December 2008

Inland Empire Business Journal

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List of New Laws Affecting Businesses in 2009

The California Chamber of Commerce released a list of new laws scheduled to take effect in 2009 or earlier that will impact businesses in California.

The following is a list of new laws that have recently gone into effect or will take effect in 2009:

Family and Medical Leave Act

The U.S. Department of Labor published the final ver- 

f the Family and Medical Act (FMLA) regulations for military families 

qualifying exigencies. 

- Family and Medical Leave Act (FMLA) regulations 

- How CARB's conclusion that the largest regulatory 

- Why CARB's analysis is inadequate for decision-makers 

- How CARB's analysis is inadequate for decision-makers 

- These inconsistencies are critical when considering
A gourmet fun weekend in San Francisco

By Camille Boundes

Travel Editor

It's that time of year, just before the Christmas madness kicks in. Jump in the car or hop an hour flight to the city by the bay. This is a great time of the year, the kids are back in school, and most tourists from Omaha, Idaho, Utah and wherever are back home and back to work. It's safe to come out and play with some sanity and space to relax, before the winter holiday commercialism kicks in.

The boutique hotel

One of the best-kept secrets in San Francisco is the Chancellor Hotel: it has sat on Union Square since 1914. Family owned and operated since 1920, it prides itself with its relaxed, personalized service with great rates (depending on the season). An Edwardian exterior and 137 renovated rooms makes this a true find. Located at 433 Powell Street, San Francisco. Call 1-800-428-6148 or visit www.thechancellorhotel.com for reservations.

For the most unique entertainment and dining

Teatro Zinzanni is truly one of the ultimate of presentations you could possibly attend. Picture this, a “Laugh In” production, with the “Three Stooges” directing. Throw in a little Cirque Du Soleil and “The Metropolitan Opera”, add a delightful gourmet six-course dinner, meticulously served by the chefs in their teeth. Present in it an elegant improved Spregellent (a hand built mirror tent) and Belgium’s heaviest and densest heavy oak of organized chaos and surprises contrived by an intensely, insane talented group of performers and you have Teatro Zinzanni.

A dinner/European cabaret/circus operation. They cover it all with unique excellence. Your ticket includes a complete six-course gourmet dinner with unmatched entertainment. Teatro Zinzanni is located in the elegant Palais Nostalgique, Spiegeltent at Pier 27-29 on the Embarcadero near Samsome. For rates, reservations and information call 415-438-2668 or visit www.teatrozinzanni.org

We have a must-see at the famous Top of The Mark at the InterContinental Mark Hopkins, afternoon tea is served Monday through Sunday 2:30 p.m. to 5:30 p.m. Delicate sandwiches, with Devonshire cream and jam are accompanied with crumpets with delicate pastries that follow—graciously served by attentive waitpersons who offer your choice of tea. A must agreeable experience. Call 415/392-3434 for reservations for afternoon tea at the InterContinental Mark Hopkins at One Nob Hill, San Francisco.

Dinner is special

Food done to perfection. If you are hungry and have a hearty appetite, consider Chicago U.S.D.A. prime-aged beef ranging from 14 ounces to a colossal 48 ounces done to perfection, you must make Morton’s of Chicago a top priority for dinner. Morton’s is unique in that they have the unannualized tradition of serving the finest aged U.S.D.A. prime grain fed beef in the country. (Considering that U.S.D.A. graded beef represents only 2% of all graded beef in the United States, the patron knows they are being served only the finest.)

Uncorked entrees and fresh vegetables including oversized baked potatoes, asparagus and broccoli are rolled out on a cart for the inspection and choice of the diner. The amicable servers patiently explain preparation and presentation. Fish and seafood are flown in daily from both coasts. Choice veal, lamb and chicken are also available and prepared with the same detailed care. Appetizers and salads add an adventure in garden freshness and taste simplicity. Desserts, if you can find a place for them, are decadent and delightful.

A gastronomic delight with sentimental interior design

Traci Des Jardins’ “Jardiniere” Restaurant is a must dine and must see restaurant in San Francisco. Not only is her menu gastronomically sensational, the ambiance and interior design are a celebration in class and comfort. An oval atrium with Murphy sliding doors, a member home that resembles an inverted champagne glass with fiber-optic produced bubbles justifies the space. A horse-shoe-shaped marquee continued on page 35

Four Local...

continued from pg. 1

Security California Bancorp, the holding company for Security Bank of California, announced that it received a non-conditional approval to participate in the U.S. Department of Treasury’s Capital Purchase Program. Through its participation in this program, the U.S. Treasury will invest up to $61,815,000 in senior preferred shares of Security California Bancorp and receive warrants on standardized terms as described in the program’s term sheet for non-public banks, available at the U.S. Treasury Website.

According to the U.S. Treasury Department, the program is designed to attract broad participation from healthy institutions in order to increase confidence in banks as well as the capitalization of healthy banks.

“Although we currently exceed the regulatory capital ratio requirements for a well capitalized institution, we feel that this new capital make the bank stronger and enhance continued on page 35
Cut, Don't Tax
Now is not the time to pile new expenses on Californians
By Dave Cogdill

The global financial crisis — including the federal bailout of the national banking system — has understandably dominated the news in recent weeks.

In Sacramento, however, our attention is focused on the state's own troubled finances, only some of which can be traced to the mortgage bubble. In fact, other factors that underpin the worldwide financial troubles

The specter of fiscal disaster has loomed large in California's budget wars for years, if not decades. Yet time after time, warnings were ignored and budgets were cobbled together with rosy projections and unrealistic hopes, when what was needed were sound, albeit difficult, financial decisions.

Our primary problem in California is that the state continues to spend too much money on a government that is far too large. It was difficult to sustain in an economy that wasn't faltering. Now that we are teetering on the brink of widespread recession, the time has come for Sacramento to get serious about reforming its profligate ways once and for all.

As Senate Republican leader, I'm meeting regularly with the governor and the other legislative principals in order to right our course and stabilize California's finances. We are working together to do so despite our political differences.

Audit All Spending

In the context of the broader economic realities overshadowing us, I am hopeful that the warnings Republicans have been sounding for several years will now be heeded.

At the federal level, policymakers on both sides of the aisle seem to understand that government needs to take steps to revitalize the economy rather than slow it down further, as raising taxes surely would. This gives us all the ideas we need to solve our budget woes makes even less sense now than it did last summer, which is why Republicans in the Legislature continue to remain firm in our opposition to the Democrats' go-to 'solution.'

California's budget outlook is worsening because revenues have already fallen $11.2 billion below expectations. Experience has shown that raising taxes on paper does not equal cash in the bank, and current circumstances clearly tell us that taxpayers are struggling to stay in their homes and make ends meet. Adding to their expenses by increasing taxes is the exact wrong answer, no matter what the issue.

We need to conduct a full audit of state spending and build accountability into future state budgets. California's revenues may be falling short of expectations lately, but they are still more than sufficient to adequately fund the state's priorities.

Scrap Some Programs

When Gov. Arnold Schwarzenegger was elected in 2003, he talked about blowing up the boxes of state government — getting rid of nonessential programs, commissions and other forms of bureaucratic excess.

Now would be an ideal time to revisit the proposals of the California Performance Review, initiated by the governor to streamline the operations of state government.

The nonpartisan relative analyst has also made a number of constructive proposals to do the same.

First and foremost, California's tax dollars need to be allocated thoughtfully and efficiently, focusing...continued on page 34

Quotes of the Day

"If we are strong, our characters will speak for itself. If we are weak, words will be of no avail." — John F. Kennedy

"I am truly glad that so many people missed the Depressions and missed the great high way. And I do regret that they were not the leaders that I knew. Leaders who told us when things were wrong and that we had to save ourselves and that those difficulties might last for a while. They didn't sell us things we were not interested in. They helped us to rise, and they gave us a sense of national purpose." — Ann Richards

When planning your 2009 advertising Call Bill Atchley at (909) 350-7470 or BS JOURNAL.com

INLAND EMPIRE BUSINESS JOURNAL
Focus Like Tiger Woods: Strategies to Help You Win Off and on the Course

By Randy Friedman

Tiger Woods is one of the greatest golfers on the PGA Tour today and possibly in the history of the game. Whether he's competing off the course or on it, staying focused is one of many his businesses, Tiger has learned to use the power of extreme focus and mind power in everything he does.

As the crowds gather around him on 18th green, Tiger's determination and focus are obvious as he lines up his putting on the closing round of golf. He doesn't bother to notice that his opponent is watching him like a hawk and the growing crowd is holding their breath.

He moves forward with purpose, lines up and sinks the 25-foot putt. That's what seems like magic to most of us, is expected by him. If only the same kind of determination and focus could be learned and applied to life, the problems of how many business deals would end successfully. How many situations would you be able to overcome? Well, maybe there is a way.

The following tips will not only help you sharpen your mental edge, but also help you cope with the challenges of work and everyday life. Here are a few steps you can follow:

1. Close your office door.
2. Put on some soothing music.
3. Close your eyes, take three deep breaths and let your mind wander to that beautiful place in your mind.

When you awaken, you will be refreshed, revitalized and ready to take on the rest of your day with complete energy.

Learn more about strategies and techniques that help drive the best athletes in the world to compete at the highest level. The success stories may not be as common to turn to negative or positive thoughts into positive empowerment. No longer do you have to know—how well, think—like, "I’ll never get this project done by the deadline! I might as well give up now."

1. I have to perform to my best work.
2. I enjoy being healthy in body and mind.
3. I love to feel happy in everything I do.
4. I am in charge of my life.
5. I am open and receptive to all ideas.
6. I have definite, deliberate goals.
7. I give thanks for the real places you’ve visited or seen.
8. My life is a never-ending journey.
9. I have faith in myself and my strengths.
10. I create positive, creative visions for myself and visualize them with the power of my imagination.

For more information or to hire Randy, visit: www.GolfMindPower.com or call: 1-203-240-7828.

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BUSINESS JOURNAL • PAGE 9
Management

The Key to Higher Performance - Get On The Same Page!

By Joe Callan

Our world will never be the same. Recent economic and political events have created a new playing field for business success. In order to make the most of the current realities, leaders must adapt to the changing marketplace and engage the capacity of their people to achieve business results around the world.

It all starts with a plan; better yet, a Dynamic Business Growth Plan.

Developing a clear and simple plan will strengthen employee morale, increase productivity and improve profitability. As this process of planning won't take long, the plan will fit on a single page. It will be easy to communicate. It will keep your team on track and, most importantly, it will be easy to adjust as the economy improves. An effective planning system is the most reliable predictor of business growth—it keeps everyone on the same page and ultimately leads to higher performance.

To develop your plan and get your team on the page, start by answering these six questions:

What are you trying to build? (Vision)

Vision is the desired future state. You must look beyond the current realities to your more promising future. A vision ignites enthusiasm and motivates everyone to believe that what is now possible is much more than it was in the past.

What is your mission? (Mission)

Mission is purpose. Mission motivates. The root word of motivation is "move." Motive is why you do what you do.

Unfortunately, many mission statements are too long; they make a good case for insomnia. A mission statement works best when it's short and clear. It should fit on a t-shirt; it should be 10 words or less.

The mission of Federal Express is "The world on time."

Here is an easy way to define your mission. Simply ask the question, "Why not just shut this organization down, close the doors and sell the stuff?" This gets to the core of why you're in business—your mission.

What will you do to achieve your vision? (Objectives)

Objectives are the numbers that measure progress. Think of the dashboard in your car. Your business needs a dashboard, a set of indicators that tell you how your business is doing.

Jack Welch is widely recognized as the most effective executive of the 20th Century. He said, "Too often we measure everything, but we do not understand nothing. The most important things you need to measure in a business are customer satisfaction, employee satisfaction, and cash flow." Those are your three core measures.

In Redlands, business owners that aggressively focus on meeting the needs of those three stakeholders—customers, partners and employees—stand to gain.

What are the categories of work to be done? (Strategies)

Strategies are the high-level choices managers make to determine the course you're going to follow. Usually you will have between three to seven categories of work to be done in the next year or so.

There are many ways to write strategies, but here's a method that is simple and effective:

1. Define your strategic categories. They might be called marketing, research, human resources, manufacturing, sales, etc.
2. Start with a verb and clearly define the strategy.
3. Use the words "by" or "through.
4. Identify your strategic choices.

This marketing strategy helps an organization double their revenues in one year—"Replication Wilson Auctioneering through television advertising and focus on bigger deals."

Strategic Category -> Marketing
End in Mind -> Replication Wilson Auctioneering
"by" or "through" -> Strategic Choices -> television advertising and a focus on bigger deals.

Larry Grill, VP of Corporate Services for Alabama Power, recently explained his leadership philosophy. "The further we get into the corporate chart, the greater your responsibility to serve others. Unfortunately, many leaders lose the ego battle and undermine their own effectiveness. Leadership is best described as servant leadership. Leaders serve the employees who serve the customers, which improves the bottom line. This is a winning strategy for any business.

Who will do what where? (Priorities)

Priorities translate strategies into results. Priorities define who needs to do what by when.

When Planning Your 2009 Advertising Budget, Consider...

Uncertainty in the economy is taking a toll on the Inland Empire's commercial real estate market with the vacancy rate for office and industrial space on the rise, according to just-released third-quarter 2008 Office and Industrial Market Trends reports from the region from Grubb & Ellis. The vacancy rate for office space in the Inland Empire climbed to 19.9 percent in the third quarter, up from the previous quarter and 10.7 percent a year ago. Net absorption meanwhile, totaled negative 24,400 sq. ft. for the quarter versus negative 281,100 sq. ft. the previous quarter and positive 670,400 sq. ft. for the same period a year ago. Year to date, the office market has posted 422,300 sq. ft. of negative absorption. Approximately 1.5 million sq. ft. of office space has completed construction so far this year and there is another 1.6 million sq. ft. of office space under construction.

While vacancy has increased, asking rental rates for Class A space are holding steady at $2.19 per square foot due to new construction completions keeping rates up. However, there has been a surge in Class A sublease space as a result of the problems affecting mortgage companies and banks. This can be seen at a discount, which is expected to exert downward pressure on rents at new buildings. Landlords with older inventory are decreasing rents as well to compete for tenants. The average asking rate for Class B space dropped to $1.78 per sq. ft. this quarter, down from $1.80 the previous quarter and $1.85 a year ago.

The Inland Empire industrial market has felt the impact of the economic slowdown as well. The vacancy rate reached 8.6 percent in the third quarter, up from 7.9 percent the previous quarter and 4.9 percent a year ago. Net absorption remains positive with 4 million sq. ft. absorbed for the quarter and 7.4 million sq. ft. of space absorbed year to date. This compares with 16.4 million sq. ft. absorbed through the first nine months of 2007.

The Redlands/San Bernardino submarket accounted for the majority of the quarter's net absorption with 3.1 million sq. ft., followed by Fontana with 633,000 sq. ft. and Riverside with 657,300 sq. ft. The western submarkets, such as Ontario/Mira Loma and Colton/Rialto, posted negative absorption as tenants moved out leaving space behind. However, the west also saw many transactions, content with their proximity to Los Angeles and the ports, sell for renewals. An Erie Tile, Cooper Lighting, and Dorel, for instance, renewed leases for 423,800 sq. ft., 244,900 sq. ft. and 623,600 sq. ft., respectively, at Ontario's Shea Center. Also, vacancy here remains in the single digits, despite the negative absorption in this largely built out market. For example, the vacancy rate in Ontario/Mira Loma is 5.2 percent. Some examples of consolidations include Distribution Alternatives's 597,900 sq. ft. lease at Fontana, moving from facilities in Ontario and Rialto, and MGA Entertainment's lease of 749,300 sq. ft. in Redlands during the previous quarter, vacating Five Buildings in Rialto.

With a glut of new construction saturating cities such as Redlands and Moreno Valley, developers continue to scale back on future groundbreaking. The vacancy rate in the Moreno Valley/Perris submarket stood at 23 percent in the third quarter, the highest in the Inland Empire. Space under construction totaled 12.6 million sq. ft. in the third quarter, down sharply from 23 million sq. ft. a year ago. While new construction is currently 42.9 million sq. ft. and industrial distribution space is virtually unchanged from a year ago at $0.42

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DR. ALBERT ARTEAGA RECEIVES ETHNIC PHYSICIAN LEADERSHIP AWARD

Dr. Albert Arteaga, founder and CEO of LaSalle Medical Associates founded LaSalle Medical Associates as one clinic in Fontana. Today, it has grown to a four clinics and an Independent Practice Association serving more than 100 doctors.

From the start, Dr. Arteaga has operated LaSalle Medical Associates with the principle that all patients deserve quality medical care, and all deserve dignity and respect. He accepts and even reaches out to not just his largely Hispanic clientele, but also to elderly, low-income and disabled patients who rely on Medicare and Medi-Cal.

"As the son of an Adventist minister, I know I have an obligation to help others. I can," he said, "That is what we do." The LaSalle Medical clinics are located at 17757 Arrowway Blvd. in Fontana, 1505 West 17th St. and 565 N. M. Vernon Ave. In San Bernardino, and 1645 Main St. in Hesperia.

For Advertising Information Call (909) 483-4700

www.busjournal.com

Arteaga founded LaSalle Medical Associates as one clinic in Fontana. Today, it has grown to four clinics and an Independent Practice Association serving more than 100 doctors.
**Inland Empire's Top Luxury Auto Dealers**

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
<th>City, State</th>
<th>Phone</th>
<th>Website</th>
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<tbody>
<tr>
<td>Mercedes-Benz of Palm Springs</td>
<td>627 S. East Ave</td>
<td>Palm Springs, CA</td>
<td>(760) 343-2000</td>
<td><a href="http://www.daimler.com">www.daimler.com</a></td>
</tr>
<tr>
<td>Cadillac</td>
<td>1633 E. Main St</td>
<td>Riverside, CA</td>
<td>(951) 688-2000</td>
<td><a href="http://www.cadillac.com">www.cadillac.com</a></td>
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*Only CSU's... continues on pg. 6*
Dear Congress,

I have reported on the auto bailout on my website, www.carlist.com, MSNBC and the John Butler Ford radio show. I have been listening to all of you talk about the auto bailout. I have listened to the people on the street, and their suggestions as well. This issue is so big that I have heard people talking about it in the hot tub at my gym.

Clearly, when an issue has become so big that it is everywhere and appears on the horizon, there is scope for ripe pickings. How are you managing in this economic freefall?

What percentage are you cutting employees?

What percentage are you cutting production?

Are your sales down because of credit problems?

Do you see any stabilizing of liquidity?

If I owe one or two of the Detroit Three out of business, how would it affect your company and the auto industry?

Hypothetically:

- If an Indian auto manufacturer bought Chrysler and/or a Chinese auto manufacturer bought GM, how would that affect your company and the auto industry?

- After talking to these executives I have come to realize that a bailout is not only necessary, but not enough.

Here are my suggestions:

1. Make the UAW give up Job Banks. Job Banks allow people who would otherwise be laid off to get paid their salary and benefits while playing gin rummy. It is probably the one part of the contract that is symbolic of the contentiousness of the UAW. It’s been awhile since I got my degree in accounting, but I believe the basic skills still apply, an accountant does not make a variable expense into a fixed expense. Face it, the UAW is allowed to allow new hires at $14 an hour, a level below non-union workers. How reasonable is it for hiree to hire someone else to look after their personal affairs while they are paying $3,000 people not to work.

David Cole, chairman, Center for Automotive Research, e-mailed me that ‘The fully burdened cost of a UAW employee is about $45 per hour with pay at about $28 or so per hour (total fully labor rate including retiree coverage is about $70 per hour). They don’t quite earn full pay in the Jobs Bank.

- Cole said a couple of thousand new hires had been hired by General Motors since the new agreement. That means you’ve got about 3,000 Job Banks’ people not working at $70 an hour, and yet you have to hire another couple thousand at $14 an hour plus benefits.

- Cole said that the new hires were probably already let go by now. Not those Job Banks’ people, they’re still collecting their salary and benefits, and playing a mean game of gin rummy.

2. Give the auto industry $24 billion of the bailout.

I know the Detroit Three wants $25 billion of the bailout, but there are huge benefits from the other companies, I have realized that unless you give the consumers a stimulus to buy these vehicles, all you are doing is giving them a bridge to nowhere. I suggest you hold back $1 billion of this bailout for a federal tax credit if they purchase a car. Yes, Obama is planning a stimulus package, but let’s face it, a thousand dollars is not enough to make many people go spend $25,000.

The stipulation

Sen. Barbara Mikulski, D-Md, has a proposal to allow buyers to use off the interest on a new vehicle loan. Let’s stimulate the economy even further by giving the purchasing consumer a stimulus to buy a car. Let’s make it at the same time the stimulus package comes out.

Only apply this interest free tax credit to vehicles that get an EPA combined miles per gallon of 30 mpg or better. And allow it to be applied to all manufacturers, not just the Detroit Three.

Give the credit to any auto that meets the 30 mpg?

Yes, for two reasons:

1. Detroit has made the case that if they fail, the suppliers and parts will fail and down go other auto manufacturers. Part of the reason you, Congress, are looking at the bailout for auto companies is you don’t want that to happen. In order to help all involved we need united.

2. If you’re only going to give the credit to the domestic manufacturer, a case could be made for it to only cars made in...
From Hunting to Hired: Ten Solutions for Job Searching in a Tight Market

By Dr. Richard Bayer

Consider relocating. A critical mistake that job hunters often make is to limit their search to one specific area. The job market may be over saturated in your current city, but there may be openings in your area of expertise elsewhere. Remain open to different opportunities and companies. Widening your job search horizons may help you find a job much quicker than if you restrict your search to one particular area or company structure.

Expect to be searching for the long haul. These days it’s taking longer for the average professional or managerial worker to get a new job. While it’s not impossible for you to find something right away, it’s best that you develop a long-term financial backup plan. What kind of side work could you do to ensure you still have money flowing in? How could you reduce your monthly expenses? A great way to resolve some of these issues and get advice on how to get yourself out of a job is to join a job-hunting group to get support, ideas, and contacts. Get to know as many people in your line of work as possible. Building these relationships will be helpful to you even after you’ve found a new job.

Keep your spirits up. A number of job hunters are becoming discouraged and dropping out of the job market. Don’t let yourself be one of them. Remember that you are going through is not easy, and that many of the things you are experiencing are being experienced by just about everybody else. Jobs were lost every month in the year 2008, and our country’s highest unemployment rate in four years. Don’t let the loss of one job fool you into thinking you won’t be great at a job somewhere else. Nothing is forever. Just hang in there, get a fresh start, and remember that you will find something eventually.

Develop new skills. If you suspect your old skills are obsolete, use a well-written resume to work out some new ones. If you’re being told you aren’t the right person for the right job, gain the experience. Depending on the type of career you’re in, there are lots of ways to hone to expand your skills. Take a class. Do volunteer work to gain expertise that you can later market. Consider joining an association related to your new skill area. If you need to get a job to help increase your cash flow while you are unemployed, try to find something that will enhance your résumé even if it doesn’t necessarily fit in with the kind of work you would like to do long term. For example, Five O’Clock Clubber got a twelve-week assignment with a Sears consigee during the Christmas rush. The pay wasn’t great, but the job title was regional manager, and it looked great on his résumé.

Become a skilled job hunter. Being good at your job does not necessarily mean that you will be good at getting jobs. Good job hunters know what they want, what they market, and how to present themselves. Have a well-written résumé and cover letter that are tailored to being competitive when job hunting. A poorly crafted resume that doesn’t speak to you ever get you your foot in the door at most businesses may be an economized version of your you will be able to write. Think about your and company’s needs at the forefront of their minds when a role becomes available. No matter what, it will arm you with more knowledge for the next time you make application. It may seem like a lot more work than hitting that send button, but a more targeted letter results in a much quicker search. See people two levels higher than you are. When you have the list of companies that you would like to approach in your job search, contact people at your level and ask how well your skills match up. If you discover that your skills

Within those industries. For example, it may be time to brush up on your online job hunting skills. Familiarize yourself with online services such as Monster.com, CareerBuilder, and LinkedIn. Check for job postings every day and Google yourself to see what (if any) information may be available for a potential employer to find out about you online. If you have a Facebook or MySpace page, make sure it doesn’t contain any information that is inappropriate. Remember that you are marketing yourself to your future employer and you want to do everything you can to put your best foot forward.

Go on an informational interview. We all know that in most businesses, it’s all about who you know. The same goes for job hunting. Make sure you talk to people that interest you or are in your field (even if they aren’t currently hiring). Ask if you can have an informational interview with someone who is working in a position similar to the one you desire. Find out about their experiences, who they work with, and what their qualifications are like. Know the basics: answering ads, using search firms, contacting companies directly, and networking. You can help job candidates and the best methods for contacting companies directly and for networking with these people. You will work to deliver the following benefits:

- Minimize risk in decision-making and optimizing desired business results
- Model and stress-test the financial impact of proposed decisions before finalizing time, money and human resources
- Enhance the predictability of the financial consequences of alternate business plans
- Illustrate “what will happen if...” specific decisions are made or outside major influences are encountered
- Escalate the likelihood to obtain financing with sound results in a format preferred by lenders and venture capital groups.

When asked about the Tiger Team initiative, SBA District Director, J. Adalberto Quejada, said, “The main goal of this program is to help businesses survive during this economic downturn and protect existing jobs and accelerate job creation within the Santa Ana District.” He added, “We have counselors with tremendous skills and real-life experience who have gone through past economic downturns, there isn’t a business situation they have not encountered or resolved before.”

SBA’s Santa Ana District Office and its Resource Partners are taking the lead in helping small businesses that are struggling through tough economic times. SBA’s Resource Partners-SIZE, SCORE, the OC Small Business Development Center and the Institute for Women entrepreneurs will from small to large businesses, and visit businesses on-site and utilize a comprehensive financial diagnostic and strategic analysis tool that can help stabilize and/or improve a client’s business performance. The business experts and the software will work to deliver the following benefits:

- Minimize risk in decision-making and optimizing desired business results
- Model and stress-test the financial impact of proposed decisions before finalizing time, money and human resources
- Enhance the predictability of the financial consequences of alternate business plans
- Illustrate “what will happen if...” specific decisions are made or outside major influences are encountered
- Escalate the likelihood to obtain financing with sound results in a format preferred by lenders and venture capital groups.

List of New Laws

- continued from pg. 14

The bill specifies that regulations must be created to implement these changes, which will not go into effect until the regulations are finalized.

Nutritional Information for Chain Restaurants

A new law requires chain restaurants with 20 or more locations in to post nutritional information to consumers. Effective July 1, 2009, 2010, each facility must disclose nutritional information or calorie count information about the food it serves. Nutritional information includes, but is not limited to, all of the following, per standard menu item, as that item is usually prepared and offered for sale:

- Total number of calories;
- Total number of grams of carbohydrates;
- Total number of grams of saturated fat;
- Total number of milligrams of sodium.
Five Fatal Business Mistakes You Don’t Know You’re Making

By John Haskell aka Dr. Revenge®

Business is tougher today than it was a year ago. Recently, a mid-sized company evaluated its situation: It faced a quickly shifting market, and people just weren’t buying as much. Competition was cutting prices, and profits were high but offset by low margins. Salespeople were losing business all over the country. What opportunities were there to improve the business? They started by asking themselves two questions: First, what was they doing currently? Second, what could they be doing differently?

First, they asked themselves what was wrong with the current business. They realized that the business was driving itself up along the way of reaching its market data. Incremental growth is not self-sustaining. New customers can profit from your company’s offerings, but you can’t rely on them to spread word about your offerings. New customers have a significantly different set of criteria than those of your old customers. New customers may be interested in the same or a different set of features. They require a different level of service. New customers require a different sales approach. They require a different marketing strategy.

Next, they asked themselves how they could address these issues. They developed some strategies, but they didn’t know how to implement them. They were faced with a business problem. They were facing a problem they didn’t know how to solve.

1. No Marketing Plan

The marketing plan is the starting point, as it allows everyone in the company to understand the company’s objectives and goals. The marketing plan is the plan for how you will achieve your objectives and goals.

2. A weak or non-existent factual understanding of the marketing environment

Your company’s marketing plan should include a factual understanding of the marketing environment. This understanding should include the following:

- Competitor analysis
- Market size
- Market trends
- Market conditions
- Market opportunities

3. Lack of understanding of your customer’s buying motivation

The purchasing process is complex and involves many different factors. Understanding your customers’ motivations is important to developing a successful marketing plan.

4. No Sales Forecast

Planning for the long term begins with a sales forecast. If the management team does not have a plan for where it wants to be in the future, the marketing team will not know where to begin.

The forecast should include the following:

- Sales forecast
- Product forecast
- Service forecast
- Marketing forecast

5. No sales system

Sales management is key to success. Effective selling is the result of a complete system. Effective salespeople are "self-managed professionals." Successfully managing your sales team requires an understanding of the following:

- Sales plan
- Sales forecast
- Sales forecast
- Sales forecast

Successful salespeople are able to adapt to the changing environment and are able to anticipate customer needs.

6. No Salespeople

The success of your company is dependent on the success of your sales team. The sales team is responsible for generating revenue for your company. The sales team is responsible for developing and maintaining customer relationships. The sales team is responsible for generating leads and closing deals.

Conclusion

The success of your company is dependent on the success of your sales team. The sales team is responsible for generating revenue for your company. The sales team is responsible for developing and maintaining customer relationships. The sales team is responsible for generating leads and closing deals.

December 2008

Inland Empire Business Journal

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December 2008

Palumbo’s Seung-Woo Nam Joins the Drucker Institute’s Board of Advisors

The Drucker Institute announced that Seung-Woo Nam, the chairman and CEO of Palumbo Holdings Co., Ltd. of South Korea, has joined its board of directors.

"We are thrilled to add a leading executive from Palumbo’s industry to our board," said Bob Buford, chairman of the Drucker Institute, a campaign to provide educational resources of Claremont Graduate University.

"Not only does he have a marvelous track record in the corporate sector, but he has been heavily involved with helping to create the Palumbo Institute in South Korea and around the world. In all of this, he is carrying forward Peter Drucker’s ideas and legacy," said Drucker, daughter of the late Peter Drucker; author, inventor and entrepreneur Doris Drucker; the late Peter Drucker; Allison Graff-Weiser, executive director of City Year Los Angeles; Nobuhito Hsijima, president of the Tokyo-based Business School of the Arts and Sciences in Tokyo; Dean of CGU’s Peter F. Drucker and Masatoshi Ito, chairman of the management of the University of California, Los Angeles.

Drucker, former chairman and CEO of ServiceMaster Inc., is a former chairman of the founder of Bright China Holding Ltd. and head of the Peter Drucker Foundation, an educational organization dedicated to teaching Drucker’s principles and practices.

Craig Wight, general manager of Future Growth Initiatives at Procter & Gamble, is a co-founder of CGU President Robert K. Ito’s study group and the daughter of the late Peter Drucker. She is the author of "The New Drucker Classic: New Paradigms for the 21st Century."
Dave Stewart has just completed his first 500 days as dean of the A. Gary Anderson Graduate School of Management at the University of California, Riverside. After Dave’s first 500 days, the enrollment in AGSM’s full-time MBA program has increased by 25 percent relative to last year and applications for the MBA class entering in the fall of 2009 are up 40 percent. Enrollments among freshmen in the pre-business program are also up by 25 percent in a program that is already the largest undergraduate program in business in the UC System. Dean Stewart has added eight new faculty members and expects to add another seven new faculty members who will join the school’s faculty next fall. These new additions have included senior faculty members with international reputations and new department chairs with experience in department chairs at other leading universities. Apparently he has just begun.

Dean Stewart recently announced that the new Executive MBA program (EMBA), approved by the campus and the UC System, is now accepting applications for fall 2009. This program is specifically designed for the rising generation of high potential, fast track managers in Inland Southern California. Admission to the program will be based primarily on experience and achievements in business and the profession and evidence of leadership in the community. Stewart emphasized that the program will be able to attend classes on alternate weekends while still working and can complete the program in 22 months. The new program features an international study trip between the first and second years and all inclusions in the graduate fee includes room and meals when students are in residence.

Dr. Gregg Jack and Dean Dave Stewart

UCR’s Business School Expands, Adds New Executive MBA Program

Gregg who joined the school only a few weeks ago as assistant dean for corporate relations and director of the EMBA program, Greggs brings significant experience as a program administrator to AGSM. He has been involved in the development of EMBA programs at California State University, Long Beach and at the University of California Irvine. His experience at UCI included directing the Executive MBA program and launching both a highly successful part-time MBA program and the launch of the new Executive MBA program.

UCR’s Palm Desert Graduate Center, a new state-of-the-art educational facility.

"The business community in Inland Southern California has matured. It now requires an executive MBA program that is a part of a major research university. UCR is a world-class research university—AGSM’s faculty includes leading thinkers and scholars at the cutting edge of business practice, and our new EMBA program is just what the region needs to stimulate growth and business development," says Stewart.

Stewart is clearly serious when he talks about a world-class business school. He has edited two of the five leading academic journals in marketing, including the prestigious Journal of Marketing. He has served as a senior administrator at both Vanderbilt University and the University of Southern California during periods when the business school at these institutions emerged as top-tier programs. The senior staff members he has brought to AGSM include individuals with whom he has worked in the past and include highly experienced and successful managers.

For example, the development of the Executive MBA program is being led by Dr. Jack time MBA program and the Office of Executive Education. More recently, Gregg was founding dean and managing director of SPACE University, Northern Virginia’s corporate university.

When asked about his decision to join the administrative team at AGSM, Gregg stated: “I share Dean Stewart’s vision of creating a leading business school within a world-class research university that will serve Inland Southern California’s growing economy. This is a unique opportunity to develop new, innovative programs to serve the needs of the region for management education of the first order.”

UCR’s Anderson School is expanding rapidly under Stewart’s leadership. In addition to significant increases in enrollment in its undergraduate and full-time MBA program and the launch of the new Executive MBA, AGSM’s program has also been awarded the prestigious AACSB (All Seasons Self Improvement Swing Training) Master of Accounting program. The school recently completed a strategic plan that focuses on making the school the premier center of management research and education related to growth.

"We want to be there where faculty and students come to study how to best identify and evaluate growth opportunities, how to manage growth opportunities, and how to sustain those opportunities,” says Stewart. The school’s strategic plan also identifies five “spices of excellence” or areas of distinction for the school. These include behavioral decision research, empirical finance, supply chain management, supply chain management, and assurance. These are all areas that are important to both local industry and to the global economy. These are also areas where AGSM has unique capabilities and expertise.

Stewart arrived at UCR in July of 2007 after more than 20 years on the business faculty at USC. He served two terms as department chair in marketing and five years as deputy dean of the Marshall School of Business. He also served as associate dean for academic affairs at the Owen Graduate School of Management at Vanderbilt University. Stewart is a prolific consultant to such organizations as Hewlett Packard, IBM, Samsung, Cadence Design Systems, Coca-Cola, the Federal Trade Commission, and the United State Census Bureau.

December 2008

A Golfer Asks, "How Can I Break 100?"

Every golfer today is asking this question: How can I break 100 for the first time or shoot lower scores? Well, Gibas and Matzie Golf Products, Inc., the manufacturers of the world famous ASSIST (All Seasons Self Improvement Swing Training) have the solution. Over 70 percent of all the PGA Teaching Pros use the ASSIST in their teaching lessons and PGA and LPGA touring pros also use it to hone their skills.

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December 6-26

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BUSINESS JOURNAL • PAGE 20

CLOSE-UP

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Lights for Little Lives

Dec. 31, 4:30 p.m. Loma Linda Ronald McDonald House

Join us for this family friendly walk as we celebrate and honor the births of Inland Empire babies over the past year, and to share the sorrow of families who have experienced the painful loss of a child.

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December 2008
It is no secret that Ontario’s Chamber of Commerce has had some hard times lately. Without going into detail here, suffice it to say that times, and management, have not been good to this community organization. Plus, it goes without saying that with the current state of the economy, chamber memberships in general are on the budget cutting block, along with trade group memberships, magazine subscriptions and even the company coffee service.

Thus it is understandable that Ontario’s C of C would be looking for all of the cash membership it can muster.

But Ontario’s radio station, KSPA, has provided media promotion for the chamber in exchange for membership for years. Not content to just attend the meetings, the station is on record as having gone above and beyond to promote such events as the Aviation Summit, the installation dinner, the golf tournament and even the annual Christmas on Euclid Arts & Crafts Day.

The station has not only provided ad space and airtime, they have contributed services and promotional items in order to add to the excitement of various chamber activities.

And let me add here that since I am involved with the station, I have been very much a part of these activities, representing Ontario’s station at Ontario chamber functions. I do understand the tight times that the chamber is going through. I have seen them first hand.

That being the case I would have thought that right now the Ontario Chamber would welcome the support we have given them over the past few years, Loyalty in bad times is loyalty indeed.

But No!
The chamber has informed AM 1510 that they can ante up the regular cash membership fees or be gone. It’s not that a couple of hundred dollars makes that big a difference, but such an arrangement would no longer require us to be the participating local media that we have been all along. Any local business can write a check that we have thought that right now the chamber members should no longer be required to contribute services and the community at large has been the driving force behind our support.

Being told that that support and service is no longer required

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Why Leaders Fail
When the Best Strategies Can't Get It Done

By John Baker

A recent study reported in the Harvard Business Review Press found that only one in ten large company CEOs achieve their growth targets. Considering the enormous amount of time and resources spent annually creating the perfect strategic plan, the results point to a fundamental and expensive gap between leaders who create strategic plans and the people who are expected to execute them. Why is this, then, that leaders who boldly set robust agendas designed to inspire their people and dominate their marketplace, far too often end up kicking their wounds in defeat before the year is out?

While each situation differs to some degree, consider these four common reasons good strategies don't lead to good results.

1. "I'm the boss, so it will just work"—a failure of the leader.

When the job title gets in the way of reality, failure is sure to result. This failure of leadership - CEO, president, VP, senior manager, whatever - clouds a lot of perceptions. No manager is in a position to believe a strategy is - demonstrating brilliance and shrewd marketplace acumen. If the plan of the game is only as probable as the tightest bottleneck in the system, Do you want to win? If so, find where the business process is in control and focus your company's resources to alleviate the bottleneck. But, you haven't found a way for that customer to become a consumer.

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The Laid-Off Low... continued from pg. 12
Create a budget so that you can see how long you can live off of your severance pay. To make your severance money last as long as possible, cut back on any unnecessary living expenses for the time being and get started on your search sooner rather than later.

If you didn’t receive any severance money, you’ll also need to create a post-job budget as soon as possible,” says Bayer. “Take a look at how much money you have, which bills are coming due, and what expenses you won’t be able to cut. Make sure you can pay your critical bills—mortgage, car payment, insurance—and don’t spend money on anything extra. You may have to cancel an upcoming vacation or get rid of your cable TV, but you will be glad in six month’s time that you didn’t rack up credit card debt and that your savings is still intact.”

Expand your search. Just because you worked for a large corporation in a large city doesn’t mean that’s the only type of job you are qualified to do. If you are searching only in Los Angeles, for example, think of looking outside the city or even in a different state. Or if you are looking only at large public corporations, consider small or private companies.

“Your personal talents can lend themselves to a variety of different job titles,” says Bayer. “You just have to be open to them. Searching for a job out-side your comfort zone can sometimes open you up to some great unexpected opportunities.”

Be picky. If the bills keep rolling in and your paychecks have long since stopped, it can be easy to panic and take the first job that’s offered. Don’t leap into the wrong job, urges Bayer. It’s important that you take your time, keep your cool, and ultimately make the right decision for you.

“If money is low, get an interim job,” says Bayer. “It may not be something you would want to do in the long term, but it will provide you with a steady paycheck during your job search. That way you’ll have money coming in and you will be free to keep searching until you’ve found the right job for you. Taking the wrong job and ending up being miserable could cause a string of job hops that will cost you valuable time and effort.”

Start your own business. While it may not be feasible for you to start your own small business from the ground up—complete with angel investors and start-up staff—it’s possible. You may be just the time for you to put your talents to work as a freelance. Are you a prolific writer or a graphics guru? Use your business savvy to start freelancing while you’re searching for other opportunities. You can provide a cushion of income in between jobs and maybe even continue to supplement you once you’ve landed a new gig.

“Even better, the business in the meantime will keep your skills sharp and provide great references for your résumé,” says Bayer. “And doing work in between jobs can show a potential employer that you are motivated and that your skills are desirable.”

For more information, please visit www.fireclockclub.com.

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Katie

December 2008
What is to blame for the mortgage crisis?

By Jonathan R. Hainer, Economist

Good question. As is true of all economics, I was taught to be very careful when designing incentives to affect any element of human behavior because you tend to get more of the behavior that you actually reward. This is often not the same thing as the behavior that you intended to reward. Unfortunately in real life, there are no perfect standing on the sidelines ringing a bell and intoning "beware the incentives" at the crucial moment.

Two dozen years ago, I was a gourmet, genius chef are some words that describe Maine crab made it impossible to visit a fine dining experience. I was, more! Here is a sample from my last visit:

A Gourmet Fun...

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## SAN BERNARDINO COUNTY

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- Paul Blanc, 2nd District 387-4831
- Neil Davy, 3rd District 387-4855
- Gary Ovitt, 4th District 387-4866
- Jose Gonzalez, 5th District 387-4856
  
  The Board of Supervisors is located at the County Government Center, 385 North Arrowhead Avenue, San Bernardino, CA 92405-0130.
  Phone: (909) 387-4911; Fax: (909) 387-9990

### DEPARTMENT HEADS
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- Kathy Thomas, Administrator Redevelopment Agency 387-9804

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- 150 S. Lena Rd. 388-0245
- Nancy Swanson, Director 388-0245
- Linda Haugen, Asst. City Admin. 387-4717
- Management Services 388-0247

### SHERIFF
- Gary Penrod, Sheriff 884-0156
- 655 E. Third St.

### FIRE DEPARTMENT
- Emergency Services Bureau 1743 Miss Way, Rialto
  Phone: 356-3931; Fax: 356-3965

### DISTRICT ATTORNEY
- Michael Ramos, District Attorney 387-8309
- 316 N. Mountain View Ave.
- Juvenile Division 387-6979

### COURT S
- Superior Court 382-3506
- 303 W. 3rd Street
- Tressa Kemnitz, Court Executive Officer
- Juvenile Court 387-7538
- 900 East Gilbert Street
- Elaine Sterling, Court Manager
- Juvenile Traffic 383-5291
- 175 West Fifth Street, 1st Floor
- Patty Duarte, Court Supervisor

### LAND USE SERVICES
- County Government Center 387-8322
- 385 North Arrowhead Ave., 1st Floor
- Julie Rynerson Rock, Director
- Robert Dawson, 387-4146
- Deputy Director of Current Planning
- Henry Ros, 387-4237
- Deputy Director of Building Official & Safety Official
- Randy Rodgers, 387-9050
- Deputy Director of Code Enforcement

### KEY AGENCIES
- Administrative Office 387-5417
- Aging & Adult Services 891-3900
- Air Pollution Control District 387-2000
- Animal Control 400-578-500
- Architecture & Engineering 387-5000
- Assessor 387-8307
- Civil Service Commission 387-5862
- Community Services 387-3864
- Recorder & County Clerk 387-8306
- County Council 387-5455
- Regional Parks 387-2757
- Fire Department 387-5074
- Human Resources 387-8304
- County Auditor 387-2202
- Workforce Development 400-451-3085
- Law Library 885-2202
- Library 387-5720
- Medical Center 580-1000
- Behavioral Health 875-4478
- Museum 387-2669
- Preschool Services Dept. 387-2363
- Public Administrator/Clerk 387-2878
- Public Defender 387-8373
- Public Health Department 387-6280
- Public Works Group 387-8104
- Purchasing 387-2060
- Real Estate Services 387-7813
- Registrar of Voters 387-8300
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- Solid Waste 386-4701
- Superintendent of Schools 886-3228
- Transportation/Flood Control/Surveyor 387-5391
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*All area codes are 909 and all addresses are in the city of San Bernardino unless otherwise indicated.*

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What Happens in Vegas Comes From Munich
By Joe Lytton

Bavarian food, premium beer brewed in Bavaria and "Gemütlichkeit" to the United States. Las Vegas has opened its doors in 2004 to millions of visitors and Nevadans locally as a major attraction.

The Hofbrauhaus is built to the specifications of the original, which stands in Munich. It is a single large room with long picnic-style tables, ideal for seating alongside favorite German drinking songs. The Tap Harras, dressed in traditional beer wench dresses or lederhosen.

The band is brought in for their specialty, all of which can be enjoyed in one place. It is a delightful way to enjoy the culture and cuisine of Bavaria.

The Bavarian food is served with a variety of appetizers and main dishes. The menu includes classics such as:
- "Würstchen" - Bavarian sliced sausage
- "German potato salad" with cold German mustard
- "Bavarian pretzel" - a traditional German snack

Desserts are also available, ranging from "Vanilla ice cream" to "Chocolate cake".

The Hofbrauhaus Las Vegas is located at 4510 Paradise Rd, Las Vegas NV 89109 (across from the Hard Rock Cafe), Phone: 444-2337 (BEER) www.hofbrauhauslvegas.com.

Security Calif...

December 2008

Our ability to continue to meet the needs of our marketplace, commented James A. Robinson, chairman and chief executive officer of the bank and the bank holding company.

Capita_ Ratios

<table>
<thead>
<tr>
<th>Capital Adequacy</th>
<th>Regulatory Standards</th>
<th>9/30/08</th>
<th>9/30/08 Actual with additional CP Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 Leverage</td>
<td>5%</td>
<td>16.5%</td>
<td>19.21%</td>
</tr>
<tr>
<td>Tier 1 Risk Based</td>
<td>6%</td>
<td>15.7%</td>
<td>18.63%</td>
</tr>
<tr>
<td>Total Risk Based</td>
<td>18.9%</td>
<td>16.8%</td>
<td>19.71%</td>
</tr>
</tbody>
</table>

Four Local...

continued from pg.

As we have seen, Bavarian food and music are popular in Las Vegas. There are some big dining and dancing spots in the city. Las Vegas. There are some big dining and dancing spots in the city.

The Hofbrauhaus Las Vegas is a great spot for Bavarian food, premium beer, and traditional German music. It is a great place to experience the culture and cuisine of Bavaria.

The band is brought in for their specialty, all of which can be enjoyed in one place. It is a delightful way to enjoy the culture and cuisine of Bavaria.
Once again it looks like the iPod will be the most popular gift this Christmas. The only threat is that giant dinosaur toy, Kota. So if you and other members of your family all have iPods, here’s some good news to keep peace in the home for the holidays.

First and foremost, remember that you only need one computer to hold the music library for everyone. You may like Vivaldi and your oldest may like hip-hop. It just doesn’t matter. You see, the iTunes program that holds all of the music can tell an iPod from another.

For your own sake you may want to change the name of each one. What I have done is simply click on the name when I first plugged it into my computer. Just like changing a file name, I typed in “J. Allen’s IPod.” The computer remembers it. Also it knows what kind of iPod I have plugged in, as well as its model, serial number, hard drive size and color.

When the screen comes up that shows you are connected, go to the music file. You can load all of the songs in the iTunes library, or you can select individual music files that you have created. If it’s yours and you already have a Vivaldi file, the computer will automatically add any new cut you have downloaded to that file.

If you have a new playlist, say Bach, you will need to click on “purchase.” If you already have a Vivaldi file, simply click on it when your iPod is plugged in.

Note here that there is a reason the iTunes is now the #1 selling source for recordings. Their library has an amazing breadth of items to purchase. Not just the pop music. It has audio books, university course audio, current and past TV shows and movies, NPR and podcast audio and video. If you missed last week’s episode of “Smallville,” you can download it. If you like movie trailers, they are also available. If you can’t find your old vinyl recording of “Pet Sounds,” you can buy it again and add it to your new digital collection.

I must add here that the iPod is not the be-all and end-all of music. Even the newest models have limited screen size. Not everything you might want to see or listen to is available. The iTunes library has albums by John, Paul, George and Ringo individually, but it still does not carry the Beatles. Maybe next year. This is not a problem. You can load “Sgt. Pepper” from a CD. If you don’t have it on CD, try the public library. I did, and I now have most of the early Beatles material loaded.

By now you may have noticed that any number of new TV “on the market not only come with the mandatory alternate-ending and never-before-seen-footage. They also have a “digital file.” That is so you can load the film into your iPod.

As little as five years ago we were told that video in a hand held device was impossible. It would take up too much hard drive space and require too much power. No battery small enough for the unit could run the film. If it could, the heat that would be generated would fry the circuitry. How we have advanced from the old twentieth century.

A few other random thoughts come to mind. For one thing, it is no longer necessary to buy a whole album of Greatest Hits. The iTunes library allows you to pick and choose what songs you want and what you don’t. Most albums have clunkers in the collection. Sometimes (I don’t know why) they insist on making one cut a live performance track, instead of the studio cut that I wanted. If I can find the original studio track, I add that one to my playlist and delete the version that I don’t want. That way, my Greatest Hits collection is better than theirs.

Playlists are not carved in stone either. Some night when you’re bored or stuck on hold, call up one of your lists and move things around. You can also simply turn the list upside down by clicking the little triangle next to the numbers on the left hand side of the song list.

You should know here that unlike recording songs onto a cassette, iPods only need one recording. Once you’ve loaded, say, “Stayin’ Alive” by the Bee Gees, you can put it into a playlist marked disco, or marked Bee Gees, one marked Seventies Hits, etc.

Each playlist is actually nothing more than a computer program. It is a list of digital tags, which are called up for your entertainment.

Also, if you do load CDs into your unit, note that many newer ones now include the name of the track, album, artist and even the album artwork into the disk. It saves you the need to keystroke the whole thing in, which can be a time saver with some of these classical recordings.

Speaking of which, most of the entry columns in your iTunes library work on default. In other words, once you’ve typed in “Greatest Hits,” or “Deana Eddy, His Twangy Guitar and the Rebels,” that entry is remembered, so the next time you start to type it, it should come up complete.

There are many other little tricks that the iPod can play. If you like, I will do you play with it long enough. Feel free to share them with me, and then I will write one of these iPod columns (#3 or 4) I’ll include it. At the meantime, enjoy your iPod and Merry Christmas.

J. Allen’s iPod Secrets #2 (or is it #3?)

By J. Allen Leinberger

Computer COURTESY OF APPLE
"Future Savvy: Indentifying Trends to Make Better Decisions, Manage Uncertainty, and Profit From Change"
by Adam Gordon; AMACOM; New York; New York; 2009; 283 pages; $24.95.

People have been attempting to predict the future since the first human sapiens looked at a cloudy sky and considered whether it might rain or not, snow or not, or clear up or not. Many of our predictive tools haven't changed much since then, but according to author Adam Gordon, our ability to forecast needs in a rapidly changing environment is another matter. After three million years even our weather forecasts are subject to change and the butterfly effect.

Gordon underscores the heart of his approach to dynamic and organizational forecasting by writing: "Predictive statements are all over the news on TV, at conference presentations, in industry reports, consulting documents, and so on. All claim to be valid, but the record shows that few are. While forecasts are a crucial decision-success resource, they are not in themselves valuable, they are only valuable when separated from the wheat from the chaff. What's valuable is being able to critically judge this torrent of information and to determine which ideas are worth taking seriously - worth planning for and investing in."

He goes on to note the book's purpose: "...to communicate tools and approaches that the forecast consumer can use to filter and evaluate statements about the future and thus judge which the real problems and opportunities are...It summarizes and orders the problems common in forecasts, as well as best practices so that managers and decision makers of all types may be better able to critically interact with the barrage of forecasts that compete for their attention and resources and discriminate between worthy and unworthy ones."

Gordon takes the view that forecasting is difficult at best and even well-respected experts in their fields will make predictions that have values on the current status of their art that are laughable. One of the farthest from the mark was made by J. Prosper Eckert, a father of electronic computing, who said of his brainchild Eniac in 1947, "I doubt that more than two of these computers will ever be needed."

Just for the record, Eckert's computing ability wasn't even close to the 20th Century hand-held pocket calculator. Gordon's point is that you would have invested in IBM while it was developing its mainframe if you were solely guided by Eckert's prediction.

Among the strong points made by the author are the difference between short-term, short-term medium-long term, medium-long term, and ultra-long term forecasts. Short-term forecasts are anything from 24 hours to a year. These are most commonly used and are considered "bread and butter" occupational forecasts. Short-medium term is anything between one year and three years. The techniques, technologies, and mathematical formulas are very similar to the short-term. Long-medium term is three to 10 years forecast. These are most frequently used by governmental and non-governmental organizations to determine "technological and social shifts and infrastructural needs."

For more information, visit www.bookspace.com.

The Key to High... continued from pg. 10
Unfortunately, many business plans are lengthy documents that sit on a shelf collecting dust, and therefore are missing the most important element: priorities. Gordon offers a way to make sense of it without resorting to mystery and a crystal ball.

-Henry Holtzman

Bestselling Business Books

Here are the current top 10 best-selling books for business. The list is compiled based on information received from retail bookstore stores throughout the USA.
1. "The Snowball: Warren Buffett and the Business of Life," by Alice Schroeder (Bantam Books...$35.00) (*)
2. "Money, Reckless Finance, Failed Politics, and the Global Crisis of American Capitalism," by Kevin Phillips (Penguin Group...$29.95) (*)
3. "How to Get Your Money Back on "The American Century" by Farred Zakaria (W.W. Norton ...$35.00) (*)
4. "Go Put Your Strengths to Work: Six Powerful Steps to Achieve Outstanding Performance," by Marcus Buckingham (The Free Press...$30.00) (*)
5. "Follow up, follow up, follow up. After an interview- whether you think it went well or not, whether you are going to hire them or not, you will lead to a job or not-always follow up with a handwritten note that thanks them for their time and gives you all of your contact information.
6. "What is to blame...continued from pg. 30 solve the current financial crisis, we have to realign the system's incentives so that all participants are motivated for success at every stage and all are punished for failure at any stage. It is easier said than done, because the value of a question of creating proper incentives. Economics 101."

For more information, visit www.bookspace.com.

The Chamber of... continued from pg. 25
What is to blame...continued from pg. 30 solve the current financial crisis, we have to realign the system's incentives so that all participants are motivated for success at every stage and all are punished for failure at any stage. It is easier said than done, because the value of a question of creating proper incentives. Economics 101.

For more information, visit www.bookspace.com.

Why Leaders... continued from pg. 25
While you cannot define success internally, the chances of defining it for your clients are dramatically reduced. The big question is to measure success with realistic and financial data. This is essential, Adam Gordon tells us, because it is defined in numbers. Yet, numbers can do poor justice to the process of defining success. They can prove nothing to evidence of success, be internally focused to a fault, and prove the wrong things on past performance rather than an accurate prediction of future outcomes.

A vital job of a leader is to decipher the difference: management is the collection of numbers, whereas creating organizational action. The most important question we ask when defining success: "Are we successful, and if we are, how do we know?"

Leaders fail because no matter how outstanding the strategic thinking, which is typical of one who is not a part of the organization, it is only as good as it is understood and executed at every level in the organization.
What a spirited and giving woman! Virginia Laplaca, who is 80, still volunteers at the Salvation Army (in Cathedral City) and Mizei Senior Center (in Palm Springs). She's an inspiration to her community, friends and family. For information on volunteering for the Salvation Army, visit your salvationarmynyusa.org.

INLAND EMPIRE
People and Events

It’s never too hot for chili. Fiesta of Chilies Chili Cook-off in Coachella Valley was a hit last month. Above, Lynda Vojak of Indio serves homemade chili to Alexander Garcia of Cal Fire. The Annual Coachella Valley Fiesta of Chilies Chili Cook-off took place at Veterans Memorial Park.

There are children in your own local communities who don’t know the simple joy of opening one gift this season. Toys For Tots program is asking for your help. Please help by donating new, unwrapped toys valued at $10 or more. Toys suitable for teens are especially needed. For more information visit www.toysfortots.org or call 626-398-2095 x1116.

Ribbon cutting—Habitat for Humanity ReStore, Located at 2747 Enterprise Circle West, Temecula, CA 92590. For more information call (951) 676-1271 or visit www.habitandinlandvalley.org.

Every November, Rancho Mirage holds an Art Fair for two days. The Art Fair includes over 100 artists, and great jazz performances by flutists Bradley Thomas and Tom Braxton, harpist Lorri Anderson and Lao Tizer playing keyboard. All around it was a great turnout.

December 2008
Seasons Greetings

Wishing you every happiness this holiday season and throughout the coming year.

From the staff of the Inland Empire Business Journal