludes the possibility of satisfactory results, perpetuates the mechanism of dysfunctional communication, and diminishes our self-esteem.

7. Look for the best in people.

In most organizations, competition among team members prevails. Instead of working together to create results, people would rather set themselves up to be the "star" player. Such people allow their sense of insufficiency to drive them into competition with others, which ultimately creates bias and critical analysis of people's performance. They then always look for the worst in others in an attempt to conceal or dilute their own self-perceived shortcomings.

In order to counter this tendency, learn to look for and expect the best in all co-workers and become everyone else's greatest fan. What is it about each individual that makes him or her a valuable contribution to the company? Who are these people really, and what are their best attributes and strengths? Establishing meaningful relationships with co-workers and clients makes this kind of positive assessment possible.

8. Acknowledge people.

Everyone craves positive attention to counter personal feelings of insufficiency. Look for opportunities to acknowledge co-workers so you can build morale and a team environment. What positive impact are people making on the company? Ac-

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Citizens Business Bank Announces Appointments

D. Linn Wiley, president and chief executive officer of Citizens Business Bank, has announced the appointment of Anthony Fabelo to the position of vice president and business development officer for the Colton Business Financial Center. Fabelo's professional career incorporates approximately 20 years of banking experience in commercial lending, as well as busi-

ness development and management.

Nicole Giauque has been appointed to the position of vice president/business development officer in the wealth management division. Giauque's professional career incorporates more than seven years of financial planning and trust services experience, as well as business develop-

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How high can you go?

Sometimes it takes a lot of teamwork to reach new heights. You've got to be able to see all the possibilities. Like healthy communities with growing economic opportunities. Neighborhoods that reflect the pride of their residents. And organizations that strengthen the communities they're in. We're looking toward the future. That's why we support the Inland Empire Women & Business Expo 2002 held earlier this year. Community Development Banking has the products and services to help bring your vision to life and take you higher.

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Mary H. Helmich

Senior Vice President/Market Manager, Inland Empire, Bank of America, California

Mary H. Helmich is our senior vice president and market manager for Bank of America's Premier Banking Division. As a market manager, Mary has responsibility for managing a team of 19 client managers who represent more than 7,000 clients throughout San Bernardino and Riverside counties.

Mary and her team of client managers consult with their clients daily on financial matters such as:

- Assisting clients in setting long- and short-term financial goals.
- Evaluating and strategizing around clients' current financial strategies.
- Identifying specific services and products appropriate for clients to help meet their financial objectives.
- Helping clients resolve banking-related concerns.

Mary is an 18-year Bank of America associate, having held a wide range of positions. Joining the bank as a proof operator, Mary shortly moved into the retail banking environment where she held multiple positions, ranging from a teller to customer services manager. In 1996, Mary joined the Premier Banking Division as a client manager and now holds responsibility as a market manager for the Greater Inland Empire Premier Banking Team.

A native of Armenia, Mary has lived in Southern California nearly all of her life. She earned her bachelor's degree in business management from California State University. Mary, her husband Erwin, and their two boys enjoy the great outdoors and all the activities that it has to offer.

Vicki Lynes

Senior Vice President and Consumer Market Executive
Inland Empire Region, Bank of America, California

Vicki Lynes is senior vice president and consumer market executive for the Inland Empire region at Bank of America. She is responsible for overseeing more than 45 banking centers in Riverside and San Bernardino counties.

Lynes joined Bank of America in 1980 as a teller and held various positions in operations until she was named vice president and banking center manager in Colton in 1995. From 1996 to 1998, she was vice president and sales manager for the Inland Empire region. In 1998, she became vice president and division service manager for the Southeastern Division. Prior to her current assignment, Lynes was senior vice president and consumer market executive in San Diego.

Lynes holds a bachelor's degree in business from the University of Phoenix. She

also attended the Graduate School of Retail Bank Management at the University of Virginia.

An Inland Empire native, Vicki is active in her community and serves on the finance committee of the Mayor's Housing Task Force for the city of Riverside. She also serves on the Mayor's Educational Committee for the city of Riverside.

Barbara Robinson

Market President, Inland Empire, Bank of America, California

Barbara Robinson is market president for Bank of America in the Inland Empire region of Southern California. She serves as the senior bank executive in the market and is responsible for revenue generation and delivering the full resources of Bank of America to the Inland Empire region. She also manages all community relations activities and oversees 360 banking centers in San Bernardino and Riverside counties. In addition to her duties as market president, Robinson serves as consumer executive for the Greater California Division of Bank of America.

Robinson joined the bank in 1973 and served in a variety of capacities, including teller and customer service manager. She was promoted to human resource manager for the bank's consumer operations in the Inland Empire in 1978. Subsequently, she was in charge of human resources for retail operations in California from 1992 to 1995. In 1995, Robinson was promoted to senior vice president, California retail service and sales group—providing sales tracking and incentives, customer service and retention, event and project management, and operations support to nearly 1,000 banking centers.

In this capacity, Robinson also was responsible for developing and implementing strategic plans for the California consumer bank and its delivery channels, including the banking center network, Bankers On Call telephone sales and service, and the financial relationship management program. In 1997, she was named consumer executive for the Greater Los Angeles Division. She has been in her current position since 2000.

Robinson graduated from Riverside City College, where she majored in business. She also attended California State University-San Bernardino, and earned a certificate in management from the University of Michigan Graduate School in 1982.

Active in the Inland Empire community, Robinson serves as co-chair of the city of Riverside's Arts Summit. She also is a member of the University of California Riverside Board of Trustees and a UCR Anderson Graduate School of Management 1999-2000 Fellow. Robinson is a member of the Loma Linda University Children's Hospital Foundation Board. She is a past president of the Riverside County Philharmonic. Robinson also is a member of the Retail Financial Services Commission of the Bank Administration Institute.

The Planning Center Is Presented With the American Planning Award

The Planning Center of Costa Mesa has been honored by the California Chapter of the American Planning Association for its work in updating the City of Rancho Cucamonga's General Plan. Several other consultants that worked on the city's General Plan were also honored.

The City of Rancho Cucamonga General Plan and the consultant team are recipients of a major award presented by the Inland Empire Section of the American Planning Association (APA). This section of the California APA represents more than 300 members in Riverside and San Bernardino counties.

The award was given in the category of Outstanding Planning for a Comprehensive Planning Award, Large Jurisdiction.

The annual awards program honors innovative plans and projects, and professional and non-professional contributions to planning in the Inland Empire. A panel of five members was appointed by the awards committee to judge the entries.

To achieve overall balance on the panel, judges are chosen to represent different areas of expertise, geographic locations and professional experience in private and public sectors, according to Section Director James Ragsdale. Entries were judged by several criteria, including originality, transferability, quality, implementation, and comprehensiveness, which are all major components of the Rancho Cucamonga General Plan, according to Ragsdale.

Debra Meier, a senior planner with Strategic Planning & Environmental Services, said she supported the nomination for the City of Rancho Cucamonga's General Plan for several reasons. "It accurately and thoroughly captures the values of this community, especially in the vi-

sion chapter of the plan," she explained.

"The technical foundation for the plan is very sound, and that is manifested in the quality, GIS-based graphics that support the text. I believe it will be easy to work with this document in explaining the rationale for policies that shape development in Rancho Cucamonga. The clarity it provides and the documentation it offers will serve the public well, whether at the individual property owner level or at the city-wide level."

This is not the first time The Planning Center has been recognized for its work in updating the city's General Plan. Last December, the firm was presented a special award from the city of Rancho Cucamonga. Larry Henderson, the city's principal planner, said the award was established especially for The Planning Center and that it was the first time a private company had ever been honored by the city.

"The Planning Center was honored for its outstanding contribution in providing guidance and direction on the city's growth over the next 20 years," Henderson said.

The Planning Center was initially chosen by the city to update the General Plan because of the firm's leadership and teamwork abilities, according to Rancho Cucamonga City Planner Brad Buller.

Rancho Cucamonga is projected to see huge population increases over the next two decades, and the purpose of the city's General Plan — as with all general plans — is to guide the long-term growth and physical development of community, resulting in a safe, attractive, and economically strong living environment, Buller noted. California law requires each city and county to adopt comprehensive, long-term general plans.

Winning Atmosphere...

continued from page 14

knowledge others for doing a good job, for making a deadline, for keeping their promises, for the way they manage their workload, or for the way they treat others.

Not only is it important to acknowledge people for their actions and behaviors, but it is also important for you to thank individuals for the intangible contributions they make, for their sincerity, for their commitment, and for their enthusiasm. Thank people for who they are and what they bring to the mix. Acknowledge them for caring, for their smile, and for their devotion and loyalty.

9. Forgive others.

True forgiveness requires giving up resentment and the desire to punish; it necessitates pardon, the cessation of anger, and the ability to overlook. Given people's unconscious desire to win at all costs and their necessity to be right, we often tend to hold on to every injustice, every wrong, every resentment, and every regret. What we fail to realize is that when we suppress unforgiven resentments, they arise again and again whenever we are under stress.

For your own sanity, you must learn to forgive others. Forgiveness is a gift you give yourself and to another. Forgiveness does not deny the inappropriate nature of another's act, nor does it condone or tolerate future abuse. But in forgiveness, in giving up the resentment and the right to punish, you gain serenity, freedom, and peace of mind.

Forgiveness necessitates a commitment to something greater than your desire to win the argument or to be right at any cost. While this would seem like a simple requirement, in practice it is not. However, by confronting the price paid for an unwillingness to forgive, you can develop your ability to let go of past harms.

10. Communicate upsets.

Many people mistakenly believe that unexpressed anger, upset, and disappointment will simply disappear over time. Nothing could be further from the truth. Like resentments, unexpressed upsets inevitably arise again and again. They divert your attention and sap your energy. Moreover, unfulfilled expectations, thwarted intentions, and undelivered communications—the stuff of which upsets are made—provide the evidence we desire to punish other individuals.

The best way to communicate an upset is to verbalize your feelings and emotional state rather than focus on the upsetting behavior. For example, the statement, "When you..., I feel..." is an effective model of this kind of communication. It takes the emphasis off the individual's behavior and puts it squarely where it belongs: on your feelings about the behavior.

None of these specific steps are particularly easy. They all require clear awareness of your own emotional state and behavioral patterns, a rigorous commitment to the possibility of real dignity and satisfaction in human interaction, and a practical discipline in their implementation. With practice though, these steps do offer the real possibility of a work environment characterized by genuine satisfaction, smooth productivity, and authentic enthusiasm.

The choice is yours. You can continue to spend your workdays in anger and frustration, or you can dedicate yourself to creating an environment of partnership and peace. Commit to these 10 steps today so your organization can flourish for years to come. Scott Hunter is a professional speaker, workshop leader, consultant and coach. He speaks on creating meaningful, quality relationships in the workplace to increase productivity, creativity, teamwork and profitability. He can be reached at: scott@relationshipsisthekey.com Or visit his Web site: www.relationshipsisthekey.com.

Hemet Bancorp Announces Promotion of Kevin R. Farrenkopf

Hemet Bancorp has announced the promotion of Kevin R. Farrenkopf from executive vice president and chief operating officer to president and chief operating officer of its wholly-owned subsidiary, The Bank of Hemet (bank), effective immediately. In related moves, John J. McDonough, chairman of the board of the bank for the past 18 years, became chairman emeritus, and James B. Jaqua, previously president of the bank, became chairman of the board and continues as the bank's chief executive officer.

Farrenkopf, who joined the bank in April 2001, will continue to supervise loan production and loan administration, branch customer service, operations management, marketing, and human resources. McDonough, now on a part-time basis with the bank, will

continue to serve as a director of both the bank and Hemet Bancorp, plus serve the bank's key customer relationships and represent the bank in community affairs. Jaqua will coordinate the financial and operating functions and direct the planning and corporate finance activities of Hemet Bancorp as its president and chief executive officer.

The bank, which opened for business in June 1974, operates five banking offices in Riverside County, which specialize in providing both consumer and business banking services.

The Bank of Hemet, which opened for business in June, 1974, operates five banking offices in Riverside County, which specialize in providing both consumer and business banking.

most successful for our industry in more than a decade," said John R. Block, FDI president.

San Manuel Band of Mission Indians Donates \$1,000,000 to the Fire-ravaged White Mountain Apache Nation

The San Manuel Band of Mission Indians has announced a donation of \$1,000,000 to the White Mountain Apache Nation of Arizona, in an effort to provide aid for the massive destruction caused by the largest wildfire in Arizona history. Known as the Rodeo Chediski fire, it has damaged 468,638 acres in the Apache Sitgreaves National Forest and Fort Apache reservation, destroying 60 percent of the Apache

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At deadline...

continued from page 1

cast during the 107th Congress in 2001-2002, Food Distributors International selected 16 that it considered critical to the interests of the industry, as well as to the economic well-being of the nation. Recipients of the 2002 Thomas Jefferson Award voted favorably on at least 70 percent of these votes. Given the importance to the industry, the vote to overturn OSHA's ergonomics regulation was given additional weight.

"The 211 recipients of the Thomas Jefferson Awards have taken the tough votes in Congress. With their help over the past two years, the 107th Congress has been perhaps the

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Old Man...

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about firehouses draw large ratings every time they are shown. NBC even has a reality series this summer.

And, lest we forget, the brush fires of the San Bernardino mountains this year have proven the heroism and nobility of the forces right here in Southern California.

My father passed away about two years ago, so he missed the writ-

ing on the side of a car last month in the Ontario Mills parking lot. Someone who had seen the work the local smoke-eaters had done up in our mountains—had written on their car window, "Thank you, Firemen."

From New York to the San Bernardino mountains, today's firemen are heroes. Dad would have been proud to see the respect that the "laddies" now get.

J. Allen Leinberger writes the computer column for the Inland Empire Business Journal.

"I'd Rather Die Than Give a Speech"

by Carter Henderson

Most speakers are after one thing—exposure. Time to shape an audience's way of thinking to hopefully parallel their own—on anything from flower arranging to financial planning.

It's the rare expert on how to give a great speech that doesn't have a set of rules, usually 10 or 12, that tend to be remarkably alike. What's

missing is that spark, that something extra that sets really good speakers apart. It's a mixture of presence, enthusiasm, and mastery of the subject under discussion, all wrapped up in an engaging voice and sense of theatrics.

We all have something of interest to say to an audience. If you're a specialist in just about anything, you

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Real Estate Notes

Sperry Van Ness is pleased to announce the lease of a 12,000-sq.-ft. space at **Chino Spectrum Marketplace** to **Petco**. The property is a recently developed retail center located at the intersection of Grand Avenue and Roswell St. in Chino. **Petco** anticipates being open for business in early 2003. **Brad Umansky** of **Sperry Van Ness** represented **Petco** and **Tony Archer** of **CB Richard Ellis** represented the **Chino Spectrum Marketplace**... **American Products Co.**, represented by **Kevin Chapin** of **NAI Capital Commercial**, has leased a 72,092-sq.-ft. industrial building at 252 Granite Street to **Worr Game Products, Inc.** The value of the five-year lease is \$1,765,000. **Worr Game Products** is a leading manufacturer and distributor of paintball equipment. The company will be relocating from Santa Fe Springs and will use its new, larger facility in Corona for the manufacture and distribution of paintball equipment... The commercial real estate brokerage firm **Wilson Johnson** reports the sale of a 9-unit apartment building located at 43-965 Towne Street, Indio. **Stalwart Corporation** sold the property, which consists of nine two-bedroom, one-bath apartments, to the Gosseles for \$370,000. **Scott R. Wilson**, a Palm Desert resident and **Milburn Stevens**, a La Quinta resident, both apartment specialists with **Wilson Johnson**, represented the buyer and seller in this transaction... **The Patio Place** has relocated its **County Club Store** to the space previously occupied by Palm Desert Merchandise Mart. In doing so, it went from a showroom that was 3,200 square feet to one that is 7,124 square feet, making it the largest patio furniture store in the Coachella Valley. It also has another 5,000-square-foot showroom (the other "Patio Place") across from the **Elephant Bar Restaurant** in Palm Desert. The new address is 77-622 Country Club Drive, just west of Washington... The sale of a 47-unit apartment complex was announced by **Kevin Assef**, regional manager for the Ontario office of **Marcus & Millichap Real Estate Investment Brokerage Company**. The property sold for \$2,500,000. The principals were represented by **Alex Mogharebi** of **Marcus & Millichap's** Ontario office. The property is a 47-unit apartment complex located at 23145 Ironwood Avenue, Moreno Valley... The sale of a 106-unit apartment complex was announced today by **Kevin Assef**, regional manager for the Ontario office of **Marcus & Millichap Real Estate Investment Brokerage Company**. The property sold for \$6,150,000. The principals were represented by **Cray Carlson** of **Marcus & Millichap's** Ontario office. The property is located at 1904 East Lynwood Drive, San Bernardino... **Ability Counts, Inc.**, represented by **Chris Hauso** and **John Boyer** of **NAI Capital Commercial**, has leased two locations in the Inland Empire for a total value in excess of \$2,190,000. **Ability Counts** relocated within Corona and has leased 37,800 sq. ft. of industrial space at 775 Trademark Circle. **45 Magnolia Partnership, LLP** represented by **Brian Bargeman** of **Investment Building Group**, leased the building for seven years... **Colliers Seeley International** completed a six-year lease agreement in a transaction valued at approximately \$3.2 million for 101,847 square feet of industrial space, announced **Steve Bellitti**, a senior vice president with **Colliers Seeley's** Diamond Bar office. **Raytheon**, one of the nation's largest defense and aerospace contractors, will be occupying the facility which is located at 2855 Reservoir Street in the city of Pomona. **Colliers Seeley's** **Steve Bellitti** and **Mike McCrary** represented the property owner, **Northwestern Mutual Life Insurance Company**, in the transaction. **Raytheon** was represented by **Tom Cherry** and **Jeff Sharp** of **Cushman & Wakefield**.

NCMEC...

continued from page 1

our plan to a very attentive and diverse audience of business women here in the Inland Empire and explain the various sponsorship support we need to promote prevention and child safety, was reassurance that our plan is headed in the right direction."

Over the past year, NCMEC, along with an Inland Empire collaborative, 4Positive Knowledge • A Better World, has been gearing up for a major campaign (Operation SAF-N-SND) to create awareness in preventing crimes against children. The effort will involve school assemblies, prevention and safety literature on abduction, sexual exploitation, Internet safety, and child pornography, as well as the promotion of a free child safety music CD

to teach kids the "8 Rules of Safety."

Boykins further stated, "We are very confident that those businesses partnering with us on a local, regional, or national basis will gain great benefit—both socially and promotionally—based on the plan we have in place. Not only are companies interested in promoting their products and services, but also the public is interested in how they are promoting their products and services. And, to take an approach of educating parents and children on the positive benefits of prevention makes way for a win-win scenario for all parties involved, including communities, businesses, NCMEC, parents, and most importantly...our children!"

For more information on "Operation SAF-N-SND" call (909) 370-2805. Or, visit www.timelygift.com.

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Environmental Companies Serving the Inland Empire

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Listed Alphabetically

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Company Name Address City/State	Billings (\$millions) 2001	Regional Breakdown % or \$ (millions) L.A./O.C./I.E.	Yr. Founded Headquarters No. Employees	Specialties	Clientele	Top Local Exec. Title Phone/Fax E-Mail Address
ENSR Consulting and Engineering 2850 S. Redhill Ave., Ste. 110 Santa Ana, CA 92705	\$150	na \$3 na	1964 Acton, MA 1,150	Environmental Mgmt., Haz. Waste Mgmt. Remediation Sys. Dsgn. & Installation Auditing Permitting	Law Firms Financial Institutions Manufacturing, Aerospace	Jerome R. Zimmerle, P.E. Dept. Manager (949) 756-2667/756-8460
MicroCool a Division of Noetech Industries, Inc. 1229 S. Gene Autry Trail Palm Springs, CA 92264	\$3	20% S. Cal 30% U.S. 50% Overseas	1981 **Palm Springs 20	Industrial Cooling and Humidification, Odor & Dust Control, A/C Pre-Cooling	Major National & International Manufacturing Corporations	Mike Lemche CEO (760) 322-1111/322-4341 info@microcool.com
E.S. Babcock & Sons, Inc. 6100 Quail Valley Court Riverside, CA 92507	\$6.5	0 0 100%	1906 **Riverside 60	Drinking Water Analysis Waste Water Analysis Ground Water Analysis Hazardous Waste Analysis	Industries City Departments Municipalities Waste Water Treatment Plants	Allison Mackenzie VP/ General Manager (909) 653-3351/653-1662
Foster Wheeler Environmental Corp. 1940 E. Deere Ave., Ste. 200 Santa Ana, CA 92705	\$36	75% 15% 10%	1891 New Jersey 1,800	Site Investigation, Remedial Design Remedial Construction Risk Assessment	Industrial/Commercial, Legal, U.S. Navy, DOD, JPL, Aerospace, Petro-Chemical, Utilities	Victor Velasquez S. Cal. Operations Mgr. (949) 756-7500/756-7560
Geo-Cal, Inc. 4370 Hallmark Dr., Ste. 101 San Bernardino, CA 92407	\$7	60% 5% 35%	1992 **San Bernardino 6	Environmental Engineering (Phase I, Phase II, Remediation), Geotechnical & Civil Engineering	Local Governments, Public Agencies, Legal Firms, Financial Institutions, Private Businesses	Ileana Viscal President (909) 880-1146/880-1557
Geo Sec, Inc. 237 S. Waterman Ave. San Bernardino, CA 91763	\$1+	10% 10% 80%	1985 **San Bernardino 20	Environmental Engineering, Remediation, Phase I & II Site Assessments, Environmental & Geotechnical Drilling Services	All Local, Municipal, County & State Agencies, Private & Corporate Sectors	Donald R. Chance Principal (909) 885-7072/885-7037 geosecinc@aol.com
Gradient Engineering, Inc. 17781 Cowan, Ste. 140 Irvine, CA 92614	\$4	25% 50% 25%	1996 Irvine 22	Environmental Engineering & Construction Services, Remediation Technologies	Private Developers Public Oil-Mfg. Industries	Kris R. Lutton, RG President (949) 477-0555/757-7230 klutton@gradientengineers.com
Hazpak, Inc. 9980 Cherry Ave. Fontana, CA 92335	\$5.5	25% 25% 50%	1991 **Fontana 30	24-Hour Emergency Response, Transportation, Lab Packing, General A Haz-Substance Removal Contractor	Private Industry, Government Municipal	Francis Passarelli CEO (800) 326-1011/(909) 822-7552
Inland Foundation Engineering, Inc. 1310 S. Santa Fe Ave. San Jacinto, CA 92583	WND	0 5% 95%	1978 **San Jacinto 18	Geotechnical Engineering, Environmental Assessment, Soils & Materials Testing	Private Sector, Local, Municipal & County Agencies	Lawrence Strahm President (909) 654-1555/654-0551 larry@pe.net
Ipec Global, Inc. 1047 E. Acacia Ontario, CA 91761	WND	32% 33% 25% 10% (other)	na **Ontario 9	Phase I & II Site Assessments, Permitting	Financial Institutions, Commercial Real Estate	Ken Emilio President (909) 930-0999/930-0900
Jorgensen Environmental 10374 Trademark St. Rancho Cucamonga, CA 91730	\$9	10% 35% 40% 15% (other)	1988 **Rancho Cucamonga 35+	Regulatory Compliance, New Facilities, Risk Assessment, Site Assessment, Permitting, Power Plants, Indoor Air Quality	Industry, Power Plants, Law Firms	Daren Jorgensen President (909) 483-3300/483-3306
Keith Companies, The 22690 Cactus Ave., Ste. 300 Moreno Valley, CA 92553	\$425	15% 50% 35%	1983 Costa Mesa 500	Civil Engineering, Environmental Surveying, Mapping, Water Resources	Private, Public	Richard T. Robotta President (909) 653-0234/653-5308
Kleinfelder, Inc. 43218 Business Park Dr., Ste. 201 Temecula, CA 92590	\$126.6	\$8.2 \$2.9 \$9.3	1961 San Diego 1,400	Remediation, Risk Assessments, Environ. Compliance, Geotech. and Environ. Eng., Air Quality, Const. Matrix Testing, Const. Mngmt., Water Quality	Local/State/Fed. Govt., Private Industry	Mike Kesler Vice President (909) 506-1488/506-1491 mkesler@kleinfelder.com
L & I Environmental Inc. 1269 Pomona Rd., #102 Corona, CA 91720	\$1	0 20% 80%	1993 **Corona 13	CEQA/NEPA 404/401/1603 Permitting Section 7 & 10, Const. Mitigation, Reveg., Monitoring, Archeo, Paleo, Biology	Public Private	Leslie Irish Principal in Charge (909) 279-9608/279-9609
Layne GeoSciences 11001 Etiwanda Ave. Fontana, CA 92337	WND	20% 20% 60%	1967 Mission Woods, KS 25	Groundwater Exploration, Soil & Groundwater Remediation, Well Field Design, Aquifer Analysis	Water Districts, Municipalities, Attorneys, Industrial Firms	Tony Morgan Mgr.-Westcoast Operations (909) 390-2833/390-6097 tmorgan@laynechristensen.com

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Environmental Companies Serving the Inland Empire

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Listed Alphabetically

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Company Name Address City/State	Billings (\$millions) 2001	Regional Breakdown % or \$ (millions) L.A./O.C./E.	Yr. Founded Headquarters No. Employees	Specialties	Clientele	Top Local Exec. Title Phone/Fax E-Mail Address
Lilburn Corporation 1905 Business Center Dr. San Bernardino, CA 92408	\$1.5	0% 0% 100%	1989 **San Bernardino 12	Mine Reclamation Planning, Land Use Permitting, Landfill Assessments & Permits, EIRs	Public Agency, Private Landowner, Utilities, Waste Management Companies	Steve Lilburn President (909) 890-1818/890-1809 lilsb@gte.net
Lockman & Associates Inland Empire Regional Office 3200 E. Inland Empire Blvd., Ste. 130 Ontario, CA 91764-5513	\$3	50% 20% 30%	1964 Monterey Park 18	Solid Waste Management Planning and Design Services	State/Local Government Private Industry Institutions	C.W. Lockman, P.E. President (909) 944-6988/948-8508
Marcor Remediation, Inc. 16027 Carminita Rd. Cerritos, CA 90703	\$55	30% 10% 8%	1980 Baltimore, MD 500	Asbestos, Mold & Lead Abatement, Facility Decontamination, Environmental Remediation	Commercial/Industrial Properties Aerospace, Utilities	Matthew Westrup Vice President (562) 921-2733/921-2383
McLaren/Hart Jones 2850 S. Red Hill Ave., Ste. 110 Santa Ana, CA 92705	\$45.5	50% 40% 10%	1977 Charlotte, NC 120	Remedial Investigation/Feasibility Study Engineering Remediation/ Risk Assessment/Brown Fields	Private Industry, Department of Energy, Department of Defense, State & Local Government	Hassan Amiri V.P./Regional Manager (949) 752-3208/756-8460 hamini@jajsg.com
Medtox, Inc. 550 N. Park Center, Ste. 102 Santa Ana, CA 92705	\$4.1	50% 20% 30%	1982 Santa Ana 10	Toxicology/Risk Assessment, Industrial Hygiene & Safety, Env. Engin., Env. Health Ser., Training, Asbestos, Geotechnical, Lead-Based Paint Mgmt.	City of San Bernardino IVDA, Riverside Waste Management, ARCO, Fleur	John H. Daly President (714) 480-0111/480-0222 ecolog@ix.netcom.com
Michael Brandman Associates 621 E. Carnegie Dr., Ste. 100 San Bernardino, CA 92408	\$2.1	5% 50% 45%	1982 Tustin 40	CEQA/NEPA Documentation, Biological Assessments, Wetlands/Endangered Species, Construction Monitoring, Cultural Services	City/County Governments, School/Water Districts, Building Industry	Thomas J. McGill Regional Manager (909) 884-2255/884-2113 tmcgill@brandman.com
Nolte Associates, Inc. 710 Rimpau Ave., Ste. 208 Corona, CA 91719	\$1	45% 10% 45%	1949 Sacramento 12	Solid Waste Management, Sanitary Sewer & Water Resources Engineers	Private Waste Management Firms, Municipalities	Paul Hacunda Associate (909) 372-2760/739-7510 paul.hacunda@nolte.com

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Pressure Reduction...

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— and it seems to be working.

"We have a different sort of business model than others in the industry," he explains. "I push my distributors hard and constantly stay on my supplier. As a result, I keep a very low inventory and what I have I move very quickly. That keeps my overhead low — much lower than my competition, and that in turn lets me work a tighter, quicker product delivery process."

All of that combines, he says, to allow Next Generation to market a product that has great qualities and a lower-than-average cost per unit. Additionally, Rogers' "loose cannon" attitude keeps him open to new ideas

and potential markets.

Rogers, his wife (who also manages the company's books) and their two children are involved in competitive riding as well as raising horses as a hobby. Not long ago, the family bought a large horse trailer that has a central compartment, including a bed for people.

"The mattress in the thing was horrible," he recalls. "I decided, heck, I'm in the mattress business so there must be a way to make something that's more comfortable to sleep on."

That's how Mark Rogers launched the "Days End" Mattress Company, which markets custom mattresses designed for horse trailers. On the Web at www.daysend.org, the company is making its first big marketing splash at the National Cutting

Horse competition in Texas this summer.

"Is this a major accomplishment in my life? Probably not," he says. "But it's another step along the road, and at least I sleep better when we're in the trailer on the road."

When asked where the Next Generation Company is headed, Rogers isn't certain.

"The question is, how much larger do I want to get? We can continue doing business as we do it today, or we could try and aggressively expand our markets and grow. Or we could simply sell the company off to one of our competitors, who would probably love to add our lines to theirs in order to supplement their inventory.

"We're not a large company," says Rogers, "but we're a good one

and like any company CEO, I spend a lot of time trying to decide what we're going to do next and where we're going to go."

Perhaps looking to the future, it's not unwise to consider the present — a solid, mid-sized, family-owned business that's taken a large chunk of a huge national market.

Seems that Next Generation Company and Mark Rogers has managed to do something that much of corporate America has forgotten how to do these days.

Editors note: While "Next Generation Company" is not on the Web, you can learn more by writing the corporate offices at 41740 Enterprise Circle N., Suite 108; Temecula, CA 92590. They can also be reached via telephone at (800) 598-4303.

\$100 Billion Teachers' Pension Fund Acts Against Corporate Misconduct

CalSTRS swiftly approves Treasurer Angelides' proposed reforms

The California State Teachers Retirement System (CalSTRS) recently gave swift approval to reforms proposed by California State Treasurer Philip Angelides, a CalSTRS board member, which are intended to root out conflicts of interest by money managers and investment banks working for the \$100 billion fund.

CalSTRS' action was taken at the request of Angelides who announced that he would apply a new set of "Investment Principles" to investment banks doing business with the treasurer's office. The treasurer manages the state's \$50 billion Pooled Money Investment account, comprised of state and local taxpayer funds, and selects investment banks to handle state bond sales—projected to exceed \$25 billion this year alone.

In the first coordinated action of its kind by major institutional investors, Angelides, New York Comptroller Carl McCall and North Carolina Treasurer Richard Moore called upon investment banks and money managers to comply with the reforms contained in the recent agreement between New York Attorney General Eliot Spitzer and Merrill Lynch & Co., or risk losing the right to do business with their respective states. The three officials are directly responsible for more than \$200 billion in investments.

"Our first, second, and third priorities are to protect pensioner and taxpayer dollars. CalSTRS sent a strong signal that we will demand the highest standards of integrity and ethical conduct from the firms that handle our investments," Angelides said. Angelides is chairman of the CalSTRS Corporate Governance Subcommittee, which voted to impose the "Investment Protection Principles" on money managers and investment banks used by the fund. Upon the recommendation of the subcommittee, the full CalSTRS Investment Committee approved the policy.

The treasurer, noting that CalSTRS and the California Public Employees' Retirement System (CalPERS) together lost \$850 million on failed WorldCom investments alone, voiced the need for institutional investors to take direct, decisive action against corpo-

rate misconduct. "Congress has to date failed to enact significant reforms, and the Securities and Exchange Commission has failed to prevent abuses that have cost families, pensioners and taxpayers billions of dollars already. The proposals presented by President

Bush fell short of what is needed to restore integrity to the financial markets. That is why we, as institutional investors, must wield our consumer power in the marketplace to clean up the abuses that have cost dearly," Angelides added.

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Environmental Companies Serving the Inland Empire

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Listed Alphabetically

Company Name Address City/State	Billings (\$millions) 2001	Regional Breakdown % or \$ (millions) L.A./O.C./L.E.	Yr. Founded Headquarters No. Employees	Specialties	Clientele	Top Local Exec. Title Phone/Fax E-Mail Address
Onyx Environmental Services 5202 Oceanus Dr. Huntington Beach, CA 92649	\$66.2	65% 20% 15%	1973 Oakbrook, IL 4,400	Collection Transportation Treatment & Disposal	Aerospace Public Utilities Private Business	Marc Hunter Area Operations Mgr. (714) 379-6000/379-6010
PBS & J 18022 Cowan, #100A Irvine, CA 92614	\$310	1% 2% 2%	1960 Miami, FL 2,800	Civil, Water, Waste Water, Environmental, Transportation, Surveying	Public Private	John "Rusty" Powell (760) 753-1120/753-0730
PCR Services Corp. 233 Wilshire Blvd., Ste. 103 Santa Monica, CA 90401	WND	80% 15% 5%	1974 Santa Monica 75	Environmental Planning and Documentation, Biological Svcs., Air Quality/Air Toxics, Cultural Resources Mgmt., Noise, Vibration and Acoustics	Universal Studios, United Airlines, DreamWorks/SKG, City of L.A., Getty Trust, O'Hare Int'l., Walt Disney Imagineering	Gregory J. Broughton President (310) 451-4488/451-5279 info@pcrnet.com
PSI 3960 Gilman Street Long Beach, CA 90815	\$180	60% 30% 10%	1964 Oakbrook Terrace, IL 2,500	Phase I,II,III Site Assess., Enviro. Audits Hazardous Waste Investigations Risk Assessments, NEPA/LEQA Studies Remediation Syst. Design & Installation	Aerospace, Mjr. Oil Cos. Local, State & Federal Governments, Banking & Legal, Manufacturing Transportation Legal	Michael M. Mooradian Senior Vice President (562) 597-3977/597-8459
Ralph Stone & Co., Inc. WBE 10954 Santa Monica Blvd. Los Angeles, CA 90025	\$1	70% 15% 15%	1953 Los Angeles 12	Envir. Ph. I, II, III Property Assessments, Soil Gmdwtr, Asbestos, Leadpaint, Haz. Waste Mgmt. Stormwater Pollution Mgmt., Mold Investigations	Banks, Insurance Companies Governments	Rick Kahle President (310) 478-1501/478-7359
RES Environmental, Inc. 865 Via Lata Colton, CA 92324	WND	70% 25% 5%	1986 Colton 10	Regulatory Compliance Monitoring, Air Toxics Testing, PM-10 Particular Monitoring, Air Quality Instrument Repair, Weather Forecasting	Landfills, Testing Oil Refineries, Industry Government & Regulatory Agencies	Betty Roberts President (909) 422-1001/422-0707
Tetra Tech, Inc. 348 W. Hospitality Lane, Ste. 300 San Bernardino, CA 92408	\$580	\$16 \$25 \$12	1966 Pasadena 6,000	Environmental Science & Engineering Hazardous Waste Mgmt. & Remed. Groundwater Mgmt. & Remed. Landfill Mngmnt.	DOE U.S. Air Force CAL EPA County of San Bernardino	Javier Weckmann Director (909) 381-1674/889-1391 javier.weckmann@tetratech.com
TRC 21 Technology Drive Irvine, CA 92618-3811	\$100	\$3 \$4 \$10	1970 Windsor, CT 900	Air Permitting, Solid/Hazardous Waste Management & Remediation, Air Measurement	Transportation, Industrial/Manufacturing, Private Industry, Infrastructure	Richard Ellison President/CEO (949) 727-9336/727-7399
Ultrasystems Environmental WBE/DBE 100 Pacifica, Ste. 250 Irvine, CA 92618-7443 www.ultrasystems.com	\$4.2	70% 15% 15%	1994 Irvine 30	CEQA/NEPA Documentation, Project Planning/ Technical Studies, Mitigation Monitoring & Implementation, Air/Noise/Biological/Arch/Paleo, Solid Waste Planning	Cities, Counties, State, Federal Agencies, Legal Firms, Developers, School Districts, Public Utilities	Betsy A. Lindsay President/CEO (949) 788-4900/788-4901 blindsay@ultrasystems.com
United States Filter Corporation 40-004 Cook St. Palm Desert, CA 92211	\$4,200	8% (Region)	1953 Palm Desert 15,000	Water & Wastewater Treatment/Services Filtration	Municipal/Industrial	Andrew Seidel CEO/President (760) 340-0098
URS Corporation 10723 Bell Court Rancho Cucamonga, CA 91730	\$2,100	25% 33% 42%	1905 San Francisco 16,000	Comp. Environmental Svcs., Multi Disciplinary Eng. Construction Mgmt., Water & Waste Water Eng., Solid Waste Mgmt. Litigation Support, Transportation	Federal Government City/County & State Agencies Private Sector	Brian E. Wynne V.P./Office Manager (909) 980-4000/980-2643
Vector Three Environmental Inc. P.O. Box 867 Chino, CA 91708-0867	\$1.2	30% 30% 40%	1985 Chino 4	Underground Tank Removal & Installation Environmental Clean-up Hazardous Waste Removal	Local/State/Fed. Governments Military Posts Banks & Private Industry	Donald L. Hollenbeck President (909) 627-0627/627-4464 dlhviii@aol.com
Waste Management - Inland Empire 800 S. Temescal St. Corona, CA 92879-2058	\$65	0 0 100%	1955 Corona 275	Solid Waste Collection Processing & Disposal	Municipal	J. Alex Braicovich District Manager (909) 280-5400/272-0438 wminlandempire.com

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INVESTMENTS & FINANCE

INLAND EMPIRE BUSINESS JOURNAL / DUFF & PHELPS, LLC STOCK SHEET

THE GAINERS Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Business Bancorp	14.400	13.800	0.600	4.3
National RV Holdings Inc.	9.500	10.000	-0.500	-5.0
Provident Financial Hldgs.	21.250	22.400	-1.150	-5.1
Foothill Independent Bancorp	13.160	14.600	-1.440	-9.9
PFF Bancorp Inc.	32.200	38.400	-6.200	-16.1

THE LOSERS Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Fleetwood Enterprises Inc.	4.220	8.700	-4.480	-51.5
Channell Commercial Corp.	4.502	7.000	-2.499	-35.7
Keystone Automotive Industries Inc.	14.000	19.030	-5.030	-26.4
Watson Pharmaceuticals Inc.	18.800	25.270	-6.470	-25.6
Life Financial Corp.	2.640	3.500	-0.860	-24.6

Name	Ticker	7/24/02 Close Price	6/28/02 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Co. (L)	AWR	21.300	26.500	-19.6	29.01	20.25	15.4	NYSE
Business Bancorp (H)	BZBC	14.400	13.800	4.3	16.45	10.24	11.9	NASDAQ
Channell Commercial Corp.	CHNL	4.502	7.000	-35.7	8.60	2.20	90.0	NASDAQ
CVB Financial Corp.	CVBF	17.610	22.710	-22.5	24.38	13.99	14.4	NASDAQ
Fleetwood Enterprises Inc. (L)	FLE	4.220	8.700	-51.5	17.25	4.04	NM	NYSE
Foothill Independent Bancorp	FOOT	13.160	14.600	-9.9	17.25	11.72	10.4	NASDAQ
HOT Topic Inc.	HOTT	21.940	26.710	-17.9	28.20	14.34	25.0	NASDAQ
Keystone Automotive Inds. Inc.	KEYS	14.000	19.030	-26.4	22.25	11.00	18.9	NASDAQ
Life Financial Corp.	LFCC	2.640	3.500	-24.6	3.98	0.80	NM	AMEX
Modtech Holdings Inc.	MODT	10.360	12.590	-17.7	12.90	6.80	12.5	NASDAQ
National RV Holdings Inc.	NVH	9.500	10.000	-5.0	14.10	7.80	NM	NYSE
PFF Bancorp Inc. (H)	PFB	32.200	38.400	-16.1	38.50	22.50	11.8	NYSE
Provident Financial Holdings (H)	PROV	21.250	22.400	-5.1	23.30	14.20	12.6	NASDAQ
Watson Pharmaceuticals Inc. (L)	WPI	18.800	25.270	-25.6	66.39	17.95	11.9	NYSE
Pacer Technology	PTCH	4.100	5.450	-24.8	5.99	2.54	NM	NASDAQ

Notes: (H)-Stock hit 52-week high during the month, (L)-Stock hit 52-week low during the month, (S)-Stock split during the month, NM - Not Meaningful

Five Most Active Stocks

Stock	Month Volume
Watson Pharmaceutical Inc.	20,039,000
HOT Topic	12,199,411
Fleetwood Enterprises Inc.	6,604,000
Keystone Automotive Industries Inc.	1,320,225
CVB Financial Corp.	1,125,965
D&P/IEBJ Total Volume Month	44,566,359

Monthly Summary 7/24/02

Advances	1
Declines	13
Unchanged	0
New Highs	2
New Lows	5

Duff & Phelps, LLC

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

CVB Financial Corp. Announces 51st Consecutive Cash Dividend

CVB Financial Corp. (NASDAQ:CVBF) announced a 14 cent (\$0.14) per share dividend for the second quarter of 2002. The dividend was approved at the regularly scheduled board of directors meeting on June 19, payable on July 18, to shareholders of record as of July 3.

"We are pleased that the success of CVB Financial Corp. allows us to reward our shareholders for their support and confi-

dence," said D. Linn Wiley, president and chief executive officer. "This is our 51st consecutive quarterly cash dividend, and it reflects the continued superior performance of CVB Financial Corp."

CVB Financial Corp., with \$2.6 billion in assets, operates Citizens Business Bank, the largest bank headquartered in the Southern California Inland Empire region. The bank's Wealth Management Group, based in Pasadena,

has more than \$1 billion in assets under administration.

Citizens Business Bank recently announced the acquisition of Western Security Bank in Burbank. Western Security Bank is a single-unit bank with \$137.2 million in deposits and \$96.9 million in loans as of March 31, 2002. The transaction is expected to close during the month of July.

Citizens Business Bank specializes in serving business and

professional clientele through 31 business financial centers in 24 cities in the Inland Empire, Orange County, the San Gabriel Valley, and the Southern Central Valley regions of California.

Shares of CVB Financial Corp. common stock are listed on the NASDAQ under the ticker symbol of CVBF.

For more information, visit the Web site at: www.cbfbank.com.

Inland Empire's Largest Employers

(Ranked by Number of Inland Empire Employees)

continued on page 26

Company Name Address City, State, Zip	# Employees (IE) # Employees (Nationwide) Yr. Est. IE	Nature of Business	Employee Services: • Van or Carpool • Health Club on Site • Daycare on Site	Marketing Contact Title	Top Local Executive Title Phone/Fax E-Mail Address
1. County of San Bernardino 385 North Arrowhead Ave. San Bernardino, CA 92415	16,642 N/A 1853	Local Government	Yes No Yes	Tom Laurin Dir., Econ. & Comm. Dev.	John D. Mikels Chairman Board of Supervisors (909) 387-4811/386-8940
2. County of Riverside 4080 Lemon Street Riverside, CA 92501	15,650 N/A 1893	Local Government	Yes No No	Bob Howdysshell Director, Purchasing & Material Services	Larry Parrish County Executive Officer (909) 955-1100/955-1105
3. Stater Bros. Markets 21700 Barton Road Colton, CA 92324	13,200 N/A 1936	Supermarkets	Yes No No	Dennis McIntyre Marketing	Dennis McIntyre Sr. V.P. Marketing (909) 783-5000
4. Fort Irwin P.O. Box 105067 Fl. Irwin, CA 92310-5000	8,177 N/A 1981	Military	Yes Yes Yes	Maj. Rob Ali Public Affairs Officer	Brig. Gen. James D. Thurman Commanding General (760) 380-4511/380-3078 robert.ali@irwin.army.mil
5. Wal-Mart Stores, Inc. 762 SW 8th St. Bentonville, AR 72716	7,900 1,200,000 1991	Retail, General Merchandise	No No No	N/A	Jon Sims Regional Vice President (501) 273-4000
6. United Parcel Service 2930 Inland Empire Blvd. Ontario, CA 91764	7,400 330,000 1907	Package Delivery	Yes No No	Randy Bennett District Marketing Mgr.	Phil Thomison District Sales Manager (909) 948-8200/948-8225
7. March Air Reserve Base 2145 Graeber St. Marcharb, CA 92518	7,250 N/A 1918	Military Reserve Base, Department of Defense	No No No	Capt. Don Traud Chief of Public Affairs	Col. Peter T. Bentley 452 AMW Commander (909) 655-4137/655-4113
8. University of California Riverside 900 University Ave. Riverside, CA 92521	6,737 N/A 1954	Higher Education	Yes Yes Yes	Jack R. Chappell Dir. of University Relations	Raymond L. Orbach Chancellor (909) 787-5201/787-3866 jack.chappell@ucr.edu
9. Ontario International Airport Ontario, CA 91761	6,200 6,200 1923	Airport	Yes No No	Dennis Watson Public Affairs Director	Jens Rivera Airport Manager (909) 937-2700/937-2702 lawa.org
10. Loma Linda University Medical Center 11234 Anderson Street Loma Linda, CA 92354	6,147 6,147 1905	Medical/Health Care	Yes Yes (Close By) Yes (Close By)	Tammy Veach Administrative Director	B. Lyn Behrens, MB, BS President/CEO (909) 558-4000/558-4308
11. S.B. City Unified School Dist. 777 North "F" Street San Bernardino, CA 92410	5,000 NA 1964	Education	No No No	Barbara J. Kidd Dir. of Communications	Dr. Arturo Delgado Superintendent (909) 381-1240/885-6392
12. Pomona Unified School District 800 S. Garey Ave. Pomona, CA 91766	4,569 N/A	Education	No No No	Bill Stelzner Public Relations Director	Patrick Leier Superintendent (909) 397-4800-3882/397-4881 bill.stelzner@pusd.org
13. Verizon 1 GTE Place Thousand Oaks, CA 91361	4,519 82,000 1953	Telecommunications	Yes No No	Dave Song Regional Marketing Director	Tim Medley Area Mgr./Cust.Ops. (760) 327-8600/327-4105
14. Corona/Norco Unified School District 2820 Clark Ave. Norco, CA 92860	4,464 N/A	Education	Yes No No	Maggie Little Assist. to Superintendent	Pedro Garcia Superintendent (909) 736-5010/736-5015 cnsud.kiz.ca.us
15. Kaiser Permanente Medical Center 9961 Sierra Ave. Fontana, CA 92335	4,200 (S.B. Cnty.) 86,000 1943	Health Care	Yes No No	James Travis Dir. Sales & Marketing, I.E.	Jerry McCall, Sr. Area Mgr. Dr. PS. Carney, Assoc. Med. Dir. (909) 427-5269/427-7193 jennifer.a.resch-silverstr@kp.org
16. Fairplex 1101 McKinley Ave. Pomona, CA 91768	3,800 (Fairtime) 3,800 1922	Entertainment Exhibition Education	No No Yes	Scott Kelly Marketing Manager	James Henwood President/CEO (909) 623-3111/865-3602
17. Riverside Unified School District 3380 Fourteenth St. Riverside, CA 92501	3,741 N/A 1871	Education	No No Yes (Close By)	N/A	Susan J. Rainey, Ed.D. District Superintendent (909) 788-7130/788-7110
18. Loma Linda University 11160 Campus St. Loma Linda, CA 92354	3,700 N/A 1905	Higher Education in Health Related Professions	Yes Yes No	Cyril Connelly Director of Marketing	Richard Hart, MD, MPH Chancellor (909) 558-4544/558-0444
19. Fontana Unified School District 9680 Citrus Ave. Fontana, CA 92335	3,500 N/A	Education	No No No	Mike Bemont Director, Media & P.R.	Karen Harshman, Ed.D. Superintendent (909) 357-5000
20. Riverside Community College 4800 Magnolia Ave. Riverside, CA 92506-1299	3,033 N/A 1916	Higher Education	Yes Yes Yes	Jim Parsons Director Marketing	Dr. Salvatore G. Rotella President (909) 222-8800/222-8670 jparsons@rccd.cc.ca.us
21. Moreno Valley Unified School District 25634 Alessandro Blvd. Moreno Valley, CA 92553	3,000 N/A	School	No No No	Debbie Lenz Public Information Office	Anita L. Suazo, Ph.D. Superintendent of Schools (909) 485-5600-2704/485-5537
22. Colton Joint Unified School District 1212 Valencia Dr. Colton, CA 92324	2,820 2,820 1966	K-12 Education	No No No	Mardi Linane Communications Manager	Dennis Byas Superintendent (909) 876-4227/876-6395
23. Chino Valley Unified School District 5130 Riverside Dr. Chino, CA 91710-4130	2,700 N/A 1878	Public Schools	No No No	N/A	George Bloch Superintendent (909) 628-1201
24. City of Riverside 3900 Main St. Riverside, CA 92522	2,680 N/A 1883	Municipal Government	Yes No No	Kevin Palmer Economic Dev. Manager	Ronald Loveridge Mayor (909) 826-5551/826-5470

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, 10532 Acacia Street, Suite B5, Rancho Cucamonga, CA 91730. Researched by Jerry Strauss. Copyright 2002 Inland Empire Business Journal.

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CORNER ON THE MARKET

Brand Yourself for Success!

by T. Scott Gross

The jeans you wear are branded. The company you run or work for is branded. And you, yes, you are branded. In fact, you are multiple-branded. That's the good news. The bad news is that your multiple brands may not be working together. They may even be working against you!

No matter whether your brand is Wal-Mart; Fred Smith, CEO; Juanita Gomez, director of training; "Honey" or Mom, you have a brand. And not only do you have a brand, as we'll see, you have multiple brands! So you might as well learn how to make your brands work for you.

Most people confuse logos with brands. Let's set the record straight: the logo is what you see, the brand is what you think. When you see the Nike 'swoosh,' the logo, you think sports for the masses, the brand. When you see a Lexus trunk ornament, the logo, you think luxury cars for the lucky few, the brand. When you see red and white on a soup can, you suddenly begin to think that soup is good food.

Got the idea? A brand is mental real estate that someone owns in the mind of the target market.

Brands serve as mental shortcuts that help consumers make their buying decisions. Brands tell you whom you are dealing with, what they may be selling, and predispose your thoughts about the quality and price you should expect. The brand idea fills in all the blanks and allows the message to focus on new information. Strong brands are much more efficient when it comes to using the media because premium message time doesn't have to be spent on introductions!

Microsoft can flash its logo and get right down to business. With any other software company, by the time you have figured out who they are and what they do, the Microsoft boys would have packed up and headed back to the office!

What you may not realize is that most of the time there are smaller brands sitting on top of global brands. We call these little brands, micro-brands.

Microbranding made simple
Try these definitions on for size:

• Any message communicated by any means that creates an expectation is an act of branding.

• Any brand intended to dominate a micro-market is a microbrand.

• A micro-market can be as small as a one-on-one personal relationship.

• Everything you do impacts the value of your brand. If you are managing a company or even a department, you need to be thinking about how the individual microbrands of the players impact the overall brand. It's a surprise to discover that in many instances a microbrand is stronger than big name international brands.

For example, think about your local auto dealer. Outside you'll see the global brand of Ford or Toyota. Underneath the logo you are likely to see the name of the dealer principal. But what brand carries the most weight when you are deciding where to go for service? Probably the microbrand of the service writer who is your initial point of contact.

In the restaurant business, in a bow to the power of microbrands, there is a saying: there are no low volume restaurants—only low volume managers. It looks like the concept applies elsewhere ... When the manager of a new Home Depot was interviewed, he showed a keen understanding of the power of a microbrand. "What is it like to work for a huge company like Home Depot?" he was asked.

"Home Depot?" The manager acted as if he had never heard the name of the company that wrote his paycheck. The reporter continued to press on while the manager continued to play, before finally saying, "Oh, that Home Depot! That's their sign, but the store is mine. It's mine to turn into a miserable failure or a runaway success!"

Over the door of a Subway sandwich shop hung a banner that is an anthem to the idea of a microbrand. It said simply, "Open under old management." Someone had figured out that the microbrand of a popular local manager was more powerful than the internationally known brand that is Subway.

On an even smaller scale, think about your brand as a professional at work or even as a partner at home. Your appearance, your language, everything about you serves as your logo and in-

fluences your microbrand in the mind of those you want to influence. Do you own the mental real estate you want to own in the mind of your boss, your spouse, your children?

It's All About You!

Powerful microbrands are usually not built by slick marketing with high-dollar graphics. Microbrands are more likely built with strategic networking, clever public relations, and sometimes event marketing. We'll save the details for another time. For now, to put the power of microbranding to work for you, take these three steps:

First, take an inventory of all the brands that may be associated with you. In addition to your brand as a professional at work, don't forget the brand you own as husband or wife, a mom or a dad.

Second, decide if your brands are in harmony with one another and who you want to be.

Third, stop letting your brands manage themselves and start being proactive about the mental real estate you want to own in the minds of the people you know and love.

In an over-messaged, under-communicated world—it's getting more than more difficult to stand out. The good news is that you don't have to conquer the world to succeed. All you need to do is own the micro-market that is your market. And that's why it's critical that you understand the power of your brand, your very own microbrand!

T. Scott Gross is more than the creator of microbranding, he's a living testament to the power of the microbrand! His best-known microbrand, "Positively Outrageous Service," puts him in front of nearly 100 business audiences each year. For the latest tips, news and worksheets on microbranding, visit www.tscottgross.com.

UNITED WE STAND



continued from page 24

Inland Empire's Largest Employers

continued on page 31

(Ranked by Number of Inland Empire Employees)

Company Name Address City, State, Zip	# Employees (IE) # Employees (Nationwide) Yr. Est. IE	Nature of Business	Employee Services: • Van or Carpool • Health Club on Site • Daycare on Site	Marketing Contact Title	Top Local Executive Title Phone/Fax E-Mail Address
25. Ontario-Montclair School District 950 W. D St. Ontario, CA 91762	2,583 N/A 1884	Education	No No No	N/A	Sharon P. McGehee, Ph.D. Superintendent (909) 459-2500 info@omdsd.k12.ca.us
26. Cal Poly Pomona 3801 W. Temple Ave. Pomona, CA 91768-4019	2,550 N/A 1938	University	Yes No Yes	Ron Fremont Exec. Dir. Univ. Communication	Dr. Bob H. Suzuki President (909) 869-3342/869-3343 publicaffair@csupomona.edu
27. Vons A Safeway Company 618 Michillinda Ave. Arcadia, CA 91007	2,493 190,000 1906	Grocery/Retail	Yes Yes No	Gary Rocheleau Vice President	Tom Keller President (626) 821-7000/821-7934
28. Pomona Valley Hospital Med. Ctr. 1798 N. Garey Avenue Pomona, CA 91767	2,461 N/A 1904	Health Care	Yes Yes Yes (not on site)	Kathy Roche Director, Mktg./P.R.	Richard E. Yochum President/CEO (909) 865-9500/865-9753
29. The Claremont Colleges Claremont, CA	2,400 N/A 1887	Education	No No No	Marilyn Thomsen Dir., Mktg. & Comm. Claremont Grad. Univ.	Stedman Upham President, Claremont Grad. Univ. (909) 621-8000
30. Mervyn's Department Store 25001 Industrial Blvd. Hayward, CA 94545	2,300 45,000 1978	Retail	No No No	Karen Schnebeck District Manager	Karen Schnebeck District Manager (909) 354-8800/354-8800
31. Arrowhead Regional Medical Center 400 N. Pepper Ave. Colton, CA 92324	2,300 2,300 1862	Acute Care Hospital	Yes No No	Domine Nigro Dir., Bus. Dev./Mktg.	Mark Uffer Interim Director (909) 580-6150/580-6196
32. Hemet Unified School District 2350 W. Latham Ave. Hemet, CA 92374	2,270 N/A 1966	Public School District	No No No	Dr. Stephen C. Teele Superintendent	Dr. Stephen C. Teele Superintendent (909) 765-5100/765-5115 steete@husd-12.ca.us
33. Jurupa Unified School District 4850 Pedley Rd. Riverside, CA 92509	2,100 N/A 1963	School District	No No No	N/A	Rollin Edmunds Superintendent (909) 360-4168/360-4194 jurd.k12.ca.us
34. Fleetwood Enterprises, Inc 3125 Myers St., P.O. Box 7638 Riverside, CA 92513-7638	2,100 14,000 1950	Recreational Vehicles Manufactured Homes	No Yes No	John Ables, R.V. Group Bob Jordan, Housing Group	Glenn F. Kummer Chairman (909) 351-3500
35. Bank of America 3650 14th St., #201 Riverside, CA 92501	2,100 144,000 1921	Banking	No No No	Tom Lyford Marketing Manager	Barbara Robinson Marketing President (909) 781-3254/781-3251
Hesperia Unified School District 9144 3rd Ave. Hesperia, CA 92345	2,049 N/A 1987	Education	No No No	N/A	Richard Bray Superintendent (760) 244-4411/244-2806
36. California State Univ. San Bernardino 5500 University Pkwy. San Bernardino, CA 92407-2397	2,000 N/A 1960	Higher Education	Yes No Yes	Cynthia Pringle Dir., Public Affairs	Albert K. Karnig, Ph.D. President (909) 880-5002/880-5901
37. Westfield Shoppingtown-Palm Desert 72840 Hwy. 111 Palm Desert, CA 92260	2,000 N/A 1983	Retail Mall	No No No	Najla Tabbah Mktg. & Cust. Svc. Coordinator	Norene Bowen General Manager (760) 346-2121/341-7979
38. Murrieta Valley Unified School District 26396 Beckman Ct. Murrieta, CA 92562	2,000 N/A 1989	School District	No No Yes	Dolores Sanchez Badillo Media Communications Specialist	Chet Francisco Superintendent (909) 696-1600/304-1540 info@murrieta.k12.ca.us
40. Valley Health System 1117 E. Devonshire Ave. Hemet, CA 92543	1,984 N/A 1942	Health Care	No No Yes	Barbara Beeskov Director of Communication	John Lauri CEO (909) 652-2811/925-6323
41. Southern California Edison 2244 Walnut Grove Ave. Rosemead, CA 91730	1,934 12,642 1963	Electric Utility	Yes No No	N/A	Bob Jensen Region Director (909) 307-6719
42. Eisenhower Medical Center 39000 Bob Hope Drive Rancho Mirage, CA 92270	1,919 N/A 1971	Acute Care Med. Ctr.	Yes Yes No	Mary Kay Plock Director, Marketing & P.R.	Andrew W. Deems President/CEO (760) 340-3911/773-1850
43. Patton State Hospital 3102 E. Highland Ave. Patton, CA 92369	1,875 N/A 1890	Forensic Hospital	Yes No Yes	Cynthia Barrett Assistant to Executive Director	William L. Summers Executive Director (909) 425-7000
44. Alford Unified School District 10365 Keller Riverside, CA 92505	1,825 N/A 1896	Education	No No No	N/A	Ronald G. Bennett Superintendent (909) 509-5070/351-9386
45. Chaffey Community College District 5885 Haven Ave. Rancho Cucamonga, CA 91734	1,800 N/A 1883	Higher Education	No No Yes	Carol Olson Public Information	Jerry Young Superintendent/President (909) 941-2110/466-2875
46. Inland Center Mall 500 Inland Center Dr. San Bernardino, CA 92408	1,800 N/A 1966	Regional Shopping Center	No No No	Terri Relf Marketing Director	Arun Parmar General Manager (909) 884-7268/381-0448
47. San Antonio Community Hospital 999 San Bernardino Road Upland, CA 91786	1,800 N/A 1907	Acute Care Hospital	Yes No No	Jim Anderson Director of Marketing	George Kuykendall President (909) 985-2811
48. Temecula Valley Unified School District 31350 Rancho Vista Rd. Temecula CA 92592	1,800 N/A N/A	Education	No No No	Danielle Clark Community & District Information Specialist	David B. Allmen Superintendent (909) 676-2661/695-7121
49. Guldant Corporation 26531 Ynez Rd. Temecula, CA 92591	1,700 6,000 1983	Medical Devices	Yes No No	N/A	Bob Labon V.P. Site Operations (909) 914-2400/914-4550

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BANKING

Leasing, Location and Your New Business: Don't Let the Cash Flow Restrict Your Business Growth

by Cheryl Butler Rolf, First VP, Marketing Director, Temecula Valley Bank

Now that you've decided to take the plunge and turn your entrepreneurial dream into reality, how do you choose where to put your plans into action to launch your business? Remember the phrase, "location, location, location?" If you underestimate the importance of location—having a great concept, exceptional service and competitive pricing may not be enough to help your business survive. If customers have difficulty locating your business, your success could be short-lived. Performing due diligence by researching your business site allows for an assessment of the surrounding area, business, traffic and growth patterns, and will ultimately lead to securing the optimal location.

Once you have found a suitable location, the next step will be to negotiate your lease. Since landlords desire more extended time commitments, the longer your lease contract, the more favorable the lease terms can be. A 10-year lease will usually yield a better rate than a three- to five-year lease. Once again, location is important, because there is a direct correlation between selecting your location and committing to a long-term lease. If your location is marginal but you were able to obtain a bargain lease, the old adage is, "You get what you pay for." For example, what if the location you've selected has had several previous business owners and the lease looks like a great deal, because the landlord has too many vacancies in the building or area? Exercise caution in this situation, because some things really are too good to be true! By taking the time and effort to research your areas and negotiate your lease, you will obtain a favorable deal for the location and operation for your new business.

Once you have secured financing for your business, selected a location and committed to your lease, you will need to make a choice to either pur-

chase or lease the equipment for the new business. As with everything else, you will want to weigh the advantages and disadvantages of purchasing vs. leasing equipment, evaluate what will be best for your particular business, and choose accordingly. The majority of new small business owners elect to lease their equipment—here's why.

Advantages for leasing equipment for your new business include:

- Improves cash flow—since leasing does not require a large initial cash outlay, your working capital is not tied up.
- Allows you to better manage your cash flow by locking you into one fixed monthly payment.
- Preserves lines of credit—allows you to use your existing lines of credit for other needs.
- 100 percent financing—even costs such as training, installation, shipping and maintenance agreements can usually be included in your lease.
- Tax advantages—depending on the type of lease you select, 100 percent of your payments may be tax deductible as an operating expense.
- Pay for equipment as it produces income.
- Minimize inflation risk by paying tomorrow's cost with current dollars—allows you to simplify equipment changes and stay ahead of the competition by acquiring the latest technology.
- Improves your ratio; leasing helps keep your balance sheet clean.
- Eliminates time-consuming depreciation scheduling.

Finding a lender who wants to be a partner in your success will make all the difference throughout the process of making your business dream become a reality.

Cheryl Butler Rolf can be reached at (909) 694-9940 or visit the bank's Web site: www.temvalbank.com.

PFF Bank & Trust Adds Two New Branches

Larry M. Rinehart, president/CEO of PFF Bank & Trust (PFF), has announced the opening of new branches in Fontana and Chino during summer 2002.

According to Rinehart, "Fontana and Chino are considered two of the fastest-growing communities in the Inland Empire. Consumers and business owners in these areas merit a full-size banking facility and the broad selection of financial products and services PFF will provide."

The Fontana branch, located on the southwest corner of Cherry and Baseline (7400 Cherry), opened the week of July 15. Franca Schwartz, with almost 30 years of financial experience, is the new branch manager.

Concurrently, PFF is building a new branch in Chino. Adjacent to the Spectrum at 4061 Grand Avenue, the bank's full-service facility will open in

August. The manager, Diane Bourgeois, joins PFF's Chino Spectrum branch with more than two decades of banking experience. Adds Rinehart, "PFF Bank & Trust established its first branch in the downtown area of Chino (12801 Central Ave.) in 1962. Over the years, the branch on Central has grown tremendously, as well as the outlying areas. Our customers will have—not just one—but two branches in this thriving community."

The branches in Fontana and Chino Spectrum will provide merchant teller services, ATM facilities and convenient Saturday hours.

PFF is the largest community bank headquartered in the Inland Empire.

With the Fontana and Chino Spectrum branches, PFF's network will include 26 full-service facilities in the Inland Empire and surrounding communities.

CVB Financial Receives High National Rating

CVB Financial Corp., the parent company for Citizens Business Bank, was rated the second highest performing mid-size bank in the United States by *U.S. Banker Magazine* in the June 2002 issue. The performance rankings include all banks in the nation with assets between \$1.8 billion and \$5.0 billion. The source of the data is Sheshunoff Information Services.

"Naturally, we are pleased with these results," commented Linn Wiley, president and chief executive officer of CVB Financial Corp. and Citizens Business Bank. "I believe it reflects the diligence of our board of directors, and the execution of our plans by our leadership team and the dedicated staff of our company."

The criterion for the ranking was based on return on equity, the equity-to-assets ratio, earnings growth and the change in stock price. CVB Financial Corp. had a return on average equity of 19.77 percent, an equity-to-assets ratio of 8.78 percent, earnings growth of

15.50 percent and a 51.41 percent increase in stock price for 2001.

"Mid-sized banks are performing very well," the *U.S. Banker* reported. "The better the market, of course, the more likely it is that a bank will be a great long-term earner. But it still takes good management because not all banks in top-notch markets are stars, while some banks in less-than-perfect markets do a superb job. The best banks understand their markets, produce effective strategies and implement them well."

Citizens Business Bank is a \$2.6 billion community bank headquartered in the Inland Empire Region of Southern California. The Bank's Wealth Management Group has approximately \$1.0 billion under administration. Citizens serves 25 cities with 32 business financial centers in Los Angeles, Orange, Riverside, San Bernardino and Kern counties. Shares of CVB Financial Corp. common stock are listed on the NASDAQ under the ticker symbol of CVBF.

Pilot Air Freight Names Regional National Account Directors

Pilot Air Freight, a leading provider of transportation and logistics services, has recently announced the promotions of John Hagi, Jay Howard and Mike Iannacchione to regional national account director positions.

In their new roles, they will be responsible for the overall management of national account sales in their respective regions. They will oversee the region's national account managers, as well as sales development for the region's national accounts.

Hagi has been named regional national account director, Eastern Region. He previously held the position of national account manager, northeast region. Prior to joining Pilot two years ago, Hagi was a field manager for AMR Combs, the corporate aviation division of the parent company of American Airlines.

Howard has been appointed regional national account director,

western region. Prior to this position, he served as regional sales manager, western region. He also held the position of district sales manager, Los Angeles and Ontario. His previous experience includes serving as a sales manager with Allstates Air Cargo and Cargo Inc., air freight forwarders, and Viking Freight, Inc., an LTL trucking company. Howard holds a B.A. in business management from Lewis College. He resides in Brea.

Iannacchione has been appointed regional national account director, midwest region. He joined Pilot three years ago, most recently serving as director, national accounts. He has more than 23 years of experience in the freight forwarding industry, including eight years with Seko Worldwide.

"These appointments are a milestone for Pilot," said Richard G. Phillips, chairman, president and chief executive officer, Pilot Air

Freight. Previously, we had just one national account director in the U.S. Due to our tremendous growth, we now require three. I am confident that Mike, Jay and John will be instrumental to Pilot's continued success in 2002 and beyond."

Pilot Air Freight is a full service transportation and logistics company with 65 offices throughout North America and a worldwide network of overseas agents, offering global coverage 24 hours a day, 7 days a week. Pilot services are all encompassing—from customized logistics programs and online shipment tracking, to international services and a complete line of Time-Definite Services offered throughout North America, including Platinum Guarantee®. For more information about Pilot Air Freight, call Renee Rozniatoski at (610) 642-8253 or e-mail her at renee@gregoryfca.com.

Citizens Business Bank...

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ment in the financial services industry.

Wiley would also like to announce the promotion of Gregory G. Smyser to senior vice president. Smyser joined Citizens Business Bank in 1998 and is currently manager of the bank's Tri City Business Financial Center located in San Bernardino. His professional career incorporates more than 25 years of banking experience, with a strong background in bank management as well as commercial lending.

Citizens Business Bank is the largest bank headquartered in the Inland Empire area of California. It is widely recognized for its commitment to its customers and communities, as well as its strong financial performance. Citizens Business Bank serves businesses, professionals and individuals through 31 conveniently located offices in San Bernardino, Riverside, Orange County, Los Angeles and Kern counties.

SECOND PAGE ONE

Devin Holiday Is Honored Guest at 13th Annual Montclair Chamber Golf Tournament



Devin Holiday

The Montclair Chamber of Commerce will sponsor its 13th Annual Golf Tournament on Aug. 28, at the Sierra Lakes Golf Club in Fontana. Check-in will be at 6:30 a.m.; putting and chipping contests at 7 a.m., and shot gun at 8 a.m. There will be an awards luncheon following the tournament, and fabulous door prizes.

This year, 11-year-old Devin Holiday of Alta Loma, will be a special guest at the event. The young man loves golf with a passion. He began playing golf after he was released from the hospital, following a terrible accident. When he was seven years old, he was the victim of a hit-and-run accident caused by a drunk driver. The little boy lapsed into a coma and was close to death.

Most of the bones in his face were broken, as were his left arm and

left leg. The leg became gangrenous and doctors performed a procedure known as a disarticulation amputation—separation at the joints—he has no knee. Devin also sustained massive trauma to his brain from which he fully recovered. However, this is not a story of tragedy, but of healing, courage and inspiration.

He has suffered no brain damage; walked off on his prosthesis the first day it was put on, without crutches; and amazed the doctors and staff at Loma Linda University Medical Center, which used Devin's case as a teaching tool.

There will be challenges in the future probably, as the doctors observe the effect the seven plates that support his face have on the growth process, but the fact that he suffered such massive trauma, and not only lived, but thrived and inspired everyone around him is a miracle. And...we all need miracles, and hope.

Devin began playing golf after his release from the hospital; has the help of a coach to help him adjust his game due to his accident, and plays in golf tournaments!

He wrote the winning summer essay contest sponsored by the Claremont Golf Course when he was eight years old. In his own words:

Why I Love Golf
by Devin Holiday

"I love golf because it gives me a happy feeling. I look forward to Wednesday because that is when I have my lesson. I also love golf because I can hit the ball far. Golf is something I can play since my accident. I have two favorite clubs. They

are number three and number five. I like the number three club because I can hit it far. I like the number five club because it feels good in my hands.

Putting is a challenge because you are not supposed to hit it at the hole. You have to know which way it has to fall. I like clubs depending whether or not the ball is in the sand or on the grass.

I love golf because it is an outside sport and I like being outside. I really like playing on a real golf course. I like zipping around in the golf cart. I love golf so much that I want to be a golfer when I grow up."

For more information, reservations for this popular event, or sponsor packages, please call the Montclair Chamber office at (909) 624-4569.

ARV Assisted Living Honors Vera McConnell on Her 102nd Birthday!

ARV Assisted Living, Inc. was pleased to honor Vera McConnell on the occasion of her 102nd birthday on July 20. A party was held in her honor which included proclamations by local dignitaries, well wishes from the community, and a birthday cake. A check for \$102 and a certificate highlighting her accomplishments were presented to Mrs. McConnell. She resides at ARV's Villa Del Rey Assisted Living Community in Rancho Cucamonga.

Born on July 20, 1900, Mrs. McConnell began her life's journey in Knoxville, Iowa. She lived on a chicken farm with her parents and three siblings. She often reminisces with her family about her memories of childhood on the farm, including horse-drawn buggies and door-to-door ice delivery. She is the mother of two sons—Rodney and Thomas McConnell. Her family has grown to include eight grandchildren, 13 great grandchildren and eight great, great grandchildren.

Mrs. McConnell moved to California in 1945 and worked for a downtown Los Angeles certified public accountant as a secretary. She retired in 1968. In 1971, she relocated to San Luis Obispo, to be closer to one of her sisters. She volunteered at the San Luis General Hospital Auxiliary gift shop and clocked more than 8,000 volunteer hours. She was also auxiliary president in 1979 and 1980. She was well-known in the community for the quilts that she made for all of the new babies born at the hospital. The busy lady retired from the

hospital in 1991 at age 91. Mrs. McConnell lived on her own in San Luis Obispo until she was 100 years old. She then relocated to Villa Del Rey in



Vera McConnell

Rancho Cucamonga.

Alice Cannon, Villa Del Rey's executive director, said, "I think it is an amazing achievement. Mrs. McConnell has attained so much knowledge and wisdom in her 102 years. She certainly is an American treasure. Everyone here at Villa Del Rey, and all of ARV's 3,000 employees nationwide, congratulate Mrs. McConnell and are proud she is a member of our family."

Founded in 1980, ARV Assisted Living is one of the nation's largest providers of assisted living services in the nation, operating 61 communities containing approximately 7,100 units in 11 states. More information about the company and its locations is available at www.arvi.com.

Give a Speech...

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can be a sought-after speaker booked weeks, if not months, in advance. The reason is simple: groups of every kind need speakers, and they need them without letup.

Most people are terrified at the thought of giving a speech. This is understandable, since it's one of the few times in our lives when we're naked and alone—flying solo—so much so that McGraw-Hill has actually published a book titled, "I'd Rather Die Than Give a Speech."

Yet, anyone interesting enough to be asked to speak, can easily learn to do it. The secret is to confine your remarks to something you know more about than most people, and write down key ideas so they move from beginning to end with interest and hopefully, a touch of humor.

The great thing about business is that something new is always happening that can be turned into a speech: bankers about online financial institutions; construction foremen grouse about the increase of women in the building trades and the fear of terrorists, etc.


Also, thanks to the Internet, what-

ever you need to know is available in mind-boggling profusion. Jokes are readily accessible on Google.com—3,670,000 sites devoted to whatever brand of humor you wish. Recently, it listed 1,500 jokes about heart transplants; 5,970 about psychiatrists; 9,950 about accountants; 23,700 about Adolph Hitler, and an astonishing 89,300 regarding angels!

Speakers can keep updating their remarks so they'll always be in demand. Bankers may expound on the increase in home loans; coaches on rebuilding their teams, and authors can focus on how a governor's tarnished image will encourage other politicians to challenge him in the upcoming election.

This brings to mind the work that can go into writing a memorable speech of the kind Winston Churchill routinely delivered during World War II and the Battle of Britain. Churchill believed in doing whatever it took to think through and give a great speech, and with good reason.

As he put it, "When eagles are silent, the parrots begin to jabber." *Economist, journalist, author, speechwriter and accomplished speaker, Carter Henderson is a member of Pennsylvania's Wharton School Alumni Board of Directors.*



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EDUCATION

High-tech Entrepreneurs Get Boost From UCR Connect

Entrepreneurs Diego Guillen and Ron Pitt were among nearly 200 attendees at the recent UCR Connect director's luncheon in Riverside, who have a strong interest in high-tech business opportunities in the Inland Empire.

Luncheon keynote speaker Joe Raguso, California's deputy secretary for the Division of Science, Technology and Innovation, spoke on "Creating Technology Assets in the Inland Empire." He also congratulated the region on the formation of the Regional Technology Alliance (RTA), which will offer grants for the commercialization of technology within the counties of Riverside, San Bernardino and Imperial, under the auspices of the Inland Empire Economic Partnership.

Guillen and Pitt were both interested in the new RTA. As members of UCR Connect, they have

taken advantage of this global organization's unique business programs for entrepreneurs. They are both seeking to bring new products to market and create new businesses in the Inland Empire that could one day become significant local employers.

Ed Sternagle, executive director, said the organization provides perfect opportunities for people to connect. "UCR Connect works to enable entrepreneurs to network with senior executives, investors, service providers and continuously high-quality and growing audiences and, coming from that, growing relationships."

Guillen, president of Reflex Development and Testing in West Covina, utilized the resources of UCR Connect to move his idea

from a creative concept to a tangible marketplace product.

His product, a medical device that measures the progress of people who are being treated with physical or drug therapy, helps speed up recovery. Guillen said he was inspired in 1990 to create the device for his mother, who was suffering from a brain tumor. He left his full-time career as a computer mainframe installer to pursue his dream.

Since then, his mother has recovered and Guillen has secured two patents on his product. He expects the device to be placed in the Robert H. Ballard Rehabilitation Hospital in San Bernardino for testing on the patients there by year-end.

"UCR Connect helped me meet the right people that could help me do the things I needed to do," explained Guillen. He created an executive summary to present to potential investors and now is ready to take his company to the next level and hire management personnel. "UCR Connect is a powerful tool that is staffed by people who are willing to help. You get objective feedback, always in a helpful manner," he said.

A developer of energy-saving and alternative energy systems for both home and businesses, entrepreneur Ron Pitt, president and CEO of Environmental Power Products of Cardiff, said he is a strong advocate of UCR Connect.

Gaining a more targeted and concise presentation of his business was just one of the benefits Pitt gained from UCR Connect. "The Springboard Program gives you good third-party information

and it helps to further refine your strategy," he said. In addition to assistance with his business plan, Pitt said he had the opportunity to network and get valuable feedback on his company's strategies. "I also got good information on alternative methods of financing," Pitt added.

"Ed (Sternagle) really helped my company to develop a presentation for potential investors," said another Connect alumni, Donald K. Dougherty, president, CEO and founder of BotanaMedica Inc. of Carlsbad, a manufacturer of a topical analgesic cream.

Dougherty said he received enough guidance to assemble a Powerpoint presentation suitable to show potential investors. "And it didn't cost me anything," Dougherty added.

The next step for Dougherty is to refine his company's business model and work with potential investors through the due diligence stage of funding. "We are very excited about the opportunities these communities here in the Inland Empire have to offer," said Dougherty.

Administered by UCR Extension, the professional education and community development arm of the main campus, UCR Connect offers multi-faceted programs that include Springboard — a volunteer panel of experts who critique and assist entrepreneurs with their business plans, Links — a monthly lunch presentation linking thought leadership presentations and solutions to corporate business issues, and the bi-annual director's luncheon.

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Inland Empire Business Journal

"No one covers the Inland Empire Business like the Business Journal"

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Inland Empire's Largest Employers

(Ranked by Number of Inland Empire Employees)

continued on page 32

Company Name Address City, State, Zip	# Employees (IE) # Employees (Nationwide) Yr. Est. IE	Nature of Business	Employee Services: • Van or Carpool • Health Club on Site • Daycare on Site	Marketing Contact Title	Top Local Executive Title Phone/Fax E-Mail Address
50. Jerry L. Pettis Memorial Vet Affairs (VA) Med. Ctr. 11201 Benton Street Loma Linda, CA 92357	1,608 215,468 1977	Health Care	Yes No No	Annie Tuttle Public Affairs Director Executive Office	Dean R. Stordahl CEO (909) 825-7084/422-3107 tuttle.annie@med.va.gov
51. California Institute for Men P.O. Box 128 Chino, CA 91710	1,600 N/A 1941	State Prison	No No No	Kevin Peters Public Info. Officer	Larry Witke Warden (909) 597-1821/393-8699
52. Lake Elsinore Unified School District 545 Chaney St. Lake Elsinore, CA 92530	1,600 N/A 1989	Public School District	No No No	Roy Southwick Media & Information Officer	Sharon Lindsay, E.D.D. Superintendent (909) 674-7731/245-0084 leusd.k12.ca.us
53. Marriott's Desert Springs Resort & Spa 74855 Country Club Drive Palm Desert, CA 92260	1,600 N/A 1987	Resort Hotel & Spa	No Yes No	Ken Broam Director of Sales	Tim Sullivan General Manager (760) 341-2211/341-1872
54. Redlands Unified School District 20 W. Lagonia Ave. Redlands, CA 92373	1,600 N/A na	Education	No No No	N/A	Robert Hodges Superintendent (909) 307-5300/307-5312
55. Riverside County Office of Education 3939 Thirteenth St., P.O. Box 868 Riverside, CA 92502	1,592 N/A 1893	Education	No No No	Personnel Jobline (909) 276-7826	Dr. David Long Riv. Co. Superintendent of Schs. (909) 826-6530/826-6199 dlong@rcoe.k12.ca.us
56. Desert Sands Unified School District 47-950 Dune Palms Rd. La Quinta, CA 92253	1,568 N/A 1965	Education	No No No	Nancy Lavrusky Director of Purchasing	Doris L. Wilson, Ed. D. Superintendent (760) 777-4200/771-8505
57. California Dept. of Transportation 464 W. 4th St. San Bernardino, CA 92401	1,500 22,000 1923	Design, Build & Maintain State Highway System	Yes No No	Deborah Harris Chief, Public & Leg. Affairs	Anne Mayer District Director (909) 383-6477/383-6822 www.dot.ca.gov
58. U.S. Postal Service Proc. & Dist. Ctr. 1900 West Redlands Blvd. San Bernardino, CA 92403-9997	1,495 797,795 1853	Mailing Service	Yes No No	N/A	Benjamin Torres Plant Manager (909) 335-4303
59. San Manuel Indian Bingo & Casino 5797 N. Victoria Ave. Highland, CA 92346	1,462 N/A 1986	Bingo & Casino	No No No	Jill Eaton Marketing Manager	Ron Mastandrea General Manager (909) 864-5050/862-8890 sanmanuel@sanmanuel.com
60. U.S. Marine Corps Logistic Base Command Headquarters (B130), Box 110100 Barstow, CA 92311	1,461 N/A 1942	Marine Corps Logistics	Yes Yes Yes	William M. Bokholt Public Affairs Officer	Ingrid E. Bergman Commanding Officer (760) 577-6061/577-6350 bokholtwm@barstow.ucmc.mil
61. California Rehabilitation Center Department of Corrections, Box 1841 Norco, CA 91760	1,400+ N/A na	Department of Corrections	Yes No No	Curtis L. Brown Community Resources Manager	JoAnn Gordon Warden (909) 273-2903/736-1488
62. ESRI 380 New York St. Redlands, CA 92373	1,400 1,791 1969	Geographic Information System Software	Yes No No	Karen Hulbut Marketing Communications Mgr.	Don Berry Director of Operations (909) 793-2853/793-5953
63. Carousel Mall 295 Carousel Mall San Bernardino, CA 92401	1,400 N/A 1972	Enclosed Regional Mall	No No No	Linda Griffith Marketing Manager	Sam Catalano General Manager (909) 884-0106/885-6893
64. City of San Bernardino 300 N. "D" St. San Bernardino, CA 92418	1,400 N/A 1810	Municipal Government	Yes No No	June Durr Marketing & Public Affairs Office	Fred Wilson City Administrator (909) 384-5122/384-5703 wilson_fr@ci.san-bernardino.ca.us
65. Community Hospital of San Bernardino 1805 Medical Center Drive San Bernardino, CA 92411	1,300 N/A 1908	Acute Care Hospital	Yes No No	Kimberly Hillhouse Admin. Dir., Mktg. & Comm.	Bruce Satzger President (909) 887-6333/887-6468
66. St. Bernardine Medical Center 2101 North Waterman Avenue San Bernardino, CA 92404	1,300 29,826 1931	Acute & Tertiary Health Care	Yes Yes No	Kimberly Hillhouse Admin. Dir., Mktg. & Comm.	Steve Barron President (909) 881-4300/881-4546
67. Riverside County Regional Med. Ctr. 26520 Cactus Ave. Moreno Valley, CA 92555	1,250 1,250 1893	Hospital	Yes No No	Ellie Bennett Chief Program Director	Donna Matney Hospital Director (909) 486-4470/486-4475
68. The Press-Enterprise Co. 3512 Fourteenth Street Riverside, CA 92501	1,230 N/A 1878	Newspapers, Printing,	Yes No No	Joe Fredericksen V.P./Marketing	Marcia McQuern President (909) 782-7557/782-6034
69. Desert Regional Med. Ctr. 1150 North Indian Canyon Dr. Palm Springs, CA 92262	1,200 1,200 1951	Health Care	Yes Yes No	Kathi Sankey-Robinson Bus. Dev. Director	Truman Gates CEO (760) 323-6774/864-9577
70. Coachella Valleys Unified School District 87-225 Church St. Thermal, CA 92274	1,200 N/A 1973	Public Education	No No No	N/A	Colleen K. Gaynes Superintendent/Schools (760) 399-5137/399-1052
71. Epic Management LP 10393 Enterprise Dr. Redlands, CA 92374	1,200 1,200 1994	Physicians Practice Management	Yes No No	Marianne Baldwin Director of Marketing	John Goodman CEO (909) 799-1818/796-0417
72. KSL Resorts 55-880 PGA Blvd. La Quinta, CA 92253	1,200 8,000 1992	Resorts, Hospitality	No No No	Sarah Suggs Dir. Corp. Communications	Michael S. Shannon Manager (760) 564-8000/564-8005 webmaster@kslmail.com

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 10532 Acacia Street, Suite B5, Rancho Cucamonga, CA 91730. Researched by Jerry Strauss Copyright 2002 Inland Empire Business Journal.

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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
1606-1668

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Inland Empire's Largest Employers

(Ranked by Number of Inland Empire Employees)

Company Name Address City, State, Zip	# Employees (IE) # Employees (Nationwide) Yr. Est. IE	Nature of Business	Employee Services: • Van or Carpool • Health Club on Site	Marketing Contact Title	Top Local Executive Title Phone/Fax E-Mail Address
73. Riverside Community Hospital 4445 Magnolia Ave. Riverside, CA 92501	1,104 N/A 1901	Acute Care Hospital, 24-hr. Maternity, ER/Trauma, Heartcare Center, Orthopedics, Transp., TCU, OP and Acute Rehab, Home Health	Yes No No	Ann Matich Director of Marketing	P. Ryan Rogers President/CEO (909) 788-3000/788-3201
74. Morongo Unified School District P.O. Box 1209 Twenty-nine Palms, CA 92277	1,032 N/A 1914	Public Schools	No No No	N/A	Patricia Brown-Dempsey District Superintendent (760) 367-9191/367-0712
75. Kaiser Foundation Hospital - Riverside 10800 Magnolia Ave. Riverside, CA 92505	1,000 30,000 1989	Acute Care Hospital	Yes No No	James Travis Area Marketing Director	Gerard McCall Sr. VP/Area Mgr. (909) 353-4600/353-4611
76. City of Corona 815 W. Sixth St. Corona, CA 92882	1,000 N/A 1896	Municipal Government	Yes No No	Beth Groves Deputy City Manager	George Guayante City Manager (909) 736-2376/736-2493 janbates@ci.corona.ca.us
77. Corona Regional Med. Ctr. 800 S. Main St. Corona, CA 92882	1,000 1,000 1992	Acute Care Hospital	Yes No No	Teri Ransbury Dir., Mktg & Comm. Rel.	John Calderone CEO (909) 736-6240/736-6310
78. Watson Pharmaceuticals, Inc. 311 Bonnie Circle Corona, CA 91720	1,000 3,100 1985	Pharmaceuticals	Yes No No	Sara Sweet Director, Corporate Communications	Allen Chao, Ph.D. CEO (909) 270-1400/270-1429 watsonpharm.com
79. California Steel Industries, Inc. 14000 San Bernardino Ave. Fontana, CA 92335	955 955 1984	Steel Manufacturing	Yes Yes No	Jim Wilson V.P. Sales	C. Lourenco Goncalves President/CEO (909) 350-6200/350-6223 kschuly@californiasteel.com
80. Amtrak 7920 Lindbergh Dr. Riverside, CA 92508	950 24,000 1993	Transportation (Reservation Office)	Yes Yes No	N/A	Eugene Price Director (909) 789-7950/789-7867
81. Victor Valley Union High School District 16350 Mohave Dr. Victorville, CA 92392	941 N/A 1915	School District	No No No	N/A	Dr. Patricia A. Mark Superintendent (760) 955-3200/245-3128
82. Consolidated Freightways 11888 Mission Blvd. Mira Loma, CA 91752	850 22,000 1970	Trucking/Transportation	Yes No No	Larry Felix Division Sales Manager	Richard Johnson Division Manager (909) 681-4200/681-9612
83. Mountain High Resort P.O. Box 3010, 24510 Hwy. 2 Wrightwood, CA 92397	850 Seasonal N/A	Ski Resort	No No No	John McCony Marketing Director	Kathie Taylor Human Resources Director (760) 249-5808/249-3155 ktaylor@nthigh.com
84. St. Mary Medical Center 18300 Highway 18 Apple Valley, CA 92307	850 N/A 1956	Acute Care Hospital Not-For-Profit	No No No	Randy Bevilacqua A.V.P. Marketing	Catherine Pelley President/CEO (760) 242-2311/242-9750
85. Alta Loma Elementary School District 9340 Baseline Rd. Alta Loma, CA 91701-5821	806 N/A 1885	Education	No No No	N/A	Dr. Sharon McIlholland Superintendent (909) 484-5151/484-5155 alsd.k12.ca.us
86. Redlands Community Hospital 350 Terracina Blvd. Redlands, CA 92373	800 1929 N/A	Acute Care Hospital	Yes No No	Marcia Williams Director Public Relations	James R. Holmes President/CEO (909) 335-5505/335-6497
87. The Toro Company 5825 Jasmine St. Riverside, CA 92504	800 5,000 -1962	Irrigation	Yes No No	J. Lucasio Executive Assistant	Bill Hughes V.P./General Manager (909) 688-9221
88. Parkview Comm. Hosp. Med. Ctr. 3865 Jackson Street Riverside, CA 92503	750 N/A 1958	Hospital Medical Center	Yes No No	Deborah Novellino Marketing Director	Norm Martin President/CEO (909) 352-5400/352-5611 marketing@pchmc.org
89. Pacific Bell 3400 Central Ave., #205 Riverside, CA 92506	750 53,000 (Calif.) 1876	Telecommunications	No No No	N/A	Richard Porras Area Vice President (909) 680-8982/680-8994 pacbell.com
90. Yellow Freight Systems 2951 Lemwood Ave. Barstow, CA 92311	750 N/A 1930	Freight	No No No	Mike Mooney D.C. Manager	Mike Mooney D.C. Manager (760) 253-2937/253-6233
91. Goodrich Corporation Aerstructures Group 8200 Arlington Ave. Riverside, CA 92503	750 23,000 1952	Aircraft Components	No No No	Curtis Reusser V.P. Bus. Acquisition	J.J. Perez General Manager (909) 351-5400/351-5031
92. City of Pomona 505 S. Garey Ave. Pomona, CA 91769	734 N/A 1888	Municipality	Yes No No	Noelia Chapa Assist. City Manager	Severo Esquivel City Administrator (909) 620-2314/620-3707
93. Fender Musical Instruments 311 Cesena Cir. Corona, CA 91720	700 1,700 1985	Manufacturer of Electric Guitars & Amplifiers	No No No	N/A	Doug Mills Sr. V.P. Operations (909) 898-4000/734-4250
94. Roadway Express 17401 Adelanto Rd. Adelanto, CA 92301	700 26,000 na	Motor Freight	No No No	Jim Ferguson District Sales Manager	T.J. O'Connor Division Vice President (909) 868-5210
95. Hemen G. Stark Youth Correctional Facility 15180 E. Euclid Ave. Chino, CA 91710	685 N/A 1959	Corrections	No No No	Michelle Lee Administrative Asst.	Xavier Ruiz Superintendent (909) 606-5000/606-5001
96. North American Med. Mgt.-California 3281 E. Grand Rd., Ste. 700 Ontario, CA 91761	650 N/A 1983	Physician Practice Management	No No No	David Mellenhine Director of External Affairs	Rene Moret Regional V.P. (909) 605-8000/605-8031 dmell@namsmcal.com
97. Naval Surface Warfare Center Corona Division P.O. Box 5000 Corona, CA 92878-5000	629 707 na	Government U.S. Navy	Yes Yes No	Cdr. Jeffrey Taylor Executive Officer	Cdr. Walter Wright Commanding Officer (909) 273-5123/273-4205 wrightwj@corona.navy.mil
98. The Westin Mission Hill Resort 71333 Dinah Shore Dr. Rancho Mirage, CA 92270	600 170,000 1991	Resort	Yes No No	Richard Harper Director of Sales/Marketing	Bunty Ahamed General Manager (760) 328-9555/774-2173 ranch@westin.com

a/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, 10552 Accacia Street, Suite B5, Rancho Cucamonga, CA 91730. Researched by Jerry Strauss. Copyright 2002 Inland Empire Business Journal.

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EDUCATION

Arrowhead Foundation Awards \$39,000 in Scholarships

Three-year-old Arrowhead Foundation increases scholarship awards by more than 50 percent and sets sights on four-year scholarship program

Natalie Medellin wants to be the first Hispanic woman to serve on the U.S. Supreme Court.

Arrowhead Credit Union, through its three-year-old scholarship program, the Arrowhead Foundation, is helping her take the first step toward that dream. Medellin, a recent graduate of Gorgonio High School is one of 24 high school seniors in the Inland Empire to receive scholarships from the Arrowhead Foundation, which awarded a total of \$39,000 this year. Six of Medellin's San Geronio High School classmates were also awarded scholarships by the Arrowhead Foundation.

"I'm glad so many of our students took advantage of the scholarship offered by the Arrowhead Foundation," said Linda Perciado, a San Geronio High School's scholarship counselor who helped seven students take advantage of the Arrowhead Foundation scholarship opportunity. "In this day and age, with the cost of higher education on the rise, scholarships such as these offered by the Arrowhead Credit Union can really make the difference in helping students achieve their dreams."

Medellin has her dream mapped

out. She said she plans to attend Whitier College and major in political science. From there, she sees herself transferring to a college on the East Coast to participate in a summer internship for a local member of Congress in Washington, D.C.

"I want to be part of that atmosphere," Medellin says. "I want to give back to my country and I believe that is the best way."

The Arrowhead Foundation Non-Profit Trust was established in 1999 to assist Inland Empire students with college expenses. The Arrowhead

Foundation Board of Trustees reviewed more than 99 applications for this year's awards. Students were evaluated based on their application essay, community activities and grade point average.

"We know that the future prosperity of the Inland Empire, the State of California and the nation will depend on the ability of our youth to assume leadership roles in society," said Marie Alonzo, chairperson of the Arrowhead Foundation Board of Trustees. "This is Arrowhead's way of providing that critical support for

young people."

The Arrowhead Foundation scholarship program increased its donations by more than 50 percent this year and has a goal of eventually establishing a four-year scholarship program. It is also pursuing additional funding sources to boost the scholarship program and will work with some of its corporate partners, including the San Bernardino Stampede, on fund-raising activities this year, foundation officials said.

UCR Leads UC in Diversity of Transfer Students From California Community Colleges 2002 Marks Fourth Straight Year of Such Growth

At the University of California, Riverside, traditionally underrepresented ethnic groups such as African Americans, Chicanos, Latinos and American Indians accounted for 23.4 percent of transfer students from California community colleges in the fall of 2002, according to figures released by the UC office of the president recently. UCLA came in second with 21.2 percent of its community college transfer students from those groups. UC Riverside has led the other seven campuses in this category since 1997, one year after the passage of Proposition 209 banned affirmative action admissions practices in the UC system.

Expanding community college transfers to the UC was a goal in a 1997 agreement between the university and California community colleges, and again between the UC and the office of Governor Gray Davis.

UC admitted 13,627 transfer students from California community colleges for fall of 2002, a 3.8-percent increase over 2001, and the fourth consecutive year for system-wide growth for community college transfers. UC's historic transfer rate is three percent.

UC Riverside has been a leader in traditional admissions of underrepresented minorities, such as Latinos, African Americans and American Indians. Community college transfers

have historically added to this trend, officials said. Such groups have grown in representation, from 20.6 percent of the freshman class of 1977 to an expected 26 percent of next fall's freshmen. Today, nearly 70 percent of the campus' 14,429 students are members of minority groups.

"Truly, UC Riverside is a diverse community, in the very broadest sense, and we pride ourselves in that and embrace the richness that it brings to all of us," said UC Riverside's Acting Chancellor David H. Warren to the graduating class of 2002 during commencement ceremonies.

With a total of 664 community college transfer students from underrepresented minorities in the fall of 2002, UC Riverside outperformed many of the larger UC campuses, such as Berkeley, Davis, Irvine and San Diego. Only Los Angeles and Santa Barbara attracted more transfer students than those groups.

"Working with the community colleges, we are making good progress in expanding the access to the University of California for transfer students," said UC President Richard C. Atkinson. "The community colleges are a wonderful place for many students to begin a UC career."

Part of the credit for UC Riverside's performance goes to its support of programs to help transfer students make the jump to UC and, once there,

to assist their progress in efforts such as:

- **Transfer Admission Guarantee**, which guarantees eligible students who have completed at least 30 UC-transferable units, entry to UC Riverside as a junior in the College of Humanities, Arts and Social Sciences.
- **The Transfer Link Mentor Program**, which matches a prospective student with an existing UC Riverside transfer student. Transfer link mentors can answer questions about campus life, academic opportunities, available services, and provide peer support to incoming students.

- **Academic Development Programs** for community college students such as mathematics engineering science achievement and Punte, which give students intensive instruction, academic counseling and mentorship.

The University of California, Riverside, established in 1954, offers undergraduate and graduate education to nearly 15,000 students. It is a member of the 10-campus UC system, which is the largest public research university system in the world. The picturesque 1,200-acre UC Riverside campus is located at the foot of the Box Springs Mountains near downtown Riverside. For more information about UC Riverside, visit www.ucr.edu.

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Inland Empire Business Journal

For Insight on Inland Empire Business ...

Long Awaited Vegas-Style Casino Sets Opening Date

Harrah's Rincon Casino and Resort to Celebrate Grand Opening Aug. 8

Southern California's first Las Vegas-style casino, Harrah's Rincon Casino and Resort, has announced that it will open its doors Aug. 8, 2002. The property, which broke ground in July, 2001, will move operations from its temporary facility to the new \$125 million facilities this summer. Including a 200-room luxury resort, 45,000-square-foot casino and six diverse restaurants, California's first Harrah's branded casino offers a unique gaming experience unrivaled in southern Cal-

ifornia, according to Tom Dingman, general manager.

"From the day we broke ground last summer on the Rincon reservation, our aim was to raise the bar for the area's gaming industry," said Dingman. "We are proud to introduce this authentic Las Vegas-style gaming experience to Southern California." Several surprises planned throughout the area will kick off the week-long celebration. Many festivities will be held during the days preceding the public grand opening, which will be marked by an official ribbon-cutting ceremony in the after-

noon; continue on through the night and include Vegas-style performers, Elvis sightings and genuine Las Vegas showgirls.

Founded more than 60 years ago, Harrah's Entertainment, Inc. is the most recognized and respected name in the casino entertainment industry, operating 25 casinos in the United States, primarily under the Harrah's brand name. Harrah's Entertainment is focused on building loyalty and value with its customers through a unique combination of great service, excellent products, unsurpassed distribution, operational excellence and

technological leadership.

Owned by the Rincon San Luiseno Band of Mission Indians and managed by Harrah's Entertainment, Inc., the new Harrah's Rincon Casino and Resort will have a significant economic impact on the local market. Expected to create approximately 1,100 jobs and an identity as a top resort-gaming destination, the casino will generate an estimated \$31 million in annual payroll, including benefits. It will offer state-of-the-art amenities and the unparalleled customer service that has made Harrah's a nationally recognized brand.

Messenger/Courier Services Serving the Inland Empire

Ranked by Inland Empire Staff

Company Name Address City/State/Zip	Staff: Inland Empire Co. Wide	Headquarters Yr. Est.	# of Vehicles: Inland Empire Co. Wide	Intl. Delivery? Parcel Delivery?	24 Hr.? Overnight? Rush?	Top Exec. Title Phone/Fax E-Mail Address
1. United Parcel Service 2930 Inland Empire Blvd. Ontario, CA 91764	7,400 330,000	Atlanta, GA 1907	1,100 150,000	Yes Yes	Yes Yes Yes	Tom Campbell CEO (909) 948-8200/948-7855
2. U.S. Postal Service 4150 Chicago Ave. Riverside, CA 92507-9998	476 797,795	Washington DC 1853	1,074 192,900	Yes Yes	Yes Yes Yes	James E. Owens Postmaster/Riverside (800) 275-8777
3. U.S. Postal Service 390 W. 5th St. San Bernardino, CA 92401-9998	355 797,795	Washington, DC 1853	716 192,900	Yes Yes	Yes Yes Yes	Garry L. Miller Postmaster/San Bernardino (800) 275-8777
4. Air & Surface Couriers 2900 Adams Riverside, CA 92607	88 110	Tustin, CA 1983	65 79	Yes Yes	Yes Yes Yes	Paige Cotcamp CEO (909) 358-0405/(714) 832-0995 info@airandsurface.com
5. Emery Worldwide 1590 Archibald Ave. Ontario, CA 91761	65 7,800	Palo Alto, CA 1946	75 na	Yes Yes	Yes Yes Yes	Joe Snekeder General Manager (800) 443-6379/(909) 390-6363
6. Airborne Express (Sky Courier) 1500 Archibald Ave. Ontario, CA 91761	36 20,680	Seattle, WA 1946	103 13,265	Yes Yes	Yes Yes Yes	Dan O'Rourke District Field Service Manager (800)AIRBORNE/(909) 605-2033
7. A - M Couriers P.O. Box 4252 Ontario, CA 91761	35 38	Ontario, CA 1983	35 38	Yes Yes	Yes Yes Yes	Lynette Pasley Owner (909) 923-1000/947-0507
8. Inter County Business Mail (ICBM) 783 Palmyrita Riverside, CA 92507	25 100	Santa Ana, CA 1984	85 165	No Yes	Yes Yes Yes	Jill Allen Branch Manager (909) 784-1600/684-9970
9. Action Air Express P.O. Box 4058 Ontario, CA 91761	10 10	Ontario, CA 1994	9 9	Yes Yes	Yes Yes Yes	Tom Delaney Owner (909) 476-7126/476-7127 aaiexpress@aol.com
10. Quick Silver Messenger Service P.O. Box 4456 Ontario, CA 91761	5 5	Ontario, CA 1990	5 5	N/A (Process Server)	N/A	Susan Jolley Owner (909) 947-3525/947-6199 quicksilver@gsmc.com
11. Rapid Express P.O. Box 4252 Ontario, CA 91761	4 45	Ontario, CA 1984	49 52	Yes Yes	Yes Yes Yes	Larry Pasley President (909) 923-1000/947-0507
12. Gone Postal Messengers 961 Primrose Ln. Corona, CA 92880	3 3	Corona, CA 1998	3 3	No Yes	No Yes Yes	Steve I. Palfi President (909) 735-7978/340-9810
13. Anytime Messenger Service 961 Primrose Ln. Corona, CA 92880	3 3	Corona, CA 1999	3 3	No Yes	No Yes Yes	Steve I. Palfi President (909) 735-2199/340-9810
14. Federal Express P.O. Box 727, Dept. 1841 Memphis, TN 38194-1841	na 98,000	Memphis, TN 1973	na 31,000	Yes Yes	Yes Yes No	Fredrick W. Smith Chairman/CEO (800) 238-5355

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, 10532 Acacia Street, Suite B5, Rancho Cucamonga, CA 91730. Researched by Sondra Overa. Copyright 2002 Inland Empire Business Journal.

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DISTRIBUTION

The Pasha Group Announces Plans to Develop 700-Acre Distribution Complex at Southern California Logistics Airport in Victorville

Multi-Modal Complex at Southern California Logistics Airport is the Solution to Southern California's Growing Distribution Needs

The Pasha Group, a leader in providing transportation and logistics services, and Southern California Logistics Airport Authority (SCLAA) have announced plans to develop a 700-acre multi-modal logistics and distribution complex worth \$50 million at the 5,000-acre Southern California Logistics Airport (SCLA).

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

The 700 acre full-service logistics complex will handle operations for automotive, container, air freight forwarding and rail industries. An estimated 35-40 percent of the land at the Ports of Long Beach and Los Angeles is currently occupied by container and automotive storage.

The Pasha logistics complex will free valuable space at the ports, moving container and automotive processing and storage facilities to SCLA, allowing the ports to grow with the import industry's projected seven percent annual growth without significantly impacting the region. Pasha expects to employ roughly 200 people at SCLA, equating to \$50 million in salaries over the next 10 years.

The Pasha logistics complex will handle storage, maintenance and repair of containers, chassis and other transport equipment, such as rail freight cars and/or locomotives. Links to the Long Beach and Los Angeles ports will be provided via the Alameda Corridor, the new 20-mile rail cargo expressway. SCLA and Pasha plan to develop the project in phases on a schedule that aligns with the expected growth of commerce in the Los Angeles Basin and as Southern California's distribu-

tion infrastructure reaches saturation. The first containers are expected to relocate to SCLA in the third quarter of 2002.

"We believe that population pressures in the Los Angeles basin will continue to draw industry to cities like Victorville," said Don McKnight, president, Automotive Services for The Pasha Group. "We fully expect the SCLA distribution complex to take on far greater economic significance and viability, not only for the Los Angeles basin's distribution requirements, but also for a much wider geographic area."

The logistics facility will provide multi-functional services for container loading and unloading activities associated with freight station operations. Pasha also plans to operate warehousing distribution and processing facilities that will served auto manufacturer's requirements for consolidation of new vehicles and parts distribution.

"Combined with SCLA's transportation infrastructure and outstanding growth, we are seeing significant interest from world-class distribution companies like The Pasha Group," said Dougall Agan, principal of Stirling, the master developer for SCLA. "Pasha brings both outstanding leadership in the logistics and distribution industries together with an outstanding commitment to work together with SCLA and the city of Victorville on this project." **Victorville: All the Ingredients for Business Success**

"We are excited that The Pasha Group has decided to become part of the SCLA family, which is more than 100 companies strong," said Terry Caldwell, chair, SCLAA. "The city of Victorville enjoys all the ingredients for business success—abundant land, available labor, reliable power and a business-friendly environment."

The city of Victorville is a pro-business community offering many incentives, such as permit fast-tracking, employee home purchasing assistance, training and tax credits and a less-restrictive regulatory environment.

Southern California Logistics Airport, the former George Air Force Base, is a 5,000-acre multi-modal business

complex that integrates manufacturing, industrial and office facilities with a dedicated international airport. SCLA offers 24-hour, seven-day-a-week operations with on-site U.S. Customs. It has been designated a Foreign Trade Zone and a Local Agency Military Base Recovery Act Zone by the federal government. The airport can accommodate all current-flying commercial and military aircraft with 24-hour per day tower operation and emergency response capabilities comparable to that of the world's largest airports.

For more than 50 years, The Pasha Group has been a leader in providing innovative transportation and logistics services, both nationwide and around the globe, with an unwavering commitment to customer service. The company serves a diverse range of clients spanning the automotive, industrial, maritime and overland transportation

sectors. Under the leadership of the third Pasha generation, The Pasha Group continues its mission to provide the best possible service from a single source to meet the needs of clients. This vision is the basis of the Pasha heritage and the road map for the future.

Southern California Logistics Airport (SCLA) is jointly managed by the Southern California Logistics Airport Authority (SCLAA) and Stirling Airports International, a Laguna Hills-based full-service airport development company specializing in master-planning and major land redevelopment. Stirling Airports International is led by partners Dougall Agan and Chris Downey, who have been responsible for more than \$2 billion in development activity on large-scale land development projects in Orange, Los Angeles, San Bernardino and San Diego counties.

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Executive Notes

Karin Pace, sales and marketing manager for **Young Homes**, has been honored by the Mt. Baldy chapter of the **Building Industry Association of Southern California** at its first-ever associate and **Builder Employee (ABE) Awards** event. **Pace** received her award as support staff winner in the builder category for excellence in her area of expertise and for her support of the chapter...Corona native **Mark W. Costa** recently signed with the **City Club** on Bunker Hill as the **Director of Member Relations**. In this capacity, **Costa**, will oversee the clubs event planning, marketing, concierge, reception and public relations effort...**Windermere Real Estate** is pleased to announce the addition of the following sales associates to its Palm Spring-Coachella Valley office: Sales associate **Luc Bal** was previously a realtor with **Fred Sands** in Palm Springs. Sales associate **Jack Kendal** was previously a realtor with **Fred Sands** in Palm Springs. He has 20 years experience consulting in information technology. Sales associate **Gary Pisula** was previously a sales associate with **Prudential** in Palm Springs. He holds a degree in architecture. And sales associate **Randy Steele** previously worked in corporate realty services with **Citibank** in San Francisco...**John Jopes**, long-time newspaper editor and columnist has joined **Uber Advertising & Public Relations**, it was announced today by **Carolyn Hayes Uber**, president of the 25-year-old agency. **Jopes** is a retired editor and columnist for **The Daily Report** and its successor, the **Inland Valley Daily Bulletin**. He was associated with those newspapers for nearly 39 years before his retirement...**Bob Leinhard** has been named general sales manager of the new Palm Springs CBS affiliate, **KPSP/CBS-2**, it was announced today by **Bill Evans**, vice president/general manager. **Leinhard** has spent the past 16 years living and working in the Coachella Valley and Riverside County. Most recently he was with **Desert Television** where he served as chief operating officers of **U-Dub Productions**, the company's outside production facility...Nearly 200 physicians and their guests filled the banquet room at the **Redlands County Club** to celebrate the installation of **J. Frank Randolph, M.D.** as the 100th president of the **San Bernardino County Medical Society**. **Dr. Randolph** is a family practice and geriatrics specialist at the **Arrowhead Regional Medical Center** and the **Inland Faculty Medical Group** in Colton...**John H. Fong** has been selected for the position of project manager at **Young Homes**, the prominent Inland Empire new home builder. **Fong** holds a civil engineering degree from California State Polytechnic University, Pomona. Prior to joining **Young Homes**, he served as a project manager for the Inland Empire division of **Centex Homes**...**Desert AIDS Project** is proud to announce the addition of **Jack Newby** to the **Department of Public Policy**. **Newby's** duties as **Director of Public Policy** will include public relations and media for the organization as a whole—empowering the local community and leaders to become more aware of issues that effect HIV/AIDS—and public policy development and advocacy...**Louie Norwood, CSP, MIRM** and president of **Temps Plus, Inc.**, has been honored with the **Hall of Fame Award**, one of the most prestigious awards bestowed by the **Inland Empire Sales and Marketing Council of the Southern California Building Industry Association**. As the 21st recipient of this coveted award, **Norwood** joins a distinguished list of industry icons whose ongoing contributions to the work of the **Inland Empire SMC** has earned them the lasting respect of their colleagues in the industry.

At deadline...

continued from page 17

reservation.

In response to a press release issued by the National Indian Gaming Association (NIGA) urging Native American tribes to help the White Mountain Apache nation, the San Manuel Band of Mission Indians immediately recognized the importance of helping another tribe, and felt compelled to make this generous donation.

"We feel it is our responsibility as American Indians to help out fellow tribal nations in their time of need, and the decision by our entire tribe to make this donation to the Apache Nation was made quickly and with 100 percent support," said **Deron Marquez**, chairman of the San Manuel Band of Mission Indians. "We can only hope that by making this donation, other tribes will follow suit to join us in the important mission of rebuilding the lives of the Apache people of Arizona."

As a result of the blaze, the White Mountain Apache Nation has lost most of its timber, and has been forced to close its casino—depriving the tribe of crucial revenues used to fund essential government functions and programs.

The lost pine forests that supported the timber industry represented the second biggest capital investment and the second largest source of jobs for the White Mountain Apache Nation. Their land is an integral and critical part of their culture, history and future survival. Having the reservation devastated also forced the casino, hotel and restaurant to close. Overall, this tragic event has lost the Apache Nation major revenue that has resulted in a large number of unmet needs.

The \$1,000,000 donation will be utilized to refurbish the White Mountain Apache reservation and rebuild

AUGUST, 2002

the tribe's economy and way of life.

Rep. Joe Baca Introduces Streamlined Immigration Bill

Rep. Joe Baca has introduced legislation that would help cure major security lapses at the Immigration and Naturalization Service (INS) and streamline an immigration process plagued by inefficiency, out-dated technology, and exploitation.

"Restructuring the organization of the INS was an important step in improving the service's procedures," **Baca** said. "But, the same people are still processing applications using the same antiquated processes, and using the same technologies. This process must be streamlined. The INS is the gatekeeper to the security and justice that our nation provides to its citizens."

H.R. 5073, the Immigration Security and Efficiency Act, would require the INS to create a process for the electronic submission of immigration applications through third party intermediaries, similar to the process taxpayers can use to file their tax returns electronically, using tax preparation companies such as H & R Block.

It also requires the Attorney General to determine a process for certifying non-profit and for-profit organizations to become eligible intermediaries.

Finally, the bill instructs the National Records Center to create and maintain an electronic database of all closed immigration files.

Under the current system, there is a five-million applicant backlog at the INS. INS officers must manually verify applications to see that they are correctly filled out—or if an applicant moves—applications are sent back to the applicant who must then begin the process all over. Often applicants wait inside the U.S. under temporary status during this process for months and even years.

AUGUST, 2002

WINE REVIEW

Paso Robles Wine Tour

If you're one of those folks who thinks California wine country begins and ends in the Napa Valley, let me tell you how much you're missing.

Virtually the entire state, from just north of the Mexican border to just south of Oregon's, is wine country.

One chunk of wine country lies both east and west of Highway 101, just about halfway between San Francisco and Los Angeles, in and around Paso Robles.

Most of the wineries are small, the kind where there's a very good chance that the person behind the tasting room counter is the winemaker or someone related to him or her.

That's both good and bad for wine lovers. Small wineries are great for visiting, but frustrating when you're trying to find the wines after you get home. They're tough on wine writers, too, who want to review the wines but know that readers want to

be able to track the wines down at the corner supermarket.

Space won't permit the usual policy of listing addresses and phone numbers of several wineries. For more information, write or call for a free color brochure called "Wine Tasting in Paso Robles," with complete information on more than 25 wineries. Contact: Paso Robles Vintners, 1225 Park St., Paso Robles, CA 93446 (805) 238-0506.

September and October are good times to visit, by the way, because harvest is in full swing. You can observe the winemaking and smell fermenting juice everywhere.

Eberle Winery is on Hwy. 46, just east of the 101 and is one of the best known of the smaller producers. The wines are available in many states, and there's a warm and practical tasting room which permits you to look into the winery without getting in the way.

The wines won't be easy to find, but win lots of awards and are worth the search. The 1992 Barbera is one of the medal-winningest wines. A 1993 Viognier (\$16) just received 96 points and a platinum medal at the American Wine Competition. The Wine Spectator gave the same wine only 78! Go figure. It's really an 89.

Arciero is one of the larger wineries in the area and it's just

down the road. It has one of the most impressive tasting rooms, including a deli and outside picnic benches.

Meridian is another of the large wineries and probably has the best national distribution of any of the Paso Robles-based wineries. It is owned by the same folks who own Beringer, Chateau Souverain and Napa Ridge.



Wine Selection & Best Rated

by Bill Anthony

RAYMOND
 1999 Cabernet Sauvignon \$40.00
 Napa Valley, California, Reserve
 1997 Cabernet Sauvignon \$80.00
 Napa Valley, California
 Generations
 2000 Chardonnay \$13.00
 Monterey, California
 1998 Pinot Noir \$21.00
 Napa Valley, California Reserve
 1999 Zinfandel \$21.00
 Napa Valley, California Reserve

MONTPELLIER
 1999 Chardonnay \$6.99
 California
 1999 Cabernet Sauvignon \$6.99
 California
 1999 Sangiovese/Merlot \$6.99
 California
 1999 Semillon/Chardonnay Blend \$6.99
 California
 2000 Syrah \$6.99
 California
 2000 Viognier \$6.99
 California
 2000 White Zinfandel \$5.99
 California
 1999 Zinfandel \$6.99
 California
 1998 Cabernet/Merlot \$6.99
 California

CONCANNON
 2000 Mentage White \$12.95
 San Francisco Bay, California
 Assemblage White, Reserve, Dry
 White Dinner Wine
 1998 Petite Sirah \$11.95
 Central Coast, California Selected
 Vineyard
 1998 Petite Sirah \$23.95
 San Francisco Bay, California
 Reserve, Prestigious Red Table
 Wine

1998 Rhone Blend \$16.95
 Contra Costa County, California
 1999 Rhone Blend White \$15.95
 San Francisco Bay, California
 1998 Syrah \$16.95
 San Francisco Bay, California
 Serious Table Wine

NAVARRO
 2000 Riesling \$25.00
 Anderson Valley, Mendocino
 County, California Vineyard select
 2000 Chardonnay \$14.00
 Mendocino County, California
 2000 Gewurztraminer \$25.00
 Anderson Valley, Mendocino
 County, California

BIGHORN RANCH
 1998 Cabernet Sauvignon \$29.00
 Soda Canyon Vineyards, Napa
 Valley, California

BERINGER
 2000 Johannisberg Riesling \$7.00
 California
 2000 Pinot Noir \$12.00
 California Beringer Founder's
 Estate
 1998 Zinfandel \$12.00
 California Beringer Founder's
 Estate

DEERFIELD RANCH
 2000 Sauvignon Blanc \$18.00
 Peterson Vineyard, Sonoma County,
 California Barrel Fermented
 1999 Riesling \$99.99
 Gold Orion Vineyard, Napa Valley,
 California Late Harvest
 2000 Sangiovese \$28.00
 Windsor Oaks Vineyard, Sonoma
 County, California

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California's Business Leaders Announce Proposal to Stimulate California's Economy for the Future

Proposal to Increase State Revenue and Create Jobs

Leaders from California's top business associations gathered recently at the state capital to announce an economic stimulus plan that will increase tax revenues and create thousands of new jobs for Californians.

The proposal is based on a detailed economic analysis just released by the Santa Monica-based Milken Institute and calls for reducing the sales tax on purchases of machinery and equipment used in manufacturing, research and development and telecommunications, by five cents. The report determines that through this tax reduction, California will not only gain thousands of

high-skill, high-wage jobs, but that the state will also see a substantial increase in tax revenue resulting from the increased economic activity.

According to the report, California is increasingly at risk of losing manufacturing jobs to other states—as well as international competitors—due to new and existing California-only cost burdens. In fact, California lost a higher percentage of manufacturing jobs in the 1990s than any other major manufacturing state, because California is among the highest cost-of-doing-business states in the country. (Cost-of-doing-business is calculated using many elements, including: wage cost, tax burden, electricity and space costs.)

"This proposal will help turn

around California's economy while providing a strong base for sustained economic growth and job creation," said Jack Stewart, president of the California Manufacturing and Technology Association. "While state leaders work to balance this year's budget with program cuts, increased taxes and borrowing, none of these short-term solutions will improve California's long-term economic viability. Without a stimulus plan, we will continue to see budget deficits and job losses as an ongoing problem in California."

Studies show that for every new manufacturing job, an additional 3.5 jobs are created in other job sectors. By implementing this proposal, California would create 120,000 new jobs by 2006, with an additional

50,000 jobs in each of the following six years.

Allan Zarember, president of the California Chamber of Commerce, stated, "California's position as a major manufacturing region continues to deteriorate. Because of the added burden we place on businesses in California, we see jobs from every industrial sector flee our state along with the tax revenues these jobs and businesses contribute. It's time to reverse this trend and start improving California's competitive environment."

Understanding the current budget deficit problems for the 2002-03 budget, manufacturers would qualify for this tax reduction beginning on Jan. 1, 2003, but would not claim the refund until future tax years.

MBA/Executive Programs in the Inland Empire

Listed Alphabetically

Name Address City/State/Zip	Programs Offered MBA/EMBA Executive/EMBA	Faculty to Student Ratio # Full Time Faculty # Part Time Faculty	Type of Institution Year Founded	Tuition & Fees: MBA Prog.: CA Res./Non-CA Res. Exec. Prog.: CA Res./Non-CA Res.	On Campus Rm. & Board: # Yrs. Wk. Exp. Req. for Admission	Ac. Grad. Starting Salary: MBA Program Executive Program	Top Local Executive Title Phone/Fax E-Mail Address
California Baptist University 8432 Magnolia Ave. Riverside, CA 92504	Yes/49 No	1:18 7 5	Christian Liberal Arts 1950	42 Units - \$15,288/Same N/A	N/A	N/A	Gail Ronveaux Assoc. Dean of Enrollment (909) 343-4249/343-5095 gradservice@calbaptist.edu
Cal Poly, Pomona 3801 West Temple Ave. Pomona, CA 91768 <i>Professional MBA program contact: Andrew Trauog (909) 869-3551/869-4559</i>	Yes/458 Yes/187 (Pro. MBA Program)	1:12 110 30	State University 1938	\$1,920 per Year/\$7,168 per Year \$5,200 per Year for Pro. MBA Program	N/A 2 Years Managerial/Supervisory	N/A	Dr. Eric J. McLaughlin Dir. of Grad. Studies (909) 869-2363/869-4559 pmba@csupomona.edu
Cal. State Univ. San Bern. 5300 University Parkway San Bernardino, CA 92407	Yes/300 Yes/23	1:18 66 0	State 1972	\$2,000 per Year/\$7-10,000 \$9,800 for 2-Year Program	5 Years Managerial Experience	N/A N/A	Sue Greenfield, D.B.A. MBA Director (909) 880-5703/880-7582 sgreenfe@csusb.edu
Cal. State Univ., San Marcos San Marcos, CA 92096-0001	Yes/85 No	1:25 20 5	State University 1989	\$3,400/\$17,000 (+Books, Parking, Catered Lunches) N/A	N/A 2 Years min.	\$62,000 N/A	Keith Butler Manager, MBA Operation (760) 750-4267/750-4263 mba@csusm.edu
La Sierra University* 4700 Pierce St. Riverside, CA 92515-8247	Yes/37 No	1:10 4 6	Private 1922	\$12,501 N/A	\$9,362 N/A	\$35,000 N/A	Lizette Norton Human Resource Director (800) 874-5587/(909) 785-2901
Peter F. Drucker Graduate School of Mgmt. Claremont Graduate University 1021 N. Dartmouth Ave., Claremont, CA 91711	Yes/220 Yes/200	1:9 15 32	Private 1925	\$1,000 per Unit \$1,146 per Unit	N/A 8-10 Years	\$73,000 \$250,000	Cornelis de Kluyver Henry Y. Hwang Dean (909) 607-7811/607-9104 drucker@cgu.edu
University of La Verne 1950 Third St. La Verne, CA 91750	Yes/950 No	1:14 15 92	Private 1891	\$430 per Unit N/A	N/A N/A	N/A N/A	Gordon Bradovick Dean, Sch. Bus. (909) 593-3511 ext.4216 bradovick@uiv.edu
University of Redlands* 1200 East Colton Ave. Redlands, CA 92374	Yes/439 No	1:16 29 275	Private 1907	\$425 per Unit/Same N/A	N/A 5 Years	\$51,700 N/A	Marcy Boyce Dean (909) 793-2121/335-4076
U. of Calif., Riverside Anderson Grad. Sch. of Mgmt. Anderson Hall Riverside, CA 92521	Yes/150 Yes/110	1:18 33 5	State 1950	\$1,700 - \$5,100 per Quarter \$2,400 - \$2,700 per Course	N/A N/A	\$51,700 N/A	Peter Chung Interim Dean (909) 787-6329/787-3970 petz.chung@ucr.edu
University of Phoenix* 337 Third Vineyard Ave., Ste. 100 Ontario, CA 91764	Yes/153 No	1:18 7 162	Private 1976	\$372 per Unit N/A	N/A MBA-3	N/A N/A	Jeanne Lochart Campus Director (800) 888-1968 (909) 937-2424 jglochart@apollonp.edu

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, 10532 Acacia Street, Suite B5, Rancho Cucamonga, CA 91730. Researched by Sondra Olvera. Copyright 2002 Inland Empire Business Journal.

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Ontario Mills...

continued from page 17

the west," says Bob Traister, "you might look at the Ontario Mills complex and think 'well, that must be downtown Ontario.'"

Traister is president and CEO of the Ontario Chamber of Commerce, and has watched Ontario Mills grow into the role of one of the most significant driving economic forces in the region.

"It's not just the city of Ontario that's benefiting from the growth of the Mills," he tells the *Inland Empire Business Journal*, "Rancho Cucamonga and Fontana are direct beneficiaries as well. Ontario Mills has become one of the primary anchors of retail growth and sales for the entire region."

In point of fact, the three largest sales tax producers for the city of Ontario are the Ontario Mills mall, the Ontario Airport and the Ontario Auto Center.

"We built it — and they came," jokes mall general manager, Jim Mance.

"Back in 1985, we saw some potential in a large chunk of land occupied by vineyards and annex parking to the California Speedway," he reflects more seriously. "It took 10 years of planning before we could break ground in 1995, but once we opened we've never looked back — only forward."

Mance says the property, which sits on its original 159-acres — plus additional lands acquired since from the city—is carefully managed and constantly analyzed for what's working...and what isn't.

He's also in constant communication with property owners and developers on adjacent lands, working in coalition to develop and protect what's become the "downtown annex" as he describes it.

The mall itself occupies nearly 2,000,000 square feet, but it's the adjacent 17 outlying parcels which have turned a regional mall into a "retail megalopolis," to use chamber Presi-

dent Traister's words.

The mall, owned by The Mills Corporation, now has a real estate value of more than \$400 million and revenues in excess of \$300 million.

Couple that, however, with the ancillary growth nearby and what's on the planning boards and you begin to see why a single freeway intersection



An example of the many opportunities waiting for entrepreneurs, this business is well-located south of the mall near Interstate 10, in an area of newly-constructed stores and restaurants.

has helped propel the Inland Empire into the sixth fastest-growing retail sector in the United States.

Conservative estimates put revenue for that single intersection well in excess of \$750 million.

"Our primary market is people living within 20 miles of us," notes Mance. "Our secondary market is the people living within 60 miles: Orange, Los Angeles and Riverside counties. Our third market is the tourist passing through; those large buses you often see unloading outside the mall. That's about 10 percent of our business."

In 2001, all that translated into a record 21.5 million visitors (up from 20 million the year before) who walked through the mall's doors to buy clothing, see a movie, or simply browse through one of the 260 retailers who call Ontario Mills home.

"You've got the mall, a score of restaurants and two hotels," says Traister. "Then you've got a large strip mall that's been built to the south, between the mall and I-10, which includes Party America, Toys R Us and Jo-Ann

Fabrics and Crafts."

Traister then points to a newly-opened strip mall to the west, across Milliken, that specializes in home furnishings, including Arizona Leather and Thomasville.

"And now," he continues "you've got some new restaurants and shops under construction on the western edge of the Mills property where an Olive Garden and Red Lobster are supposed to go in.

"It is no wonder Costco, Sam's Club and Kohl's have either relocated to properties surrounding the mall or are in the process of doing so," concludes Traister. "It's not just a mall, or even a regional mall — it's more like a small city."

A city within a city which is still growing, according to Mance.

"We look at what we have and where we are, and then we look 10 years down the road and ask ourselves where we want to be," Mance explains.

"With restaurants, for example, that's pretty easy. You can track trends, see what's working in other cities and other regions and then decide whether you want to do that here."

That's easier for Mance than some others, perhaps, because as vice president/regional manager for The Mills Corporation, he also manages The Block at Orange in Orange Coun-



Photos by Georgine Loveland

Visitors to Ontario Mills are aided by helpful signage strategically placed throughout.

ty and Arizona Mills near Phoenix, Arizona.

Mance points to one of his newest tenants at the mall as an example of this cross-pollination. "The Market Broiler was doing a good business at The Block and we thought it would work well here, so we invited them

up," he says. "According to some media accounts, when it opened patrons were waiting up to two hours to get a table and now, although it's not even been open a year, they're talking about expanding."

"We've got two hotels surrounding us," he says "and now we're talking to a third. Why? Because whenever the California Speedway is in operation you can't get a room for miles around. Another hotel also helps boost the region's attraction as a visitor and convention destination."

Mance won't say who the operator of that hotel might be, or when it might open, but says discussions are "active" about the possibility. Perhaps that's why there is still a large chunk of undeveloped land at the intersection of Fourth and Milliken. So just how much bigger can Ontario Mills mall get?

There are two factors in play, says Mance, how much land remains available around the property and parking. "Generally, you need five parking spaces for every 1,000 square feet of retail space. At the rate we're going, and with all the expansion going on around us, our lots are going to be reaching capacity sometime in the not too distant future."

The mall must decide whether to look for adjacent land and consider satellite parking — or simply build up with a multi-level parking structure. "It's been done successfully elsewhere," he says "and it could be done here." As for acquiring more land for development, the options may not be as flexible.

"They've become such a fixture, such a draw," says Bob Traister at the chamber, "that everyone seems to be moving in to rub shoulders — hoping some of the good luck will rub off."

So where does that leave The Mills Corporation?

"Well," muses Mance, "there's this huge corridor we've found with lots of residential growth either in the planning stages or now underway, and where the dirt is still real cheap and where there's lots of land still available."

When pressed as to the location of the possible bonanza, Mance says simply, "Oh, somewhere along the I-15 corridor down near Temecula."

continued from page 1

department preparedness and to evaluate the threat to food and agriculture.

While warranted, such security measures are largely reactive and will do little to anticipate, prevent or mitigate further disasters. To tackle the challenges of a new environment that demands quick, decisive action, state and local government officials must boldly look to transform the way things have always been done. A new level of cooperation and collaboration between the public and private sectors is needed and a new mindset that stresses information sharing and trust must be adopted.

Defending California is a huge undertaking, involving everything from airport security to public health warnings and infrastructure protection. As we learned from Sept. 11th, in order to detect patterns and prevent further tragedies from occurring, those authorized to defend and protect us in the state must find a way to pull together such disparate pieces of information as: intelligence, border-crossing data, visa applications, motor vehicle records, and financial transactions.

Much of this information needed to combat terrorism currently resides in databases and computer systems operated by different state agencies and departments. What's lacking is the capacity to tie the pieces together to serve a common purpose. Based on the number and complexity of systems involved, disparity in

platforms, and different levels of technology resources within each state agency and department, crossing the barriers of the past surely will not be without its challenges.

Such challenges do not mean, however, that an integrated network is not plausible. The Justice Network (JNET), an integrated criminal justice system created by the Commonwealth of Pennsylvania, allows agencies to communicate—despite significant differences in hardware, software and technical sophistication—in a seamless network to fight crime. The system provides immediate notification of significant events and allows case-file information to be transferred rapidly and has already been used by the FBI and other local law enforcement agencies to successfully solve cases. While JNET is designed to link criminal justice agencies, nearly all of the underlying solution architecture and systems design can be migrated quickly and efficiently to any government or agency.

While increasing security at airports and bridges may help temporarily to ease the fears of Californians, the central issue to protecting the state from future cyber- or bio-terrorism is getting the right information to the right people at the right time. Information integration will allow people to better do their jobs. Government officials have before them a rare opportunity to build bridges among agencies, local government and communities. They must overcome the practical, technical, organizational and cultural limitations of the past and "seize the moment!"

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Dinner at 30,000 Feet, Aloha

by Joe Lyons

"I am partial to peanuts and a smile." According to Ontario Mayor Gary Ovitt, this would be an excuse to NOT fly Hawaiian Airlines to Honolulu. Hawaiian, you see, boasts of award-winning cuisine and it fell to me to see if that was so, by forcing myself to take a first-class seat to our 50th state.

Of course, there are those who believe that first-class travel is not what it used to be. Its golden age has suffered from the airline industry blues. Actually, the only such problems I noticed in Hawaiian Air's first-class cabin were the plastic knives, an obvious nod to 9/11.

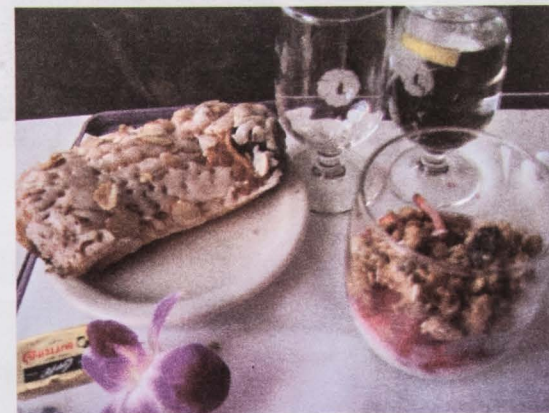
Other than that, as anyone who has ever flown first-class already knows, it makes you believe that air travel can be done to human standards. You get on board before the unwashed masses; you have a seat that you can feel comfortable in; you have room for your bag under the seat, and you can take off your shoes and relax. Your knees and elbows do not find themselves in your jaw or the ribs of the guy next to you.

As is customary in first-class, I sat down with a welcome from the crew and an offer of coffee or champagne. On Hawaiian, I was also offered guava juice. No flowered lei, though. The airline, it appears, gives priority to island products including coffee, macadamia nuts, bottled water and even iced tea.

For reading material, I had more than just the airline's magazine. I have a choice of the *Inland Valley Daily Bulletin*, *USA Today* or the *Wall Street Journal*. I kick off my shoes and begin to relax.

The second round of drinks comes as soon as we get to cruising altitude. Then comes the food. The items on the menu were selected by Chef Beverly Gannon of the Hali'i-maile General Store and Joe's Bar and Grill on the island of Maui. (Joe is not related to your reviewer.)

Since we left Ontario in the middle of the morning, we will be having a brunch service, beginning with a warm bear claw and fresh strawberries in honey yogurt with



Breakfast treat aboard Hawaiian Airlines First-Class out of Ontario.

granola topping. We have a choice of entrées. I go with the crab cake Benedict with scrambled eggs, lemongrass ginger hollandaise and grilled zucchini.

I am a little disappointed in the crab cake because it is drier than I like, but the eggs are very good. I also tried the herb-rubbed roasted chicken, which, like the crab cakes, is a little too dry, but pleasant none the less.

We conclude the repast with a cup of tropical sorbets, tasting of passion fruit and coconut.

Afterwards, we are treated to a cheesy video about the islands and then a movie. By the time the film is over, we have sighted land and are slowly descending over Pearl Harbor on our way to the Honolulu International Airport.

The afternoon was spent shopping and the next morning walking along the beach at Waikiki.

Back on the plane to head home we were ready for an early dinner. It began with a really great stuffed snow crab and vegetable stuffed mushroom with green papaya salad and wasabi cocktail sauce. The salad was mesclun greens with edamame and kiaware sprouts with my choice of Maui onion vinaigrette.

For the entrée we had a chicken and vegetable curry with chutney rice that was tasty but not as hot as it could have been. The tomato beef

stir-fry with lemongrass ginger rice was wonderful.

The finale was a mango mousse. As I indicated earlier, it has

been said that first-class airline flights are just not what they used to be. Besides, the back of the plane arrives at the same time as the front.

So is the extra few hundred dollars worth it?

Yes.

This is a five-hour flight. It is great to have flights going out of Ontario, but five hours in the cramp of coach is what causes hardening of the arteries. Up front, in first, the names of the menu items may sound pretentious but the creature comforts makes it all worth it. Even today.

Nuts to dry roasted peanuts. First-class on Hawaiian Air is the only way to fly.

Thanks for assistance from Hawaiian Air, Hotel Hawaiian Prince and the Wilkin Group.

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Inland Empire—First Quarter 2002

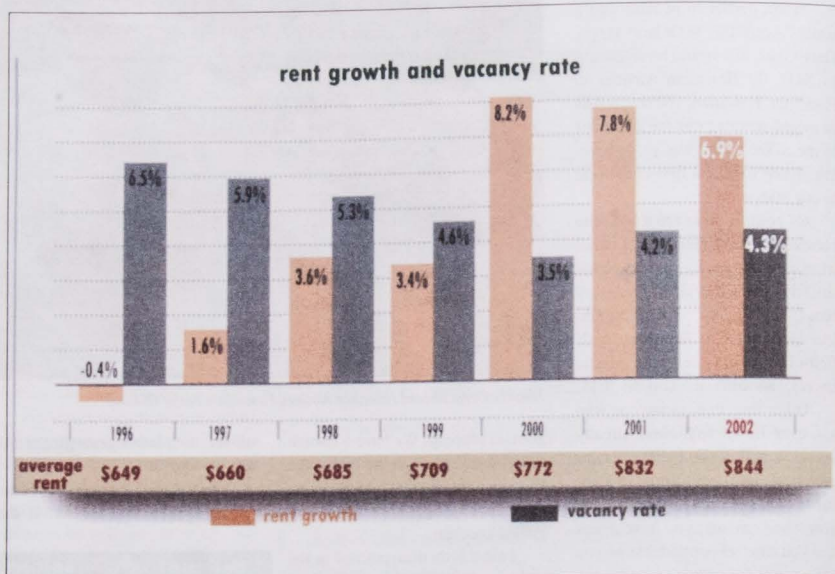
The Inland Empire remains a growth leader for California and the nation. For the one-year period ending March 2002, the local economy added 33,600 jobs, equating to a 3.3% increase, which was down from the 4.0% gain recorded a year prior. A robust single-family home market, spurred by low mortgage rates and the area's comparative affordability to the rest of Southern California, is weakening apartment demand. The Inland Empire accounted for more than 40% of Southern California new home sales in 2001, with single-family permits increasing 21.5% over 2000. However, strong housing demand is pushing prices up and beginning to dampen the area's affordability, boding well for apartment properties over the long term. The median home price for the region increased 13.3%, to \$170,670 over the one-year period ending March 2002, while the percentage of households able to purchase a median-priced home declined to 47% in March 2002 from 49% a year prior.

The strong single-family market held down demand for apartments in the first quarter of 2002, with absorption negative by 468 units. During the same period in 2001, net move-outs totaled 219 units. No new

units reached completion in the first quarter of 2002, as was the case a year prior. Completions scheduled for the rest of 2002 include over

line in Rancho Cucamonga, along with 700 units in Loma Linda and over 500 in Southwest Riverside County. Multifamily permits in-

the Inland Empire also noted the strongest overall average rent gain for the one-year period ending March 2002, as its average rent in-



1,000 units in Southwest Riverside County, with tinter 300 units each in Rancho Cucamonga and Chino Hills. For 2003, nearly 2,200 additional units are expected to come on-

creased to 532 units in the first quarter of 2002 from 193 units one year earlier.

While remaining the most affordable Southern California market,

creased 6.9%, down from 8.6% a year prior. The average market rent rose from \$790 to \$844 over this period. Although most submarkets noted slower growth in the wake of the slowing economy and higher vacancies, the Upland/Montclair, Coachella Valley, and Victorville submarkets achieved noticeably stronger average rent gains.

Sales activity is trending up, with 22 closed transactions for the first three months of 2002, up from 18 sales during the same period in 2001. Strong price appreciation was evident as the average price per square foot rose from \$58.95 to \$77.25, including an increase from \$45.90 to \$61.73 in the 1974 and older segment.

Plans continue to take shape for the former Norton Air Force Base. The site is now intended to serve as a \$300-million, 10-million-square-foot industrial park and international cargo center, supporting up to 6,000 jobs upon build-out. In addition, a new \$150-million business park with three million square feet of commercial space will be built in Redlands (Colton/Grand Terrace Loma Linda submarket).

DESERT BUSINESS JOURNAL

Two Desert Cities' Marketing Communication Firms to Merge

Shepherd Public Relations, Publicity Unlimited Join Forces to Form \$4 Million Agency

Fast-growing Shepherd Public Relations and award-winning advertising and PR firm Publicity Unlimited, a respected regional agency for nearly nine years, merged on Aug. 1. The newly-formed company, The Shepherd Group,

maintains offices in Indian Wells and Century City.

Michael Shepherd, president & CEO, announced the merger, a significant advance in the company's evolution as an end-to-end provider of marketing communications services. Financial details were not disclosed.

The move creates an agency able to offer clients an unprecedented level of

communications support in virtually every branding discipline—from advertising and design, to media placement and promotion—as well as corporate communications and public relations work.

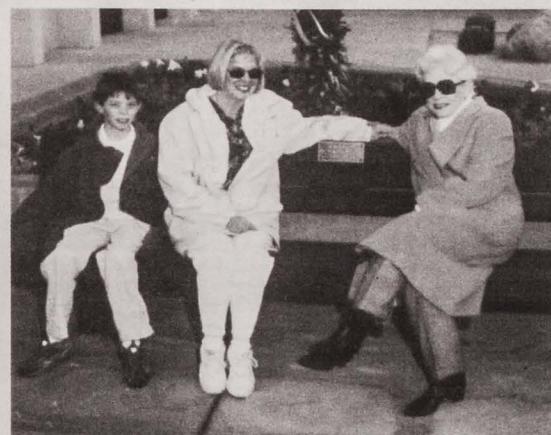
Under the terms of the merger, Erika Z. Byrd, APR, founder and president of Publicity Unlimited, joins The Shepherd Group as senior vice president/director of client services.

Shepherd Public Relations, the region's largest stand-alone PR firm, opened its Coachella Valley office in spring, 1999, following seven successful years in Seattle.

"I've admired Publicity Unlimited's work ever since we opened an office here," noted Michael Shepherd. "Erika Byrd is a consummate professional, with that rare blend of strategic and creative talent that marks the truly gifted people in our business. I'm thrilled we're going to have the opportunity to meld our unique skills and competencies in a model that offers clients a clear-cut difference for their marketing communications needs."

To reach The Shepherd Group, please call (760) 340-9300.

Desert Orthopedic Center Places Memorial to Founding Partner, Dr. Ronald B. Lamb



Marjean Lamb, wife of the late Dr. Ronald B. Lamb and her son, Christopher, at left, and Dr. Lamb's mother, Ellamae Tennon, are seated on a bench dedicated to the memory of Dr. Lamb, at the entrance of the Desert Orthopedic Center.

This spring, the Desert Orthopedic Center planted a Mediterranean fan palm tree at the entrance to its three-story building on the Eisenhower Medical Center campus in Rancho Mirage, in memory of Ronald B. Lamb, M.D., a founding partner of Desert Orthopedic Center who passed away last year.

A bronze plaque was placed on the adjacent bench in front of the tree planter. The tree was planted during a staff meeting attended by Dr. Lamb's widow, Marjean Lamb, her son, Christopher, and Dr.

Lamb's mother, Ellamae Tennon.

"This tree serves as a silent greeter to our patients and a fond remembrance to those who knew Dr. Lamb," commented Desert Orthopedic Center Chairman Robert W. Murphy, M.D., M.P.H.

The Desert Orthopedic Center was founded in 1976 by Robert W. Murphy, M.D. Dr. Lamb joined Dr. Murphy in 1978 as his first partner and helped to shape the direction for the regional center which now is staffed with 15 physicians and specialists.

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	rents	vacancies	2002	2001	avg rent increase	2002	2001	2002
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Perris/Hemet	\$642	3.7%	3.0%	2.8%	3.9%	11.4%	\$656	\$631
SW Riverside County	\$889	3.3%	5.4%	3.2%	4.8%	13.0%	\$907	\$865
Chino/Chino Hills	\$736	3.3%	3.3%	2.8%	6.2%	8.4%	\$1,023	\$963
Upland/Montclair	\$738	3.6%	5.9%	2.3%	8.5%	7.0%	\$892	\$822
Ontario/Rancho Cucamonga	\$927	3.9%	3.9%	3.1%	7.1%	7.9%	\$957	\$894
Fontana/Rialto	\$963	3.0%	3.9%	5.0%	6.3%	12.6%	\$756	\$711
Colton/Grand Terrace/Loma Linda	\$813	2.2%	3.5%	3.5%	6.7%	9.7%	\$779	\$731
Coachella Valley	\$898	3.4%	4.1%	1.9%	8.9%	7.8%	\$795	\$730
Riverside	\$702	2.4%	4.9%	3.7%	7.0%	8.6%	\$822	\$768
Corona/Corona Hills	\$769	2.5%	5.0%	2.7%	2.8%	8.2%	\$979	\$953
San Bernardino/Highland	\$642	5.6%	4.4%	4.3%	6.2%	7.3%	\$704	\$663
Victorville	\$564	3.0%	2.7%	3.5%	9.0%	7.7%	\$639	\$586
Totals	\$781	3.7%	4.3%	3.2%	6.9%	8.6%	\$844	\$790

All 2002 figures are through the year ending March 31, 2002. Rent growth figures reflect the last 12 months ending March 31, 2002. Employment growth figures are annual averages.

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EMPLOYMENT/CAREER SERVICES

In Today's Uncertain World, Personal Resilience Is a Key Work/Life Skill

Lee Hecht Harrison Offers Tips for Developing the Capacity to Bounce Back

With the world of work and the world at large increasingly uncertain, having the capacity to remain flexible and strong in the midst of ambiguity and change has never been more important, according to executives at leading career services company Lee Hecht Harrison.

"While the ability to confront considerable change and stay productive comes naturally to some people, resilience is a strength others must develop," says Robert Kuehn, vice president and general manager in the firm's Riverside office. "The good news is that with some effort, it can be done."

Kuehn observes that after the events of Sept. 11, more employers recognize the value of personal resilience. "Certainly no one expects

employees to bounce back immediately from such a catastrophe, but they're now more aware how imperative it is that employees have the tools to remain effective in the face of stress, upheaval and uncertainty. Whether employees are dealing with global issues like terrorist threats or rising unemployment, or more personal matters like surviving a downsizing or reporting to a new supervisor, there's the same need to adjust to the disruptions, recover from the stress, and maintain high levels of productivity."

Individuals who don't have a natural ability to cope well through stressful times, says Kuehn, should take the following steps to develop the skill:

• **Learn from those who are naturally resilient.** Think of three or four people whom you admire for the way they handled difficult situations in their lives. Note some of their personal characteristics and behaviors. Identify

those you think are most essential for handling stressful situations effectively.

• **Learn from your own experience.** In the midst of crisis, you may forget previous experiences when you've been resilient. Take a minute to recall a specific stressful situation that you handled effectively. What characteristics, behaviors or actions did you use to get through it? What were some of your characteristics or behaviors that were unhelpful? What did you learn?

• **Understand yourself.** Why do you think you react the way you do? What is your sense of purpose? By knowing what your motivations are, you can work to build on your strengths and compensate for your weaknesses.

• **Know the territory.** Understand the forces shaping the changes and identify what, if any, role you play in them. Awareness of trends having an impact on your situation will enable you to

recognize and acquire the knowledge and skills you need to prosper in tough times.

• **Connect to resources.** Sustain positive personal and professional relationships. Develop a personal support network you can rely on and identify organizational and community resources you can access in times of stress.

• **Take care of yourself.** Maintain an optimistic, receptive and flexible attitude and a sense of humor. Attend to your health, fitness and peace of mind. Focusing on your overall well being will give you strength to overcome external stress.

"Throughout life, all of us learn strategies that help us through challenging times," says Kuehn. "Those who choose to continue to develop and employ a variety of strategies can become masters at dealing with ambiguity and change."

MANAGER'S BOOKSHELF

"Making Horses Drink: How to Lead and Succeed in Business," by Tom Hiam; Entrepreneur Press, Irvine, California; 2002; 288 pages; \$19.95.

There's only one thing wrong with stepping into a torrent of creative concepts on business leadership. You can be swept into a confusing whirlpool of good advice and wind up doing all the wrong things for all the right reasons.

Author Tom Hiam has managed to eliminate most of the deeper eddies and backwaters, but you'll have to negotiate the rapids of each ideacrammed page.

Although the book's basic organization is fairly commonplace, the author decorates at least one facing page (and sometimes both facing pages) with bold-faced maxims, slogans, and concept statements from notable business people and philosophers that are designed to enhance the text. Sometimes they enhance it right out of existence.

What Hiam has done is create the printed version of the sound bite. Like its radio and television counterparts, if not kept under careful control, the printed sound bite will totally dominate the ideas in the body text. This makes trying to read and understand the book more difficult than it needed to be. Ideas highlighted on a one or two per chapter basis should have been enough. Anything more turns out to be a distraction. If you are able to turn off the visual distraction, you will discover the volume of good advice you're getting is staggering.

For example, the chapter titled, "Leader's Personal Perspective," has at least 30 ideas within 25 pages on the subject. The chapter covering "Innovation" offers 34 ideas within 20 pages.

Here's an example from the chapter titled "Transitions":

"If you are overseeing a change, it might be wisest to step on the gas. PricewaterhouseCoopers surveyed leaders who had been in charge of an acquisition for their company, and learned that 89 percent of them said that in hindsight they would do it faster. Time spent in transition is wasted time during which employees are unsure of their footing, making it hard to focus on work. Everybody wants to find out what is going to happen. Don't keep them waiting. Get it over with and get everyone back to work as soon as possible."

There's another interesting example called "Spirit Booster" from the chapter titled "Encouragement":

At a residential ward of a veteran's hospital, one of the nurses started the practice of sharing a joke with everyone in the daily group meeting. The practice became something like a ritual, with

staff and patients insisting on a new joke every day. Now employees scour joke books and collect good jokes they hear from others to make sure there is always something new to use for their daily joke."

At the end of each chapter, Hiam adds a brief series of "Parting Thoughts" and a checklist. On those pages you won't find more than a single bold-faced reminder acting as a printed sound bite.

One aspect of modern business life isn't addressed directly. It's the "consulting" or "temporary" employee. These workers (often highly skilled and highly-trained technicians) may work at an employer's place of business for many months on a single project or related series of projects. They are paid very well for their work, but receive no corporate benefits or statutory benefits from the company that uses their talents.

Consulting workers have become

an important part of the workforce in the United States. Despite their importance to business, Hiam doesn't say much about motivating them. It's not clear whether he intends them to be included in his general comments. If they are, Hiam may want to take another look at motivating our consulting co-workers.

They may be motivated by only a few of the same factors that are more appropriate as leadership tools for permanent employees.

Despite some visual and organizational drawbacks, "Making Horses Drink" is packed with ideas that help people become business leaders who are valuable to their industry and their community. It's an absolute smorgasbord of creative motivational approaches and techniques that leaders can begin to use immediately.

— Henry Holtzman

Top Health Care Medical Clinics/Groups in The Inland Empire

Ranked by Total Number of Physicians Employed/Contracted

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Medical Group Address City, State, Zip	# of Physicians: Employed Contracted	Organization: (IPA/Grp. Pract.)	Total Employees	Year Founded	Percentage of Prepaid Patients	Urgent Care Services	Nat. Accredited: Surg. Centers Clinic/Group	Top Local Executive Title Phone/Fax E-Mail Address
1. NAMM California 3281 E. Guasti Rd. Ontario, CA 91761	21 1,500+	IPA Multi-Specialty	750	1983	95%	Yes	N/A N/A	Rene Morel Vice President (909) 605-8000 prowland@nammc.com
<i>NAMM California manages PrimeCare Medical Network, Inc. with groups in Chino, Covina, Hemet, Ontario, Redlands, Riverside, San City & Temecula.</i>								
2. ProMed Health Network 1154 N. Mountain Ave. Upland, CA 91786-3633	0 980+	IPA Multi-Specialty	87	1988	80%	Yes	N/A N/A	Jeerreddi Prasad, M.D./President Kishan Thapar, M.D./CEO (909) 932-1045/932-1065 kharvey@promedhealth.com
3. Beaver Medical Group 2 W. Fern Ave. Redlands, CA 92373	126 500+	Multi-Specialty	0	1945	80%	Yes	No Yes	Stephen Peterson President (909) 793-3311/798-1740
4. Vantage Medical Group 3880 Lemon St., Ste. 310 Riverside, CA 92501	0 520	IPA	75	1985	100%	No	No No	Helene Beilman Vice President (909) 778-1360/778-1363
5. Kaiser Permanente Medical Center, Fontana 9961 Sierra Ave. Fontana, CA 92335	400	Multi-Specialty Full Service Medical Care	4,200	1943	100%	Yes	N/A N/A	Jennifer Buch-Silvestri Area Associate Medical Director (909) 427-4270/427-7193
6. Loma Linda University Health Care 11370 Anderson St. Loma Linda, CA 92354	400+	Medical School Faculty Practice	900+	1967	15%	Yes	No Yes	Roger Hadley, M.D. President (909) 558-2315/558-2446
7. Riverside Medical Clinic 3660 Arlington Ave. Riverside, CA 92506	87 289	Multi-Specialty Medical Group	551	1935	70%	Yes	Yes	Steve Larson, M.D./Chairman/CEO Judy Carpenter/President/COO (909) 782-3744/782-3834
8. Riverside Physician Network 1650 Iowa Ave., Ste. #220 Riverside, CA 92507	0 300+	IPA	43	1984	80%	Yes and Individual Physician Call Service	Yes Yes	Charles Stewart IV CEO (909) 788-9800/788-0098 www.rpdccs.com
9. Mission Medical Group 3880 Lemon St., Ste. 310 Riverside, CA 92591	0 300	IPA	WND	1996	100%	Yes	No No	Daniel Bouland President (909) 778-1355/778-1363

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the groups 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, 10532 Acacia Street, Suite B5, Rancho Cucamonga, CA 91730. Researched by Sondra Olivera. Copyright 2002 Inland Empire Business Journal.

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Best-selling Business Books

Here are the current top 11 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. "Good to Great," by Jim Collins (HarperCollins...\$27.50) (7) Climbing the steps from being good to being great.
2. "Who Moved My Cheese?" by Spencer Johnson (Putnam...\$19.95)**(1)* A way to deal with change at work and away from it.
3. "Rich Dad, Poor Dad: What the Rich Teach Their Kids About Money That the Poor and Middle Class Do Not," by Robert T. Kiyosaki and Sharon L. Lechter (Warner Books...\$15.95)**(3) It takes know-how about using money to become rich.
4. "Love Is the Killer App: How to Win Business and Influence Friends," by Tim Sanders and Gene Stone (Crown Publishing...\$21.00) (4) Why and how nice guys finish first, not last.
5. "The Agenda," by Michael Hammer (Crown Publishing...\$27.50) (2) What all business must do to survive the current decade.
6. "Jack: Straight From the Gut," by Jack Welch and John A. Byrne (Warner Bros....\$29.95) (5) A kinder Jack Welch reveals why he was so driven as GE's CEO.
7. "Character Counts," by John Bogle (McGraw-Hill...\$24.95) (8) Founder of Vanguard tells why principles matter in business.
8. "Fish! A Remarkable Way to Boost Morale and Improve Results," by S. Lundin, J. Christiansen and H. Paul (Hyperion...\$19.95) (6) Putting fun and games back into daily work.
9. "First, Break All the Rules," by Marcus Buckingham and Curt Coffman (Simon & Schuster...\$25.00) (8)** Great managers break the conventional management rules.
10. "Execution: The Discipline of Getting Things Done," by Larry Bossidy and Ran Charan (Crown Publishing...\$27.50)** Why executing a plan well is the true core of every business.
11. "Mars and Venus in the Workplace," by John Gray, (HarperCollins...\$24.95) (9) How men and women can do better together in the workplace.

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

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

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

Complaints...

Praise! Suggestions?

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Top Health Care Medical Clinics/Groups in The Inland Empire

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Ranked by Total Number of Physicians Employed/Contracted

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Medical Group Address City, State, Zip	# of Physicians: Employed Contracted	Organization: (IPA/Grp. Pract.)	Total Employees	Year Founded	Percentage of Prepaid Patients	Urgent Care Services	Nat. Accredited: Surg. Centers Clinic/Group	Top Local Executive Title Phone/Fax E-Mail Address
Inland Medical Centers 3410 La Sierra Ave., F369 Riverside, CA 92503	11 250	IPA	50	1986	52%	Yes	No No	Barbara Bolivar CEO (909) 785-1952/785-9660
Kaiser Permanente Medical Center, Riverside 10800 Magnolia Ave. Riverside, CA 92505	245 0	Multi-Specialty Full Service Medical Care	2,400	1989	100%	Yes	N/A N/A	Michael A. Neri, M.D. Area Assoc. Medical Director (909) 353-2000/353-4611
San Bernardino Medical Group, Inc. 1700 N. Waterman San Bernardino, CA 92404	18 200+	Multi-Specialty Practice Group	121	1954	73%	Yes	Yes No	James W. Malin CEO/Administrator (909) 883-8611/881-5707 administration@sbmed.com
ProMed Health Network of San Antonio 1154 N. Mountain Ave. Upland, CA 91786	0 217	IPA	100	1994	100%	Yes and Physician on Call 24 Hrs.	N/A No	Jeerreddi Prasad, M.D./President Vi Dupre/Reg. Administrator (800) 281-8886/(909) 932-1065
Community Medical Group of Corona 830 Magnolia Ave. Corona, CA 92879	8 200+	Primary Care	50	1999	90%	Express Care	No N/A	Ghassan Hadi Medical Director (909) 739-7778/340-9665
Inland Faculty Medical Group, Inc. 952 S. Mt. Vernon Ave., Ste. B Colton, CA 92324	4 200	IPA	N/A (MSO Provided)	1994	100%	Yes	N/A N/A	Emily A. Ebert, M.D. President (909) 433-9111/433-9199 mek@ems-online.com
McKinley Medical Group Inc. 9661 Magnolia Ave., Ste. B Riverside, CA 92503	181	IPA	0	1995	N/A	No	N/A N/A	John Mukherjee CEO (909) 359-0779/689-6644
Inland HealthCare Group, Inc. cto Inland Health Organization 1980 Orange Tree Ln., Ste. 200 Redlands, CA 92374	10 165	Multi-Specialty IPA and Prime Care Group Practice	10 (MSO Provides all Non-Physician/ PA Employees)	1993	75%	Extended Care	No N/A	Rajiv Dhabuwala, M.D. President (909) 335-7171
Victor Valley IPA Medical Group 15201 11th St., #500 Victorville, CA 92392	0 175	IPA	10	1989	95%	Yes (Off Site)	No No	Dr. M. Ahluwalia President (760) 245-4747/245-4868
Hemet Community Medical Group 41885 E. Florida Ave. Hemet, CA 92544	4 153	IPA	176	1985	N/A	Yes	N/A N/A	Kali P. Chaudhuri CEO (909) 791-1111/791-1120
St. Mary Choice Medical Group 18564 Hwy. 18, Ste. 105 Apple Valley, CA 92307	0 137	IPA	160	1993	N/A	Yes	N/A N/A	Manmohan Nayyar, M.D. President (909) 791-1111/791-1120
Oasis IPA 275 N. El Cielo Palm Springs, CA 92262	0 80	IPA	WND	1992	N/A	Yes	No No	Helene Leclair Vice President (760) 320-3566/323-8674
High-Desert Physician Assoc. 41885 E. Florida Ave. Hemet, CA 92544	0 79	IPA	30	1993	N/A	N/A	N/A N/A	Michael Foutz CEO (909) 791-1111/791-1120
High Desert IPA Medical Group 18270 Siskiyou Rd., Ste. A Apple Valley, CA 92307	0 54	IPA	60	1993	N/A	Yes	N/A N/A	Michael Foutz CEO (909) 791-1111/791-1120
Retlands Family Physicians 1520 Barton Rd. Redlands, CA 92373	4 50	IPA	15	1982	50%	Yes	No No	Sandee Derryberry Executive Director (909) 798-7766/792-8627
Tower Industrial Medical Group 1218 E. Lexington Ave. Pomona, CA 91766	25 10	24-Hour Full Service Medical Care	175	1969	0	Yes	Yes Yes	Darla Marino Account Executive (909) 628-2777/465-9586
U.S. Health Works Medical Group 2171 S. Grove Ave., Ste. A Ontario, CA 91761	8 12	Occupational Health, Industrial Medicine	30	1980	None	Yes	No No	Kathy Herndon Area Manager (909) 923-4080/930-0704
Desert Medical Group 275 N. El Cielo Palm Springs, CA 92262	20 0	Medical Group	WND	1981	N/A	Yes	No Yes	Marc Hoffing, M.D. Medical Director (760) 320-8814/320-6477
Raincross Medical Group, Inc. 4646 Brockton Ave. Riverside, CA 92506	19 0	Family Practice	120	1995	64%	Yes	No Yes	Chester Cartright Director of Operations (909) 774-2800/774-2925
U.S. Health Works Medical Group 1760 Chicago Ave., Ste. J3 Riverside, CA 92507	6 10	24 Hr/7 Day Occupational Health, Industrial Medicine	17	1980	None	Yes	No No	Eileen Jazo Center Manager (909) 781-2200/781-2220
U.S. Health Works Medical Group 801 Corporate Center Dr., #130 Pomona, CA 91768	6 10	Occupational Health, Industrial Medicine	15	1980	None	Yes	No No	Angie Caratachea Manager (909) 623-1954/623-4988

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Former Model...

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in appearance makeup made—in front of the camera—and in her everyday life.

A fascination with the glamorous movie stars of the 40s and 50s, an age she identifies with an elegant style of beauty in such films as "An Affair to Remember," one of her all-time favorite movies. "How do actresses like Audrey Hepburn achieve their special radiance?" she wondered. "It was beautiful makeup, but still approachable—details in movement."

Her curiosity led her to research the variety of cosmetics used to transform and enhance the actresses' natural beauty. In some cases, she remembered, the stars were all but unrecognizable without putting on their faces, and some were not very pretty at all. This indeed, was magic to the young model.

One of the most important ele-

ments they all had in common, Abrams soon realized. "They, models and stars alike, all had good skin!" The path was now clear for her; help women to not only look better, but more importantly, understand the factors that determine the health of our largest organ and learn ways to improve and heal it.

"What we eat is a vital, largely overlooked part of a healthy body and clear, luminous skin," she emphasized. "Live food—raw fruits and vegetables—from sources as pure as possible are so important. No smoking! Smoking harms the skin. I didn't realize before just how detrimental it can be to the skin. It removes oxygen, makes it thinner, and often results in a yellow cast."

Exercise is necessary, also, to keep blood flowing and the motor running. As time goes on, many women develop skin problems from the aging process and too much sun. "Skin goes all the way down to the nails," Abrams said. "People put the wrong products

on their skin and some of these things can fight with their skin. I prescribe what will work for each individual."

Abrams received her esthetician's (study of modern skin care products) license from Citrus College "I wanted something to really help the individual have better skin today...beautiful skin tomorrow. No sugar coating. I need to have a relationship of trust with my customers. You should look the best you are right now; looking younger is over-rated."

Abrams does not treat diseases and refers clients to dermatologists for various conditions. She also plans to continue her studies at the International Derma Institute and Citrus College.

"The older stars were more alluring and pretty, with a little mystery—they had character," Abrams notes. The new performers' approach is different—more obvious sex, instant gratification. "But they still want to have good skin; they're showing enough of it!"

Abrams was recently introduced to a product she trusts and believes in called Obaji, the use of which has become her specialty.

Diane Francine Skin Care has found a professional home in the new offices of Pomona Surgical Center, Second Floor, 221 N. San Dimas Ave. in San Dimas, and may be reached at (909) 599-2241.

American Mortgage Networks Expands Operations in Ontario

American Mortgage Network (AmNet), a taxable REIT subsidiary of American Residential Investment Trust, Inc. (NYSE:INV), announced that it is expanding Southern California operations with the opening of a new regional center in Ontario to serve mortgage brokers.

David Pilotte has been appointed vice president regional manager. With more than 18 years experience in mortgage lending, Pilotte most recently was branch manager for Fleet Mortgage. He has also worked for Plaza Funding, Unified Mortgage and ICA Mortgage.

Loreen King has been appointed assistant vice president/ regional operations manager. She has more than 19 years experience in mortgage lending. Before joining AmNet, King was operations and underwriting manager for Fleet Mortgage/Washington Mutual. She has also worked for Monument Mortgage, Victoria Mortgage and Plaza Funding.

In commenting on the opening of the Ontario Center Pilotte said, "There is enormous opportunity to quickly establish a presence in the Inland Empire, rated the second least expensive region in the state by the

California Association of Realtors®. New home building continues to flourish in the area, offering numerous affordable choices for potential homebuyers. Working with mortgage brokers who play a key role in the local real estate finance community, we expect rapid growth from the Ontario Center."

The Ontario Center expects to employ an operations staff of 19 mortgage banking professionals. It is located at 4141 Inland Empire Boulevard, #250 in Ontario. The telephone number is 800-687-0432 and the fax number is (909) 944-4945.

AmNet also has regional centers in Sacramento, San Diego, New Haven, Atlanta and Portland, Ore., as well as satellite offices in Mission Viejo, and Kirkland, Wash. For the first quarter of 2002, AmNet funded \$368.9 million in home loans. By the end of 2002, AmNet's closed loan volumes are anticipated to be \$500 million per month. AmNet is currently approved to do business in 25 states either by license or exemption. It expects to be approved to do business in 40 states by license or exemption by the end of 2002.

Glen Ivy...

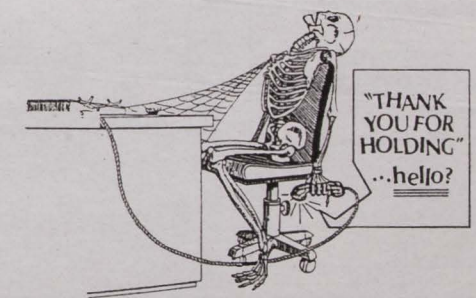
continued from page 29

Schlekeyew will now oversee a staff of 100 with 50 service areas for massages, facials, manicures, pedicures, and other therapeutic body services.

Sprawled over five acres of lush vegetation, palm trees, citrus trees, bougainvillea, and birds of paradise; nestled in a secluded canyon of the Santa Ana Mountains, lies Glen Ivy Hot Springs Spa. From an ancestral home of a tribe the Spaniards later called Luiseños, to today's mecca for stressed-out urbanites, the historic Glen Ivy Hot Springs Spa has rejuvenated bodies and spirits with its precious natural hot mineral waters for hundreds of years.

Noted by *National Geographic Traveler Magazine* as one of the "24 Best Spas in America," Glen Ivy's main attraction is the centuries-old natural hot mineral springs. Guests can enjoy 17 pools and spas, including the bubbly Champagne pools, indoor Roman baths, and the two newest additions: the vista spa and the covered salt water spa.

A complete list of spa services and prices, etc. are featured on the spa's Web site, www.glenivy.com, or call 1-888-CLUB-MUD.



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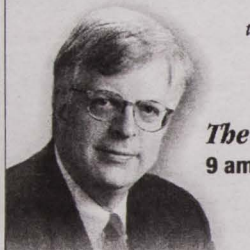


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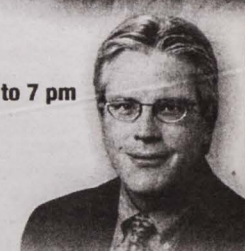
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SPA TIME, 900 E. SATURNINO RD., APT. 140, WILLIAM WATERS, PALM SPRINGS, CA 92262-7572
ALL STAR CLEANERS, 4741 E. PALM CANYON DR., STE. A, STEINER GROUP, 695 TOWN CENTER DR., STE. 400, MICHAEL JANOT, COSTA MESA, CA 92626-7189
LIFE STYLES HEALTH SCIENCE CENTER, 41590 INDIAN TRL., DESERT MEDICAL GROUP INC., RANCHO MIRAGE, CA 92270-4462
C & M ELECTRIC, 13638 SAN LEANDRO AVE., MARK GABORKO, YUCAIPA, CA 92399-5430
DRAGON MARSH, 3744 MAIN ST., LINDA SHRODDE, RIVERSIDE, CA 92501-3317
MISSION TOBACCO LOUNGE, 3630 UNIVERSITY AVE., KITTY MULLIN, RIVERSIDE, CA 92501-3331
C & A TRUCKING, 16725 BLOCKER DR., GEORGE ALVAREZ, RIVERSIDE, CA 92504-6270
ULTIMATE CLEANING SVC., 5734 BROCKTON AVE., HAROLD BENNETT, RIVERSIDE, CA 92506-1845
COMFAC, 5981 WINDEMERE WAY, DIANN JOHNSTON, RIVERSIDE, CA 92506-3773
THE MISCELLEANEOUS SHOPPE, 9818 MISSION BLVD., JANET HILL, RIVERSIDE, CA 92509-2539
OUTLAW ENGINEERING & CONSTRUCTION, 9035 63RD ST., WENDELL SMITH, RIVERSIDE, CA 92509-5053
CLASSIC COATINGS, 21190 OLIVE ST., CHARLES LIP-PINCOTT II, LAKE ELSINORE, CA 92530-4617
FREAK ACCESSORIES, 250 S. LYON AVE., #520D, JACOB DIAZ, HEMET, CA 92543-3850
MAIN LINE TRAINS, 222 E FLORIDA AVE., MILTON FRYMIRE, HEMET, CA 92543-4206
A LADY'S INDULGENCES, 44345 HILLCREST LN., SHERRY CANNON, HEMET, CA 92544-5441
T & T BOXES, 25214 JUTLAND DR., TISHA WARREN, HEMET, CA 92544-9143
ONLINE MARKETING USA, 44252 GALICIA DR., CONSTANCE PETERS, HEMET, CA 92544-9147
H & R LANDSCAPING, 523 STOCKHOLM CT., RIGOBERTO LARIOS, HEMET, CA 92545-2378
AFM & ASSOC., P.O. BOX 2056, MICHAEL TRACY, IDYLLWILD, CA 92549-2056
J & S FINE GIFTS, P.O. BOX 2201, STEPHEN LOMAX, IDYLLWILD, CA 92549-2201
DIGITAL CONSULTING SVC., 11663 VIA COLINA, DONALD KRASNAK, MORENO VALLEY, CA 92555-5308
BEST WESTERN IMAGE, 24840 ELDER AVE., SHREEJI KRUPA INC., MORENO VALLEY, CA 92557-7300
SUGAR LOAF REALTY, 70111 STATE HIGHWAY 74, #100, JANET REID, MOUNTAIN CENTER, CA 92561-3903
GENTLE DRY CLEANERS, 25600 HANCOCK AVE., STE. 101, SUNG IM, MURRIETA, CA 92562-5959
TITAN WATER TREATMENT, 28914 JOANN LN., PABLO BARRIGA, MURRIETA, CA 92563-6725
WATTS ELECTRIC, P.O. BOX 1001, RONALD WATTS, MURRIETA, CA 92564-1001
MAIN STREET REALTY, 322 E. MAIN ST., SARAH TORRES, SAN JACINTO, CA 92583-4232
EXPERT NAILS, 2025 RIVER RD., MY-HANH NGUYEN, NORCO, CA 92860-3307
HE-BREWS COFFEE & BOOKSTORE, P.O. BOX 2348, CALVARY CHAPEL, CORONA, CA 92878-2348
DEL SOL GROUP, 2360 MOUNT HUMPHRIES CIR., APT. 104, RODRIGO PONCE DE LEON, CORONA, CA 92879-7930
CRESCENT AUTO SALES, 951 HEMINGWAY DR., TAREK YAMAK, CORONA, CA 92880-5403
INDEPENDENT MEDIA, 226 N. MAPLE ST., DONNA MAEDA, CORONA, CA 92880-6913
DATA GRAFIX, 1328 LONGWOOD PINES LN., GREGG HEALY, CORONA, CA 92881-4065
RTH CONSTRUCTION, 1748 GALLOWAY LN., ROBERT HINOTE, CORONA, CA 92881-4516
INLAND EMPIRE WINDSHIELD REPAIR, 3465 SUMMITPOINTE CIR., JUAN HERRERA, CORONA, CA 92881-8354
DIAMOND LIGHTING, 1371 BROCKTON DR., JASON ERIKSEN, CORONA, CA 92882-4541
PROFESSIONAL WINDOW COVERING INSTALLATION, 2627 VIA PACIFICA, VICKIE FERRITTO, CORONA, CA 92882-6004
RUBEN SANCHEZ ASSOC., 45902 OASIS ST., STE. A, RUBEN SANCHEZ, INDIO, CA 92201-4592
HERITAGE WEALTH RESOURCES, 45230 CLUB DR., HELEN WHELCHER, INDIAN WELLS, CA 92210-8860
LORELLEN UNLIMITED, 77410 MISSOURI DR., ELEGANCE INC., PALM DESERT, CA 92211-7858
RAMSEY BURGER #2, 1677 E. 6TH ST., NANCY HOANG, BEAUMONT, CA 92223-2509
AAA AUTO BUYERS, 28371 HORIZON RD., CATHE-

DRAL CITY, CA 92234-3792
OVERLAND CONSTRUCTION UNLIMITED, 68660 MORONGO RD., RICHARD ALANIZ, CATHEDRAL CITY, CA 92234-4630
J K PROPERTY MANAGEMENT, 685 E. VISTA CHINO, APT. 7, JIMMIE KLUCK, PALM SPRINGS, CA 92262-3268
MADNET ENTERPRISES INC., 930 W. EDGEHILL RD., SAN BERNARDINO, CA 92405-2019
RIKREATIONS, 4524 SUWANNEE ST., RICARDO MORENO, RIVERSIDE, CA 92501-1586
MAKING IT RIGHT, 10135 JAMAICA CIR., RAUL DURON, RIVERSIDE, CA 92503-1024
H2O WATERSPORTS, 12122 SEVERN WAY, MIKE HINKLEY, RIVERSIDE, CA 92503-4804
SPECTRUM REAL ESTATE, 11860 MAGNOLIA AVE., STE. J, WILLIAM KATH, RIVERSIDE, CA 92503-4911
WILLIAMS FAMILY CHILD CARE, 3262 GLENBROOK ST., PATRICIA WILLIAMS, RIVERSIDE, CA 92503-5464
ALL IMPROVEMENTS & CONSTRUCTION, 5739 CENTRAL AVE., JEFFREY SCOTT, RIVERSIDE, CA 92504-2053
INSURANCE RESTORATION NETWORK, 8787 CONTINENTAL DR., ISAAC MOISE, RIVERSIDE, CA 92504-4235
R & R POOLERS, 1335 CADWELL CT., JOSEPH DEBRICK, RIVERSIDE, CA 92506-4010
LAW OFFICES OF GEOFFREY HOPPER & ASSOC., P.O. BOX 51960, GEOFFREY HOPPER, RIVERSIDE, CA 92517-2960
ROSE VALLEY MANAGEMENT CO., 603 E LATHAM AVE., #1, TSU LEE, HEMET, CA 92543-4342
GOOD NEWS STREET PAINTING & CORING, P.O. BOX 5411, FREDERICK HARVEY, HEMET, CA 92544-0411
KIMSY, 27465 SOBOBA ST., ROBERT WALKER, HEMET, CA 92544-8430
HEMET WEST REALTY, 155 N. CAWSTON AVE., STE. 255, HUELAN FIELDS, HEMET, CA 92545-5256
UNIQUE PLEX, 3823 SYDNEY ST., NORMAN MILLNER, HEMET, CA 92545-6338
J C TRUCKING, 15209 BLACK SHADOW DR., JORGE SUAREZ, MORENO VALLEY, CA 92551-4005
LATTE DAH EXPRESSO, 12220 PIGEON PASS RD.,

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ETA CREEK DR., MARY
QUILLEN, MURRIETA, CA
92562-3402

BLUE MOON LIMOUSINE,
24051 FIVE TRIBES TRL.,
ENRIQUE NAJERA, MUR-
RIETA, CA 92562-4629

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38110 CLEAR CREEK ST.,
DOUGLAS BROUWER,
MURRIETA, CA 92562-
9352

ENCHANTING WOODS,
17650 HOLDEN DR., TIM-
OTHY HARGUS, PERRIS,
CA 92570-8099

**INVESTIGATIVE RE-
SEARCH RECOVERY
SVCS.**, 19691 SEATON
AVE., RENEE RUIZ, PER-
RIS, CA 92570-9270

AMERICAN MULTISERVE,
398 GREENVILLE RD.,
STEPHEN ENDSHADLER,
SAN JACINTO, CA 92582-
6900

VETERANS VIEW, 31566
RAILROAD CANYON RD.,
#114, ORIN ALLEN JR.,
CANYON LAKE, CA
92587-9446

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ING NORTH COUNTY**,
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VANCE CUSTOM COACH-
ES INC., TEMECULA, CA
92589-2082

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42970 CORTE ABANILLA,
JOHN FERGUSON,
TEMECULA, CA 92592-
3623

BRIAR ROSE VINEYARDS,
41720 CALLE CABRILLO,
DORIAN LINKOGLE,
TEMECULA, CA 92592-
9201

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CHANGE**, P.O. BOX 1788,
THOMAS STANKO,
TEMECULA, CA 92593-
1788

**MOON GLOW JEWELRY
ACCESSORIES & GIFTS**,
12762 BROOKHURST ST.,
#560, DIANA ADAMS,
GARDEN GROVE, CA
92840-4847

ACCESS REALTY, 2680
GARRETSON AVE.,
MATTHEW WOLFSON,
CORONA, CA 92881-3506

TITAN LOGISTICS, 1655 W.
6TH ST., DIVERSIFIED
PRODUCTS INTL., CORO-
NA, CA 92882-2953

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ISTRIES**, 791 W. ON-
TARIO AVE., GABRIEL
AMAYA, CORONA, CA
92882-5262

**COMPUTRON COMPUTER
SVCS.**, 2538 GLENBUSH
CIR., JONATHAN DE LA
CRUZ, CORONA, CA
92882-8600

**AMERICAN NATIONAL
UNIVERSITY MARTIAL
ART**, 3232 Foothill
Blvd., James Oh, La
Crescentia, CA 91214-
2635.

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UNIVERSITY MARTIAL
ART**, 3232 Foothill
Blvd., James Oh, La
Crescentia, CA 91214-
2635.

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82375 MARKET ST., STE.4,
JOSE REYES JIMENEZ,
INDIO, CA 92201-2211

CURIEL FASHIONS, 81723
TECOMA AVE., JUAN
CURIEL, INDIO, CA
92201-3081

EL SOL FURNITURE, 82719
MILES AVE., ELSA
NAVARO, INDIO, CA
92201-4229

**PLACID MIND INCENSE
CO.**, 1548 E. JACINTO
VIEW RD., JOHN DAVIS,
BANNING, CA 92220-5837

WEST COAST RENT A CAR,
69200 E. PALM CANYON
DR., PALM SPRINGS MO-
TORS INC., CATHEDRAL
CITY, CA 92234-1419

THE PARKING CO., 33635
CATHEDRAL CANYON
DR., ROBERT
MCWHIRTER, CATHE-
DRAL CITY, CA 92234-
4522

SUMMIT SALES, P.O. BOX
719, THOMAS HILL, LA
QUINTA, CA 92253-0719

**INSIGHT INSURANCE
SVCS.**, 78820 SANITA DR.,
SUNNIE HOPPE, LA
QUINTA, CA 92253-3888

LOUISE HAIR STUDIO, 116
LA PLZ., RAFI ENTER-
PRISES INC., PALM
SPRINGS, CA 92262-6380

SOLAR ENERGY CENTER,
2508 S. CALLE PALO
FIERRO, DON MCFALL,
PALM SPRINGS, CA
92264-4012

DESIGNER DECK, 5300 E.
WAVERLY DR., NEAL
BRATT, PALM SPRINGS,
CA 92264-6121

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ROPRACTIC CNTR.**, 8151
ARLINGTON AVE., #N,
TRINGALI PORTNIER,
CHIROPRACTIC INC., RIV-
ERSIDE, CA 92503-
0436

YAN HEALING CENTER,
3700 VAN BUREN BLVD.,
#3107, YAN LIU, RIVER-
SIDE, CA 92503-4250

ALS FLOORING, 10162 INDI-
ANA AVE., ABDULLAH
MOZAIN, RIVERSIDE, CA
92503-5302

CARTRIDGE EXPRESS,
14197 FOUR WINDS DR.,
RONALD POWE, RIVER-
SIDE, CA 92503-9500

**VINCENT FINNEY CON-
SULTING**, 8185 MAGNO-
LIA AVE., #328, MALIA
VINCENT-FINNEY,
RIVERSIDE, CA 92504-
3409

**CHUQUIMIAS ADULT FAMIL-
Y HOME**, 16465 PICK
PL., LIDIA CHUQUIMIA,
RIVERSIDE, CA 92504-
5641

**SENIOR LAW & ESTATE
PLANNING CNTR.**, 6529
RIVERSIDE AVE., STE.
155, JOSEPH MOYNIHAN,
RIVERSIDE, CA 92506-
3118

T H MARIE PHAN, 19320
TOTEM CT., THU HONG
PHAN, RIVERSIDE, CA
92592-2259

92508-6249
**ADVANCED SPECTRUM
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DA, HENRY FLORES,
RIVERSIDE, CA 92509-
7217

2 C'S 2 CLEAN, 18029
BROOMAL AVE., NINA
COBLENZ, LAKE ELSI-
NORE, CA 92530-6005

TO DYE FOR, 18 DEL BRIEN-
ZA, ROXIE DEROSSIER,
LAKE ELSINORE, CA
92532-0221

CUSTOM TILE BY MIKE,
P.O. BOX 2923, MICHAEL
VILARD HEMET, CA
92546-2923

IDUILLTHUME CREATIONS,
P.O. BOX 778, JULIE
MCHAM, IDYLLWILD, CA
92549-0778

DHP, 25948 PARSELY AVE.,
NATHAN LOPEZ,
MORENO VALLEY, CA
92553-5041

**THE BEHAVIORAL
HEALTH CORP.**, 23025
ATLANTIC CIR., STE. F,
MORENO VALLEY, CA
92553-5909

HANCOCKS DESSERT CO.,
23726 BALLESTROS RD.,
TAMMY HANCOCK,
MURRIETA, CA 92562-
2138

GROOM ENGINEERING,
24720 SHOSHONE DR.,
BRIAN GROOM, MURRI-
ETA, CA 92562-5880

ALMOND GROVE REALTY,
42772 ALMOND GROVE
CIR., JULI JOHNSON,
MURRIETA, CA 92562-
8208

TEMECULA ACOUSTICS,
38261 IRIS WAY, JEFFREY
SECHLER, MURRIETA, CA
92563-6361

JODEES BAKERY, 27464
COMMERCE CENTER
DR., STE. A, MALINDA
BURTON, TEMECULA, CA
92590-2523

VARIETY BOX, 28837 PUJOL
ST., APT. 83, SANDRA
GREAVES, TEMECULA,
CA 92590-2833

EZ REACH TOOL CO., 27488
ENTERPRISE CIR., ACE
SINGER, TEMECULA, CA
92590-4823

GOMEZ TIRES, 28093 JEF-
FERSON AVE., JOSE
ADAME, TEMECULA, CA
92590-6610

**QUALITY CUSTODIAL
CARE**, 29610 VAIL
BROOK DR., TERI SAFE,
TEMECULA, CA 92591-
1856

**KEKTECH COMPUTER
SVC.**, 27528 ROSEBAY
CT., MICHAEL KNOWLES,
TEMECULA, CA 92591-
6115

**EXTREME SIGNS &
GRAPHICS**, 44879
MARGE PL., JAMES
LARSEN, TEMECULA, CA
92592-1405

WEDDINGS PARKLE.COM,
29673 AVENIDA DE
CALAZADA, CAREN
HANSON, TEMECULA,
CA 92592-2259

**SEXY SAN DIEGO PRODUC-
TION**, 31539 CALLE LOS
PADRES, JAMES
STOOKINS II, TEMECU-
LA, CA 92592-5818

SOS CPR, 23051 TEIL GLEN
RD., MONIQUE FRANZ,
WILDOMAR, CA 92595-
7904

ICV CO., 1894 PALI DR.,
RICHARD SAGERDAHL,
NORCO, CA 92270-2858

EJS AUTO SALES, 2841
HAMNER AVE., EDMUN-
DO CABRERA, NORCO,
CA 92860-1931

VIP FUNDING, 903 FULLER-
TON AVE., MAURICE
JONES, CORONA, CA
92879-2516

D & R GIFTS, 1240 E ON-
TARIO AVE., STE. 102,
DENNIS MOTT JR., CORO-
NA, CA 92881-8671

**SPEEDY TURTLE CAR
WASH**, 2311 SAINT
JOSEPH AVE., ERIC
SACKRISON, LONG
BEACH, CA 90815-1832

RICARDOS NU VISION, 2533
S MALCOLM AVE., RI-
CARDIO ARIAS, ONTARIO,
CA 91761-6068

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81106 U.S. HIGHWAY 111
#4F-169, ADAM, SANTIA-
GO, INDIO, CA 92201-6600

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THRIFT STORE**, P.O.
BOX 1095, BONNIE
MULLEN, BLYTHE, CA
92226-1095

VINCENT G. RUIZ SUPPLY,
85216 CAIRO ST., VIN-
CENT RUIZ, COACHEL-
LA, CA 92236-2510

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9551 SANTA CRUZ RD.,
SUSAN ORTIZ, DESERT
HOT SPRINGS, CA 92240-
1735

PASQUALE MOTORS,
DESERT HOT SPRINGS,
65090 1/2 SAN JACINTO
LN., SERGIO VALDEZ,
DESERT HOT SPRINGS,
CA 92240-5011

ACME MOVING, 13875 KAY
RD., WILLIAM WILSON,
DESERT HOT SPRINGS,
CA 92240-5361

DR. GOLF USA, P.O. BOX
13490, GOLF USA INC.,
PALM DESERT, CA 92255-
3490

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ITALIANA**, 73405 EL
PASEO, #330, CV FOOD
SVCS. INC., PALM
DESERT, CA 92260-4214

AMCO JAX PLUMB, 1572 N.
PALM CANYON DR., JAX
PLUS LL PALM SPRINGS,
CA 92262-4410

**E Z STORAGE OF PALM
SPRINGS LL**, 160 S. SAT-
URMINO DR., #5, PALM
SPRINGS, CA 92262-7170

MTB PRODUCTION CO., 962
E. MURRAY CANYON
DR., KAREN MARMOR,
PALM SPRINGS, CA
92264-4014

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GALOWS & SPA**, 68950
U.S. HWY 111, #250, JEF-
FREY GOOLST, RANCHO
MIRAGE, CA 92270

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TEMS**, P.O. BOX 186, KEL-
LY BRUNER, RANCHO
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JOSEPH VARCO, RANCHO
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SITY AVE., #201, ROBERT
KRIEGER, RIVERSIDE, CA
92501-3331

**MAIN STREET BUILDING
PARTNERSHIP**, P.O. BOX
570, IAN DAVIDSON,
RIVERSIDE, CA 92502-
0570

YC CLOTHING, 5700 VAN
BUREN BLVD., YON CON-
DEN, RIVERSIDE, CA
92503-2087

**ALL AMERICAN AD-
VANCED SECURITY
INC.**, 9400 GARFIELD ST.,
APT. 26, RIVERSIDE, CA
92503-3715

**MARISCOS ESPINOZA
RIVERSIDE**, 10330 AR-
LINGTON AVE., STE. 1,
IRENE ESPINOZA, RIVER-
SIDE, CA 92505-1166

MOA CONSULTING, 43376
COOK ST., APT. 149,
MICHELE ARMSTRONG,
PALM DESERT, CA 92211-
3119

K & B ENTERPRISES, 5060
SPRING VIEW DR., KKE
CORP., BANNING, CA
92220-3364

HAMMONDS SVCS., 67179
SAN GABRIEL CIR.,
RICHARD HAMMOND,
CATHEDRAL CITY, CA
92234-5025

OGS AUTO ACCESSORIES,
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CANYON DR., STE. 14B,
ALVARO VILLA, CATHED-
RAL CITY, CA 92234-
7280

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AVENIDA RUBIO, LON-
NIE VANDER VORST, LA
QUINTA, CA 92253-5517

KC DEVELOPMENT INC.,
47750 ADAMS ST., #311,
LA QUINTA, CA 92253-
7100

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AGEMENT**, P.O. BOX
2247, CAROL BRANDEL,
PALM DESERT, CA 92261-
2247

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HOME**, 1370 E. VIA ES-
CUELA, ADA HENRY,
PALM SPRINGS, CA
92562-3366

TYLERS AMUSEMENTS,
39220 GRAY SQUIRREL
RD., THOMAS DAVIES,
TEMECULA, CA 92592-
8462

**COVERALL OF TEMECU-
LA**, 32390 SHRIMP LN.,
JOSEPH BUBBICO, WIN-
CHESTER, CA 92596-9790

**RAMON CASTILLOS LAND-
SCAPE**, 82367 MOUN-
TAIN VIEW AVE., RAMON
CASTILLO, INDIO, CA
92201-2185

**REAL ESTATE LOAN NET-
WORK**, 41665 BOARD-

TER, CA 92282-2816

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222, DANIEL SCHEL-
LENGER, RIVERSIDE, CA
92502-0222

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4350 SAINT GEORGE PL.,
DAVID SANTOS, RIVER-
SIDE, CA 92504-2433

ABRACADABRA, 14212
CAMINO DEL ORO,
VANDY LAVELLE, RIVER-
SIDE, CA 92508-2428

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RY**, 231 E. FLORIDA AVE.,
ALITA HENRY, HEMET,
CA 92543-4205

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24735 MORNING MIST
DR., MORENO VALLEY,
CA 92557-3203

THE AFFORDABLE BRIDE,
12125 DAY ST., DEBORAH
LEWIS, MORENO VAL-
LEY, CA 92557-6702

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RD., #103, DAVID DUDEK,
MURRIETA, CA 92562-
5747

JONES REPORTING SVC.,
25050 CORTE ANCHA,
KRISTINE JONES, MUR-
RIETA, CA 92563-5250

**SEND ME GOSPEL PRODU-
TION**, 26214 MAN-
ZANITA ST., CHARLES
JOHNSON, MURRIETA, CA
92563-6321

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ARTISTS**, P.O. BOX 194,
RYAN BENNETT, MURRI-
ETA, CA 92564-0194

OLAGO TAX SVC., 165 RA-
MONA EXPY., FRANCIS
CA RIVAS, PERRIS, CA
92571-7458

FINNEY TECHNOLOGIES,
25890 ROLLING HILLS
DR., JUSTIN FINNEY,
MENIFEE, CA 92584-9052

**BENFORDS HAIR
GALLERY**, 42167
ROANOAKE ST., CHERYL
BENFORD, TEMECULA,
CA 92591-3828

SMOKE 4 LESS, 27536 YNEZ
RD., STE. F25, DIAB
BARAKAT, TEMECULA,
CA 92591-4665

RANCHO DONUTS, 29588
RANCHO CALIFORNIA
RD., STE. K3, VUTHA
EAR, TEMECULA, CA
92591-5796

KAHALA KATERING, 39566
SARAH DR., CHERYL
MARTIN, TEMECULA, CA
92591-7330

TYLERS AMUSEMENTS,
39220 GRAY SQUIRREL
RD., THOMAS DAVIES,
TEMECULA, CA 92592-
8462

**COVERALL OF TEMECU-
LA**, 32390 SHRIMP LN.,
JOSEPH BUBBICO, WIN-
CHESTER, CA 92596-9790

**RAMON CASTILLOS LAND-
SCAPE**, 82367 MOUN-
TAIN VIEW AVE., RAMON
CASTILLO, INDIO, CA
92201-2185

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O'CONNOR, PALM
DESERT, CA 92211

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TIVE**, 68759 H ST. # 111,
MARIA E. QUEVEDO,
CATHEDRAL CITY, CA
92234-2023

TAKE EUROPEAN CARE,
31200 LANDAU BLVD.,
APT. 401, KATARZYNA
PROSTAK, CATHEDRAL
CITY, CA 92234-5165

LUNAS GARDENING, 67425
TAMARA RD., GILBERT
LUNA, CATHEDRAL
CITY, CA 92234-3499

MICHAELS HOT DOGS,
31210 AVENIDA MAR-
AVILLA, NORMA MAR-
QUEZ, CATHEDRAL CITY,
CA 92234-2790

VILLAGE DONUT, 13900
PALM DESERT, #A,
SARADY PENG, DESERT
HOT SPRINGS, CA 92240

**FLEMINGS PRIME STEAK-
HOUSE**, 71800 HIGHWAY
111, #C101, FLEMINGS
WESTCOAST LLP, RAN-
CHO MIRAGE, CA 92270-
4425

FOXY NAILS, 74260 RAMON
RD., #111, OANH TRAN,
THSD PALMS, CA 92276

HUSBANDS 4 RENT, P.O.
BOX 236, LLOYD KOTAB,
CREST PARK, CA 92326-
0236

**LOS ROBLES CARRIER
SVCS.**, 6560 VAN BUREN
BLVD., STE. E, MARISELA
DE ROBLES, RIVERSIDE,
CA 92503-1542

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UNITED PRESS WORKS,

Top Health Care Medical Clinics/Groups in The Inland Empire

continued from Page 46

Ranked by Total Number of Physicians Employed/Contracted

Medical Group Address City, State, Zip	# of Physicians: Employed/Contracted	Organization: (IPA/Grp. Pract.)	Total Physicians	Year Founded	Percentage of Prepaid Patients	Urgent Care Services	Nat. Accredited: Surg. Centers Clinic/Group	Top Local Executive Title Phone/Fax E-Mail Address
31. Orthopedic Medical Group of Riverside, Inc. 6800 Brockton Ave. Riverside, CA 92506	16	Orthopedics Physical Therapy Pain Management	103	1965	20%	No	No	Donna Lindsay CEO (909) 683-0650/683-0988
32. U.S. Health Works Medical Group 12111 Central Ave. Chino, CA 91710	15	Family Practice, Industrial Medicine	48	1983	2%	Yes	No	Alvin Yee, M.D. Medical Director (909) 628-6011/628-7801
33. Community Medical Group of Riverside Inc. 4444 Magnolia Ave. Riverside, CA 92501	11	Multi-Specialty	99	1975	3%	Yes	No	Richard M. Finn, FACMPE Administrator (909) 682-5661/274-3411
34. Computerized Diagnostic Imaging Center 4000 14th St., Ste. 109 Riverside, CA 92501	12	MRI, CT, Fluoroscopy, Computerized Arterial Doppler, Ultrasound, Color Doppler	49	1987	20%	No	No	Jerry Koppang CEO (909) 276-7500/276-7543 marketing@rivrad.com
35. Computerized Diagnostic Imaging Center 6485 Day St., Ste. 101 Riverside, CA 92507	12	Mammography, Ultrasound, Fluoroscopy, X-Ray	12	1987	20%	No	No	Jerry Koppang CEO (909) 276-7554/656-2048 marketing@rivrad.com
36. Computerized Diagnostic Imaging Center 4646 Brockton Ave., Raincross Bldg. Riverside, CA 92506	12	X-Ray Ultrasound Bone Densitometry	4	1987	20%	No	No	Jerry Koppang CEO (909) 774-2840/774-2841 marketing@rivrad.com
37. Computerized Diagnostic Imaging Center 1894 Business Center Dr. San Bernardino, CA 92408	12	Open MRI	2	1987	15%	No	No	Jerry Koppang CEO (909) 890-4090/890-0791 marketing@rivrad.com
38. Diagnostic Breast Imaging Center 4500 Brockton Ave., Ste. 219 Riverside, CA 92501	12	Mammography, Stereotactic Breast Biopsy, Breast Localization, Ultrasound	7	1987	20%	No	Yes	Jerry Koppang CEO (909) 276-7551/276-9883 marketing@rivrad.com
39. Milkauskas Eye Institute 39700 Bob Hope Dr., Ste. 109 Rancho Mirage, CA 92272	12	Ophthalmology Group Practice	50	1980	20%	24 Hour on Call	Yes	Albert Milkauskas, MD Medical Director (760) 340-3937/340-1940
40. Inland Eye Inst. Medical Group, Inc. 1900 E. Washington St. Colton, CA 92324	11	Ophthalmology	55	1975	N/A	Physician On Call 24 Hrs.	Yes	Christopher L. Blanton, M.D. President (909) 824-6090
41. L.M. Feldkamp III, DDS Affiliated w/Hospitality Dental Associates 164 W. Hospitality Lane, Ste. 14 San Bernardino, CA 92408	10	Dental Orthodontics	44	1980	None	24 Hour on Call	No	Jerica Cusac Office Manager (909) 888-7817/888-5280
42. L.M. Feldkamp III, DDS Affiliated w/Hospitality Dental Associates 69-730 Hwy. 111, Ste. 105 Rancho Mirage, CA 92270	5	Dental Orthodontics Children	18	1982	None	24 Hour on Call	No	Debbie V. Bottroff Office Manager (760) 321-8869/324-9929
43. U.S. Health Works Medical Group 6485 Day St., Ste. 302 Moreno Valley, CA 92507	5	Occupational & Industrial Medicine	11	1991	N/A	Yes	No	Eileen Jazo Center Manager (909) 653-5291/653-2440
44. Cal-Care Industrial Medical 502 S. Garey Ave. Pomona, CA 91766	2	Occupational Health	10	1998	0	Yes	No	Tom Blay General Manager (909) 620-8887/620-8817 calcare1@earthlink.net
45. Michael Boyko, DDS Affiliated w/Hospitality Dental Associates 4960 Arlington Ave., Ste. A Riverside, CA 92504	4	Dental Orthodontics Children	17	1982	None	24 Hour on Call	No	Heidi Dusseau Office Manager (909) 359-4911/351-2013
46. Western University Medical Center 360 E. Mission Blvd. Pomona, CA 91766	3	Family Practice Group	16	1983	10%	Yes	No	Alan Cundari Medical Director (909) 865-2565/865-2955
47. Martin Hamilton, DDS Affiliated w/Hospitality Dental Associates 8325 Haven Ave., Ste. 130 Rancho Cucamonga, CA 91730	3	Dental Orthodontics	15	1988	None	24 Hour on Call	No	Dolene Graham Office Manager (909) 989-3566/980-8072
48. Stanley Trammel, DDS Affiliated w/Hospitality Dental Associates 14285 Seventh St. Victorville, CA 92392	3	Dental Orthodontics	11	1986	None	24 Hour on Call	No	Kathy Porter Office Manager (760) 243-7957/243-1310
49. Moreno Valley Physical Therapy 11441 Heacock St., Ste. D Moreno Valley, CA 92557	3	Physical Therapists	10	1985	N/A	N/A	N/A	Terry Lawson, P.T. Owner/Director (909) 924-8977/924-7585
50. Charles Cutting, DDS Affiliated w/Hospitality Dental Associates 77-900 Fred Waring Dr. Palm Desert, CA 92260	2	Dental Orthodontics	8	1999	0	24 Hour on Call	No	Joanie James Office Manager (760) 360-7074/360-7003
51. U.S. Health Works Medical Group 599 Inland Center Dr., Ste. 108 San Bernardino, CA 92408	1	Medical Group	25	na	na	Yes	N/A	Al Vega Center Manager (909) 889-2665/884-4114
52. U.S. Health Works Medical Group 850 E. Washington St. Colton, CA 92324	1	Medical Group	8	na	na	Yes	N/A	Al Vega Center Manager (909) 370-0572/370-4389

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the groups 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, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730. Researched by Sondra Olivera. Copyright 2002 Inland Empire Business Journal.

The Book of Lists available on Disk. Call 909-484-9765 or Download Now from www.TopList.com

CALENDAR₀₂

17 Flavors of India Family Festival at Pacific Asia Museum. Families will enjoy this afternoon highlighting the cultural diversity of the Indian sub-continent from 1-4 p.m. at the Pacific Asia Museum. It is free to the public. Visitors are invited to participate in a henna body decoration workshop. The public may participate in a demonstration and discussion of the complicated art of wearing a sari (traditional women's clothing of India). Children are invited to bring their own percussion instruments to join in an Indian musical instrument performance featuring the tabla. Also featured is an Indian cooking demonstration. Indian tea and snacks will be available for tasting. Pacific Asia Museum is located at 46 N. Los Robles Avenue in Pasadena. The museum is open Wednesday-Sunday 10 a.m.-5 p.m. and until 8 p.m. on Friday. Admission is \$5 for adults and \$3 for students and seniors. Parking is available adjacent to the museum. Family festivals are held once a month. Please call (626) 449-2742 or visit the Web site at www.pacificasiumuseum.org for details.

20 "Powerful, Proven Techniques to Get Anything You Want Fast," topic for Murrieta For You Network™ dinner kick-off meeting, Tuesday, networking- 5:30 p.m., dinner at 6 p.m., place: "The Grill" at Colony Country Club. Cost (with reservation) is \$18 for members, \$19 for non-members, \$20 without reservation. As founder and president of Discovery Dynamics Incorporated, speaker, Dr. Lynn Joseph promotes—through her dynamic, interactive presentations—the development of visualization techniques to achieve success of all kinds, despite emotional setbacks. She also facilitates workshops and coaches clients through career transition. You don't want to miss the great tips that Dr. Joseph will be sharing with For You Network members and guests. Speaker, Lynn Joseph, Ph.D., is a psychologist and career transition coach in Riverside. She worked for many years with Fortune 100 companies in sales management, training and human resources, as well as executive search consulting. From there she developed and tested a career transition program using mental im-

agery techniques that became the basis of the book, "Back to Work – Fast," to be published in July 2003, by New Harbinger Publications, and the recording, "Bounce Back From Job Loss in Six Days Guaranteed!" The Colony Country Club is located at 40603 Colony Dr., Murrieta. For more information contact Gisella Thomas, at 909 677-9839.

21 "Creating Success Together" —to be topic at Redlands/Loma Linda For You Network's August dinner meeting. Amy Lynn Frost, MBA and MA in spiritual psychology will define what Success Teams are and how they work. Success Teams are a circle of friends who support each other in creating and defining their dreams, developing strategies and assigning deadlines to make those dreams realities. Success Teams meet to help individuals in discovering what truly motivates them and where their passions lie—in order to focus attention, time, resources and money on creating a "whole" life. Teaming with others in a focused way helps to face your fears, together with en'courage' ment, action, and celebration. Wednesday, the Napoli

Italian restaurant, 24960 Redlands Blvd, Loma Linda. RSVP prepaid, Friday prior to meeting, call Sandy Stephens at (909) 799-1849 or e-mail: Sandy.Stephens2@verizon.net. Cost: members \$20, guests \$22 with prepaid reservations. \$25 at the door, members and guests.

24 "Gold in Asian Textiles," a lecture by Dale Carolyn Gluckman at Pacific Asia Museum. Textile enthusiasts will enjoy this lecture exploring the many ways in which textiles in Asia were, and often still are, embellished with gold leaf, thread and metal strips, on Saturday, from 11 a.m.-12 p.m. Virtually all cultures in Asia used gold in at least one of these ways on special textiles to indicate wealth and status, demarcate ritual space, or signify ceremonial function. For those without the means or access to gold, clever methods were used to simulate the light-reflexive qualities of gold—proving that all that glitters is not gold! For further information, please call the education department at (626) 449-2742, ext. 131. Pacific Asia Museum is located at 46 N. Los Robles Avenue, in Pasadena.

The Fourth Annual Arrowhead Regional Medical Center Foundation Golf Tournament will be held on Friday, Oct. 18 at the Sierra Lakes Golf Club in Fontana. Proceeds from this worthwhile event will benefit the Arrowhead Regional Medical Center (ARMC) Foundation, now in its 25th year of existence. The non-profit ARMC Foundation helps to fund the medical educational needs of physicians, resident physicians and other allied healthcare professionals through its sponsorship of Continuing Medical Educational (CME) activities. It has also assisted in procuring special medical equipment to support ARMC's continuing and growing needs. For sponsorship or other information about the Fourth Annual ARMC Foundation Golf Tournament, please call (909) 580-6109.

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EXECUTIVE TIME OUT

Puerto Rico—Something Old—Something New

by Camille Bounds, travel editor

A polished diamond

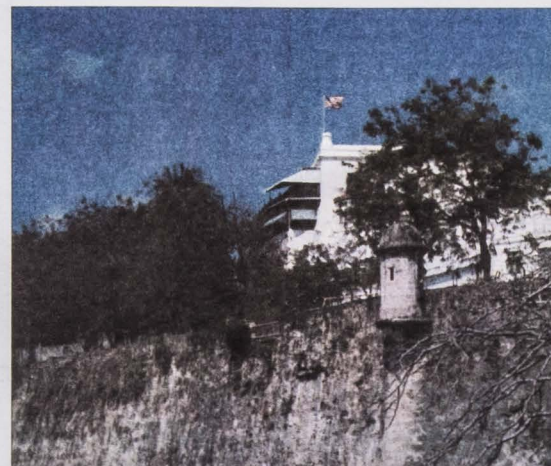
Less than a decade ago, Puerto Rico was considered a diamond in the rough. Today she is a well-cut, highly-polished gem with many glittering facets.

Her logo claims she is, "The

growing city.

The impregnable fort

El Morro, the great 200-acre fortress constructed by the Spaniards in 1540 and completed in 1771, is one of the main tourist attractions of the area. Rising 145 feet above the Atlantic, this is the best view of the harbor and San Juan.



White House and Ancient Walls, San Juan, Puerto Rico.

Shining Star of the Caribbean," and there is the tempo of success and the flavor of old Spain that makes this little country a great vacation wonderland. Rich in history, beautiful scenery, wonderful food and a lush countryside keeps travelers in a state of serendipity throughout their stay.

Easy to get the whole picture

The real plus of Puerto Rico is its size. Approximately 100 miles long and 35 miles wide, the island has an area of 3,435 square miles, which is smaller than the state of Connecticut. This compactness makes it easy to circumvent the whole island in one vacation and see the diversity and beauty it has to offer, at your leisure.

Old and new

San Juan is the oldest city in the territorial United States. Here you will find old and new blending together, with the new moving ahead at an almost too fast pace. Glittering gambling casinos, crowded freeways and housing developments are a part of the modern forward look of this fast-

Statues made of cannons

Close by the main entrance to El Morro is San Jose Church, one of the oldest Christian places of worship still in use in the Western Hemisphere. Ponce de León's remains were buried here for more than three centuries before he was moved to the cathedral. His coat of arms still hangs beneath the ceiling of the main altar. His statue stands just outside on the plaza, made of the bronze cannons captured from the British in 1797.

"Out on the island"

There is another part of Puerto Rico that most Americans are not aware of. Anyone who really wants to see and get the real feel of Puerto Rico should go "Out on the Island." There is much to see and do that is worthwhile and in some cases, adventurous and exciting.

Beauty and nature

Start with El Yunque, the rain forest that boasts more than a billion gallons of rainfall each year. This area covers almost 30,000 acres and reach-

es an elevation of more than 3,500 feet. There are 250 different types of trees, (only six of these 250 can be found in the continental United States). Colorful impatiens grow like wild weeds in a garden.

Heroes, museums, churches and band concerts

At the center of the plaza in Ponce is the Fountain of the Lions, built in 1899 to commemorate eight heroic townsfolk who, at the risk of life and limb, extinguished a fire in the munitions depot that might have eliminated Ponce from all future maps. The townspeople gather at the plaza for free municipal band concerts every Sunday evening.

The Ponce Museum of Art is a masterpiece designed by architect, Edward Durell Stone. Natural light is used to give the impression of space to its hexagonal galleries. It is said to contain the best collection of European art in the Caribbean.

St. Germain, founded in 1573, is an attractive little colonial town. It retains the Mediterranean flavor and has a relaxed feeling that is refreshing. It was named for King Ferdinand of Spain's second wife, Germaine de Foix. The local legend claims that the swallows of Capistrano spend their winters here.

Beautiful churches and plazas are open for discovery, including the Church of Porta Coeli ("Gate of Heaven"), the most attended and photographed of all. It was constructed by Dominican friars in 1606. Treasures such as the Black Madonna and Child are one of the many splendid displays.

Visit a stalactite

A visit to the Rio Camuy Cave Park should be a prerequisite to being allowed to leave the country. This fascinating place is like nothing you've ever seen before. The visit to the caves is almost a spiritual experience. A 30-minute film prepares the visitor for the adventure. Then, little trolley cars travel 200 feet down to the entrance of the cave. A well-informed tour guide instructs the guests not to touch anything, not even the water! "Take nothing and leave only your footprints," all are told.

Economically speaking

For the budget-minded, the

paradors (small hotels), are the place to stay. Bring your own Kleenex and washcloth and be prepared for a room with just the essentials. But, considering the prices, ranging from \$35 to \$75 plus tax a night, depending on the property, they are the best values in Puerto Rico. All have restaurants and little bars that offer reasonably-priced good food.

Reservations are recommended, because the native Puerto Ricans know a good deal when they see it and whole families descend on these gems on weekends and holidays. Call the Puerto Rico Tourism Co. at 1-800-223-6530.

The elegant side

On the other end of the scale, you can feel the elegance and luxury from the moment you enter the fabulous lobby of the El San Juan Hotel and Casino or the glamorous La Condado Plaza Hotel and Casino. Beautifully decorated rooms with glorious views and every amenity imaginable, their four-star restaurants and champagne bars more than please the palate.

Food is outstanding at the Veranda restaurant in the El San Juan Hotel, and at L. K. Sweeneys and Son Ltd. in the La Condado Plaza Hotel. Each hotel has a distinctive personality and ambiance and each offers the best in comfort and service in San Juan.

For peace and tranquility

If seclusion and tranquility with a charming European touch is to your taste, than the Horned Dorset Primavera Hotel (you read it right) is for you. Only a half-hour plane ride from San Juan, this 26-suite villa, built in the traditional Mediterranean and Spanish Colonial architecture, offers glorious views of the Straits of Mona.

How to get there

San Juan is the hub for air traffic to the Caribbean and is easy to reach by connecting United, Delta and American Airline flights from Los Angeles. Connecting flights to "out island" airports to Ponce and Mayaguez are offered daily by participating airlines.

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

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