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AT DEADLINE

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 version of the Family and Medical Leave Act (FMLA) regulations regarding military families. The regulations define what a "qualifying exigency" is for purposes of receiving up to 12 weeks of leave. Families with military personnel may be eligible if their situation is one of the new qualifying categories: short notice deployment or activities, arranging for child care, providing child care, school or daycare arrangements, handling financial matters, and rest and rations visits when the soldier is on leave.

Invalid Waivers

A bill amending Labor Code 206.5 making null and void the execution of any release on account of wages due. Employers who violate this law

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FOUR LOCAL PHYSICIANS WILL RECEIVE THE ANNUAL UNFORGETTABLE PEDIATRIC DOCTOR AWARD

Join the Annual Lights for Little Lives Memory Walk and Candlelighting Ceremony Dec. 31 in Loma Linda

Each day, pediatric physicians - pediatricians, ER specialists, surgeons, and neonatologists - make a huge difference in the lives of children and their Inland Southern California families. On Dec. 31st, The Unforgettables Foundation, named 2008 Entrepreneurial Social Charity of the Year by the Cal-State University, will honor four local caregivers with the annual Unforgettable Pediatric Doctor Award during the 9th Annual Lights for Little Lives Memory Walk and Candlelighting Ceremony in Loma Linda.

This year's winners were nominated by their respective colleagues for this award. According to Executive Director Linda Stratton of the San Bernardino County Medical Society, Damodara Rajasekhar, MD, an Apple Valley neonatologist, stands out for his contributions to area children. Dolores Green, executive director of the Riverside County Medical Association, has notified The Unforgettables that Robert C. Sullivan, MD, an orthopedic surgeon in Rancho Mirage, has been selected for helping children afflicted with Cerebral Palsy. The two additional nominees are Kent Denmark, MD, a pediatric ER specialist who works

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The Drucker School Announces Peter Drucker's 100th

The Peter F. Drucker and Masatoshi Ito Graduate School of Management at Claremont Graduate University, along with The Drucker Institute, announced a commemoration and celebration of the life of the late Peter F. Drucker. The Drucker Centennial will be crowned by a week of special events at Claremont Graduate University in November 2009 and supplemented by other activities from Fall 2008-

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AB 32

Implementation

Respected economist, Judson Jaffe, vice president of Analysis Group, Inc. will meet with Chamber of Commerce members, business leaders and elected officials to discuss the major flaws CARB's AB 32 economic analysis, specifically:

- Why CARB's conclusion that the largest regulatory program in the state won't cost a dime is recklessly flawed and different from most other respected reports. Why CARB's analysis fails to analyze how California companies would be disadvantaged by the billions of dollars of increased energy costs required in the plan.

- How CARB's analysis is inadequate for decision-makers to compare lower cost options to reduce greenhouse gas emissions.

These inconsistencies are critical when considering
continued on page 17

EXECUTIVE TIME OUT

A Gourmet Fun Weekend in San Francisco

By Camille Bounds
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 safely 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



Chancellor 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 redecorated rooms makes this a true find. Located at 433 Powell Street-San Francisco. Call 1-800-428-4748 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 "Marx Brothers and 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 waiters with roses in their teeth. Present it in an elegant imported Spigeltent (a hand built mirror tent from Belgium), sprinkle a heavy dose of organized chaos and surprises contrived by an intensely, insane talented group of performers and you have Teatro Zinzanni.

A dinner/European cabaret/circus/opera offering. 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 Piers 27-29 on the Embarcadero near Sansome. For rates, reservations and information and tickets call 415/438-2668 or visit www.teatrozinzanni.org

We must have afternoon tea

At the famous Top of The Mark at the InterContinental Mark Hopkins, afternoon tea is served Monday through Saturday 2:30 p.m. to 5:30 p.m. Delicate sandwiches, with Devonshire cream and jam complement scones and crumpets with delicate pastries that follow—graciously served by attentive waitpersons who offer your choice of teas. A most 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 for prime 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 unusual reputation of serving the finest aged U.S.D.A. prime grain fed beef in the country. (Considering t h a t

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 cuts.)

Uncooked entrées 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 are an adventure in garden freshness and tasteful simplicity. Desserts, if you can find a place for them, are decadent and delightful.

A top of the line bar and wine choices round out t h i s relaxing v e r y w a r m , sophisticated private club atrium with a glowing a m b e r dome that resembles an inverted champagne glass with fiber-optic produced b u b b l e s jostle the i m a g i n a - t i o n . A horseshoe-shaped mar-

pletes the setting. You can rent the whole place out for a night and have a private party for 200 or for 10 to 70 in the boardroom or one of two private dining



Morton's Steakhouse

rooms. Whatever you choose, you will never experience better food or atmosphere. Not inexpensive but you really get your money's worth with anything you might consider on the very comprehensive menu.

Morton's is at 400 Post Street, (lower level)-San Francisco. Reservations are definitely recommended—call 415/986-5830

A gastronomic delight with sensational interior design

Traci Des Jardins' "Jardinière" 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



Teatro Zinzanni

LeRoy Neiman artwork com-

Four Local...

continued from pg. 1

extensively to save children from pool death; and anesthesiologist Monica Neumann-Hartnell, MD, known hospital wide for her expertise with helping children deal with the anxiety of surgery.

The award was originally created in honor of physician husband and wife team Lawrence Tomasi, MD and Nuria Pages, MD, who died in a tragic auto wreck on their way to attend their son's medical graduation. Dr. Tomasi practiced pediatric neurology at Loma Linda Children's Hospital and Dr. Pages was a neonatologist at Riverside County Regional Medical Center in Moreno Valley. "These two docs will forever be missed by family, friends and patients," said The Unforgettables founder, Chaplain Tim Evans, who wants people to remember the couple for all of the many lives they touched and for being exceptional physicians for kids in the Inland Empire. A complete list of past award recipients is available upon request at www.the-unforgettables.com.

Beginning at 4:15 pm, the Lights walk begins in front of

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Security California Announces Approval for U.S. Treasury Program

Security California Bancorp, the holding company for Security Bank of California, announced that it received preliminary 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 \$6,815,000 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 confidence of healthy banks.

"Although we currently exceed the regulatory capital ratio requirements for a well capitalized institution, we feel that this new capital will make the bank stronger and enhance

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Hesperia Business Assistance Program

The Inland Empire Small Business Development Center (SBDC), City of Hesperia and the Hesperia Community Redevelopment Agency (HCRA) have partnered to offer Hesperia businesses with a new, no-cost business evaluation and consulting program located at Hesperia City Hall.

The new program offers a confidential financial analysis by a qualified business consultant who will identify areas of strengths and weaknesses in the business; and isolate problem areas that need attention and corrective action by management. These tools consist of a no-cost review and evaluation of business management operations that include, but are not limited to the following deliverables:

- Cash flow and aging of Accounts Payable/Receivable
- Market - targeting cus-

tomers groups, advertising and promotional activities, product/service mix

- Pricing strategies and discount policies
- Accounts Receivable collections and credit policies
- Evaluation of location and occupancy costs
- Review of debt and working capital requirements

Office hours for appointments and confidential consultations will be held at Hesperia City Hall on Tuesdays and Thursdays from 9 a.m. to 3 p.m., although appointments will be accommodated for other days and times. Staff will be visiting businesses throughout the City five days a week. For more information about scheduling an appointment, please contact City of Hesperia Economic Development staff at 760/947-1635.

The Drucker...

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The Centennial will mark the 100th birthday of Peter F. Drucker, the father of modern management; author of 39 books on organizational behavior, innovation, economy, and society; and winner of the Presidential Medal of Freedom.

"The timing couldn't be more urgent," said Ira A. Jackson, dean of the Drucker School. "With financial markets in crisis and political institutions around the globe in turmoil, Drucker's insights on effective management,

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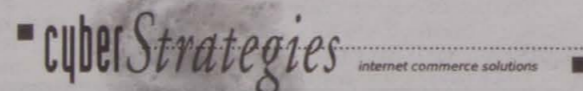
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Cut, Don't Tax Now is not the time to pile new expenses on Californians

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 meltdown and other factors that underpin the worldwide fiscal 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.

The idea of raising taxes 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 us that raising taxes on paper does not equal real 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, now more than ever.

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 legislative 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

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Quotes of the Day

"If we are strong, our character will speak for itself. If we are weak, words will be of no help."

— John F. Kennedy

"I'm really glad that our young people missed the Depression, and missed the great big war. But I do regret that they missed the leaders that I knew. Leaders who told us when things were tough, and that we had to sacrifice, and that these difficulties might last for a while. They didn't tell us things were hard for us because we were different or isolated, or special interests. They brought us together, and they gave us a sense of national purpose."

— Ann Richards

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EDITORIAL

Only CSU's expectations cut

The system's raise is being reduced by half

Complainers lament that the state's so-called budget deficit is projected to be \$28 billion over the next 20 months. They also complain about so-called shortfalls, which mean having less money than someone hoped to spend. The shortfall du jour is \$66 million in "midyear cuts" proposed by Gov. Arnold Schwarzenegger for Cal State University's 23 campuses.

Both complaints assume a particular level of funding is necessary, even though the state never in its history spent that much before. It's also assumed that anything less would deny people what they rightfully have coming.

So-called "cuts" are a lot like so-called deficits and so-called shortfalls. They often are really only less money than someone desired, not less money than was previously spent. Such is the case here.

The Cal State University budget "provides total funding from all sources of \$4.5 billion ... an increase of \$132.8 million or 3

percent above the 2007-08 level," according to the state's budget Web site.

What exactly then will these \$66 million in cuts actually cut? They will cut someone's expectation of how much more was going to be spent than was spent before. In plain language that means a smaller increase, not a year-over-year spending reduction.

A sagging economy has resulted in less tax revenue than hoped for in Sacramento. But why did the Legislature and governor, who knew the economy was sagging and likely to sag even more, plan to spend money they knew wasn't likely to materialize?

Could it be because when so-called shortfalls arrive, as they inevitably will; the Legislature and governor can lament aloud that drastic "cuts" must be made—unless people agree to more taxes?

Solutions being considered by state college trustees are por-

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OPINION

Be Aware of Triggers

By Bill Leonard, Member
State Board of Equalization

Among all the thousands of pieces that make a state budget is an annual calculation on whether or not to continue a "temporary" 1/4 cent sales tax increase. If the two conditions are met, then the trigger will pull and the sales tax will decrease. The problem is that those who have a vested interest in seeing the tax continue are those in charge of making the calculations, and the thresholds are easy to fail to meet. One test is that the state's reserve is down below 3% on June 30th. Even in good budget years it is easy to manipulate this number and spend down the reserve on June

30th by transferring the money to another account for a day.

The second test is the one that bothers me the most and that is that actual revenues for the prior four months have to be higher than the estimates made at the start. It seems to always work out that the revenue estimates turn out to be higher than the actual revenues. Go figure—it's easy to overestimate revenues then post this finding so that the conditions to lower taxes on the people of California are never met. It is, therefore, absolutely no surprise to anyone when the

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MOTIVATION

THE UN-COMFORT ZONE—Will You Freak-Out or Hunker Down?

By Robert Wilson

Sometimes motivation is forced upon us. We are thrust into the Un-comfort Zone. And, whether we sink or swim depends on how we respond to the situation. How do you react during a crisis?

Here are the stories of two men who faced a crisis late in life and how they dealt with it. One was a restaurant owner; the other a janitor. The former went into bankruptcy at an age when most people retire, and the latter was fired from a job he'd had for nearly 20 years.

The restaurant owner enjoyed a successful business in a small town at the edge of the Appalachian Mountains. It was a great location along busy U.S. Route 25. And, because he offered the best food and service around, his eatery was jammed from sunup to sundown. But it wasn't to last.

The janitor started his job at St. Peter's Church in London as a teenager. Over the years he married and raised a family and enjoyed a perfectly predictable profession with solid job security. That is until the new vicar came along.

Over the course of 26 years, he was honored by the state governor for his recipes; and was praised by famous restaurant critic, Duncan Hines, in his column "Adventures in Good Eating." Then in 1956, the new super highway by-passed the little town. It's amazing the difference just a few miles can make. Two years later the restaurant was closed and the property auctioned off to pay creditors. At 64 years old, the restaurant owner was broke.

It was around the turn of the twentieth century when the new vicar, a stickler for decorum, took over St. Peter's Church. When he learned that the janitor

could not read, he gave him three months in which to learn. Quite depressed by the news, the man thought it might make him feel better if he smoked a cigarette.

Unable to afford the cost of opening another restaurant closer to the highway, he reviewed his assets. All he had left was his knowledge and the delicious recipes that made his food so popular. So, he got into his car.

As he walked home, the janitor searched for a tobacco shop. There was usually one on every block, but there were none near the church. He walked block after block without finding one. By the time he reached his house he knew exactly what he was going to do.

Town by town, he drove, stopping at every restaurant along the way. He told the owners they would be more successful if they served his secret recipes under his brand name and paid him a royalty. Two years later, in 1960, he had 400 restaurants serving his food. By 1963 he was making a profit of \$300,000 per year. And, in 1964, Colonel Harlan Sanders sold Kentucky Fried Chicken to investors for \$2 million, plus a lifetime salary of \$75,000 per year.

With his meager savings, he opened a tobacco shop near the church. It was an immediate success. His profits went to open a second, then a third and before long he had thriving tobacco shops all over London. Ten years later, he met with his banker about investing his earnings.

The banker gave him some papers to sign. The man asked the banker to read the papers to him, explaining that he didn't know how. Shocked, the banker exclaimed, "You are so successful, just think where you'd be

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Focus Like Tiger Woods: Strategies to Help You Win On and off 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 on the golf course or running one of his many 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 putt 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 collected breath in anticipation. He moves forward with purpose, lines up and sinks the 25-foot putt ... 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. Think of how many business deals would end successfully. How many more sales would you close? How many more relationships would you build? How many challenges 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 strategies to help unleash the "Tiger" in you, on and off the golf course.

Breathe for clarity. When you find yourself in a challenging situation, whether it's dealing with an unhappy client on the phone or feeling overwhelmed by a bad tee shot, this exercise will help you stay grounded and positive.

You can do this exercise either seated or standing.

1. Think of someone, some-

thing or someplace you love.

2. Experience the joy that accompanies thinking about that person, thing or place.

3. Close your eyes. (Yes, you can do this at your desk! It only takes a few seconds).

4. With your mouth closed, take a deep breath in through your nose. As you inhale, feel the breath extending down all the way to the base of your spine.

5. Picture the person, thing or place. Keeping your mouth closed, release the breath slowly through your nose.

6. Repeat this exercise three times.

This breathing exercise will help you think and see more clearly, while increasing the positive feelings to help move you through your day with ease. You can even make this a habit! Practice it whenever you feel stressed or overwhelmed.

Focused "in-sight." How does Tiger Woods refocus after he hits the ball in the water, regain his focus after a camera goes off in the middle of his backswing, and maintain his laser-like focus to hit amazing shot after shot? He uses his breathing to ground him, his internal words to relax him and visualization of what he wants to happen. When you are feeling stressed or overwhelmed at work, or even outside of the office, you can do the following exercise to help you improve your "in-sight."

1. Give yourself a 30-second timeout. Just sit down and stop everything else.

2. Take three deep breaths—in and out through your nose.

3. On a piece of paper, write down what you don't like or don't want to continue happening.

4. Now turn the paper over and write the outcome of what you do want.

5. Breathe in deeply and sit in silence with your eyes closed picturing your outcome as if it already happened.

Become aware of the things that are out of focus around you, and you will help bring your vision into focus.

Affirmations for a mental edge.

Affirmations are a great way to improve your thoughts and become more aware of what you want to accomplish, on and off of the golf course. They are even more useful when they are repeated often. Here is a list of 10 positive affirmations. Use this list or let them inspire you to write your own!

1. I have the ability to perform my work perfectly.

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 now open and receptive to all ideas.

6. I have definite, deliberate prosperous thoughts.

7. I give thanks for the realization of my desires and goals.

8. My goals come forth with perfect timing for me.

9. I have faith in myself and the people around me.

10. I create positive, creative thoughts and actions to improve my life.

*Optional tip: Mind power nap. Do you ever feel like tuning out the world for 10 minutes? You've got deadlines to meet, board meetings to prepare for and a headache that won't go away. If you have a private

office, or if you work from home, this exercise might be just right for you (but not at the risk of your job). A 10-minute power nap is the perfect antidote for a stressful day. Here's how to do it.

1. Close your office door.

2. Set your watch or a 10-minute timer, so you wake up from the blissful state.

3. Write down some beautiful places you've visited or seen pictures of.

4. Write down something you'd like to accomplish that day or that week.

5. Put on some soothing music.

6. Close your eyes, take three deep breaths and let your mind wonder to that beautiful place in your mind.

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

These simple tips and strategies help drive the best athletes in the world to compete at the highest level. The successful ones know how to turn negative thoughts into positive empowering ones. Now you have the know-how as well. Thoughts like, "I'll never get this project done by the deadline! I might as well give up now!" become, "I have everything I need to get this project done on time. I look forward to the challenge!"

You have the power inside of you to make things happen and improve your mental edge in your business and your life. Awaken the "Tiger" in you and watch your success grow!

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

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Jeff Stone, 3rd Dist.	955-1030
Roy Wilson, 4th Dist.	760 863-8211
Marion Ashley, 5th Dist.	955-1050

The Board of Supervisors are at:
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 Phone: (951) 955-1000
 Fax: (951) 955-3581

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- Roger Uminski, Admin. Director of the Community Health Agency
- Susan Harrington, Director of Public Health

Many Riverside County Officials are located at:
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 Phone: (951) 955-1100

County of Riverside

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 Population **2,088,322**

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HALL OF JUSTICE
 4100 Main Street, Riverside
 951 955-1603

FAMILY LAW COURT
 4175 Main Street, Riverside
 955-1421

JUVENILE COURT
 9991 County Farm Rd., Riverside
 358-4195

SOUTHWEST JUSTICE CENTER
 30755 Auld Rd., Unit D, Murrieta
 304-5300

BLYTHE COURT
 265 N. Broadway Ave., Blythe
 760 921-7981

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 955-4074
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 760 863-8127

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 951 955-5536

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 955-1536
 4075 Main Street, Riverside

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Hospital
 Riverside General 358-7100
 9851 Magnolia Ave., Riverside

Post Office 788-4058
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Police 826-5700
 4102 Orange St.
 Riverside

Fire-Headquarters Riverside 940-6900
 210 W. San Jacinto St.
 Perris CA

DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL STOCK CHART

THE GAINERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
National RV Holdings Inc	0.05	0.04	0.01	25.0%
Basin Water Inc	0.82	0.70	0.12	17.1%
HOT Topic Inc	7.48	6.48	1.00	15.4%
Hansen Natural Corp	25.35	25.32	0.03	0.1%
Provident Financial Holdings Inc	5.60	5.80	-0.20	-3.4%

THE LOSERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
PFF Bancorp Inc	0.01	1.21	-1.20	-99.1%
Vineyard National Bancorp	0.08	0.78	-0.70	-89.7%
Modtech Holdings Inc	0.00	0.00	0.00	-80.0%
Temecula Valley Bancorp Inc	1.10	3.51	-2.41	-68.7%
Fleetwood Enterprises Inc	0.16	0.45	-0.29	-64.4%

Ticker	11/24/08 Close Price	10/31/08 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange	
American States Water Co (L)	AWR	32.41	34.21	-5.3	44.00	27.00	22.8	NYSE
Basin Water Inc (L)	BWTR	0.82	0.70	17.1	9.00	0.42	NM	NASDAQ
Channell Commercial Corp (L)	CHNL	0.31	0.33	-6.0	2.42	0.25	NM	NASDAQ
CVB Financial Corp	CVBF	10.72	12.66	-15.3	20.00	7.12	13.9	NASDAQ
Emrise Corp (H)	ERI	1.10	1.50	-26.7	3.45	0.65	NM	NYSE
Fleetwood Enterprises Inc (L)	FLE	0.16	0.45	-64.4	6.85	0.15	NM	NYSE
Hansen Natural Corp	HANS	25.35	25.32	0.1	50.18	20.52	14.2	NASDAQ
HOT Topic Inc	HOTT	7.48	6.48	15.4	7.73	3.90	17.8	NASDAQ
K-Fed Bancorp	KFED	7.99	8.41	-5.0	12.45	7.61	21.0	NASDAQ
Modtech Holdings Inc (L)	MODT	0.00	0.00	-80.0	1.16	0.00	NM	AMEX
National RV Holdings Inc	NRVH	0.05	0.04	25.0	0.67	0.01	NM	AMEX
Outdoor Channel Holdings Inc (L)	OUTD	4.93	8.00	-38.4	9.11	3.75	493.0	NASDAQ
PFF Bancorp Inc (L)	PFFB	0.01	1.21	-99.1	15.00	0.00	NM	AMEX
Physicians Formula Holdings Inc (L)	FACE	2.82	3.53	-20.1	13.49	2.45	5.0	NASDAQ
Provident Financial Holdings Inc (L)	PROV	5.60	5.80	-3.4	18.81	5.00	56.0	NASDAQ
Temecula Valley Bancorp Inc (L)	TMCV	1.10	3.51	-68.7	13.75	1.02	NM	NASDAQ
Vineyard National Bancorp (L)	VNBC	0.08	0.78	-89.7	12.70	0.08	NM	NASDAQ
Watson Pharmaceuticals Inc	WPI	22.89	26.17	-12.5	32.70	20.17	12.4	NYSE

Notes: (H) - Stock hit fifty two week high during the month, (L) - Stock hit fifty two week low during the month, NM - Not Meaningful

Duff & Phelps, LLC

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Five Most Active Stocks

Hansen Natural Corp	27,431,355
HOT Topic Inc	21,472,969
Watson Pharmaceuticals Inc	21,170,546
Fleetwood Enterprises Inc	17,229,257
PFF Bancorp Inc	12,417,119

D&P/IEBJ Total Volume Month 126,977,390

Monthly Summary

11/24/08

Advances	4
Declines	14
Unchanged	0
New Highs	1
New Lows	11

MANNERINO

LAW OFFICES



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

"Had laws not been, we never had been blam 'd; for not to know we sinn 'd is innocence"

Sir William Davenant
 1606-1668

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MANAGEMENT

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

By Joe Calhoun

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.

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. This planning process 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 same page, start by answering these six questions:

What are you trying to build? (Vision)

Vision is your desired future state. You must look beyond the current realities to your more promising future. A vision ignites people's passion and harnesses their unique strengths to grow the business.

Here are the four basic elements of a useful vision statement:

1. What business you're in.
2. What products and services you offer.
3. Who you're trying to serve.
4. The scope of operations (local to global).

If you don't agree on these four elements, it will be difficult

for your team to make meaningful progress.

Here is the vision of Apple Computer: "Apple is committed to bring the best personal computing products and support to students, educators, designers, scientists, engineers, business persons and consumers in over 140 countries around the world."

What is your purpose? Why do you exist? (Mission)

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

Unfortunately, many mission statements are too long; they make a good cure 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 effective way to define your mission. Simply ask the question, "Why not just shut this organization down, close the doors and sell off the assets?" This gets to the core of why you're in business—your mission.

How will you treat each other moving forward? (Values)

Values define code of conduct. An appropriate set of values defines what's acceptable and what's not acceptable in the way you treat one another.

Values build strong relationships and create high-trust organizations. With a strong set of values, employees will often receive greater acceptance, appreciation and respect at work than in many other areas of their life.

Lou Holtz is recognized as one of the world's most successful college football coaches.

Lou understands adversity. He has never taken over a winning team, yet, within two years, every one of his teams played in a Bowl game. Many attribute his success and the character of his players to these three values—do what's right, do your best and treat others as you want to be treated.

Vision, mission and values are long term; they don't change much over time.

How will you measure progress? (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 and understand nothing. The three 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 fact, businesses that obsessively focus on meeting the needs of those three stakeholders—customers, employees and owners (CEO)—while developing their leaders are 756 times more profitable than comparison companies (according to a study reported in Corporate Culture and Performance).

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

Strategies are the high-level choices you make that 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, human resources, innovation, productivity, etc.
2. Start with a verb and clearly define the end in mind.
3. Use the words "by" or "through."
4. Identify your strategic choices.

This marketing strategy helped Wilson Auctioneering double their revenues in one year—"Reposition Wilson Auctioneering through television advertising and focus on bigger deals."

Strategic Category --> Marketing

End in Mind --> Reposition Wilson Auctioneering

'by' or 'through' --> 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 you go up 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 by when? (Priorities)

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

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REAL ESTATE NOTES

Uncertainty in the economy is taking a toll on the Inland Empire's commercial real estate market with the vacancy rate for both office and industrial space on the rise, according to just-released third quarter 2008 Office and Industrial Market Trends reports about 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 17.5 percent 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 670,600 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 space can be had 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 \$1.76 per square foot in the second 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 683,000 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 east leaving space behind. However, the west also saw many tenants, content with their proximity to Los Angeles County and the ports, sign renewals for their space. Emser Tile, Cooper Lighting, and Dorel, for instance, renewed leases for 423,400 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 597k sq. ft. lease in 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. one year ago.

While asking rates for warehouse/distribution space are 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 received the Ethnic Physicians Leadership Award for 2008.

The California Medical Association gives the Ethnic Physician Leadership Award annually to a doctor who has done outstanding work within an ethnic community. As is the case with Dr. Arteaga, who is Hispanic, the award also often recognizes a doctor who is a member of a specific ethnic community.

"I want all of my patients to feel that going to the doctor is no more intimidating than going to the grocery store," he said in accepting this award. "This is much easier to succeed in when our patients understand that we

are here to answer any and all of their questions and provide them with individual recommendations based on their current situation."

Almost 25 years ago, Dr.

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.

From the start, Dr. Arteaga has operated LaSalle Medical Associates with the principles 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 must rely on Medicare and Medi-Cal. "As the son of an Adventist minister, I know I have an obligation to help whenever I can," he said. "That is what we do."

The LaSalle medical clinics are at 17577 Arrow Blvd. in Fontana, 1505 West 17th St. and 565 N. Mt. Vernon Ave. in San Bernardino, and 16455 Main St. in Hesperia

The Laid-Off Low Down: Seven Secrets for Surviving Job Loss in a Bad Economy

Was your job another casualty of the current economic crisis? Not sure what your next step should be? COO and author Dr. Richard Bayer tells you how to survive your job loss until you find a new (and better!) career.

It's no big secret: The economy stinks, the stock market is struggling, and businesses everywhere are taking drastic cost-cutting measures just to keep their doors open. And if you are one of the "costs" that have recently been cut—or if you just see the handwriting on the wall—you're feeling America's financial crisis in a very painful and personal way. It's tempting to crawl under the covers and hide out until the crisis is over, but you simply don't have that luxury. According to Dr. Richard Bayer, you'd better get busy preparing and executing your own layoff recovery plan.

"No one enjoys looking for a job, even in the best of times—which these clearly aren't," says Bayer, chief operating officer of The Five O'Clock Club, the nation's premier career coaching network and author of "The Good Person Guidebook: Transforming Your Personal Life." "It's a process fraught with stress, rejection, and a lot of tedious leg work. But with a smart strategy for handling your finances, managing your time, and executing your search, you can turn what could be a full-on disaster into merely a bump in the road."

As COO of The Five O'Clock Club, Bayer knows all about helping people deal with job loss and changing careers. The club is the only career program in which members meet

with professional coaches and peers on a weekly basis in a friendly, club-type format. The club offers small group career coaching across the U.S. and Canada.

"Approach the time immediately after you've been laid off with the same sense of purpose you felt with your job," says Bayer. "Resist the urge to think of unemployment as the end of the world, no matter how upsetting it may be. Think of it, instead, as an opportunity to improve yourself and to make a fresh start. You can end up better off than you were before you got the ax."

Bayer says that the fundamental rules for surviving your job loss are simpler than you think. Read on for some tips to help you survive—and thrive—after the proverbial pink slip has been laid on your desk:

Negotiate the best possible severance package. (Hint: Don't automatically go for the cash!) There are two keys to getting the best possible severance package. First, whether it's the cash settlement or career coaching benefits, negotiate each item individually. This will give you more leverage. Second, decide what you want out of a severance package, without regard for the company's policy. Bayer says many employees simply don't know what they can ask for in their severance talks, but it pays to research this issue and give it some careful thought.

"When you approach the severance issue, think of what will truly benefit you in the long term," says Bayer. "Health insurance, for example, costs the company less than it would cost you. You can also ask for one year of career coaching and the right to select the coaching

service. People often underestimate how much time it will take them to find a new job, so they accept cash for the entire settlement. The reality is the time in between jobs can be far less worrisome when your health insurance is covered and you have career coaching to help you stay positive and find a great new job. Cash may ease the pain in the short term, but it's these other benefits that will set you up the best if you are searching for a job for a long period of time."

Don't take it personally. Lay offs are usually the result of budget cuts and lack of business—and not a direct result of poor performance. Remember that lots of good people get downsized, and in today's economy it's happening more than ever. If you are the company's most recent hire, or if your department is being cut out all together, your position can be in jeopardy regardless of how well you've done your job. But perhaps the most important thing to remember is that you're being laid off because your employer is having trouble in a tough economy—which doesn't mean that you can't still be a valuable employee to someone else.

"Seventy-eight percent of the unemployed people who belong to The Five O'Clock Club get a job whose salary is equal to or more than their previous pay," says Bayer. "And while it's not always possible to achieve that in our current tight economy, there are still plenty of companies that are in desperate need of quality employees. We stress this fact at The Five O'Clock Club. Remember that there is something else out there for you, and chances are, it's a great opportunity that will

improve your future."

Live as though finding a new job is your job. If you are used to showing up at the office from nine to five every day, it can be daunting to suddenly have hours of unscheduled time on your hands. You need to find a way to maintain the structure in your life and to keep some sort of day-to-day routine. A great way to do this is by using your old work hours to focus on your job search. Use that time to join trade organizations, schedule interviews, and network as much as possible.

"At The Five O'Clock Club, we recommend that an unemployed person spend at least 40 hours a week on his or her search," Bayer says. "If you do this, you'll find that you have less time to lament your recent lay off and less time to sink into the negative thought patterns that are associated with it. Once your search pays off, you'll be glad you quickly hunkered down and devoted so much time to finding a new job that's right for you."

Manage your money responsibly. Whether you receive severance pay or not, the way you manage your money immediately after being laid off will determine your worry level during the foreseeable future. If a cash settlement is part of your severance package, you might be tempted to maintain your current living status while you search for a new job. However, that money can disappear quickly, especially if you are left to pay for your own benefits. Most people assume that they will find a new job within 30 days of their job loss and are surprised that it can actually take much longer.

continued on page 29

Inland Empire's Top Luxury Auto Dealers

Listed Alphabetically

continued on page 159

Company Name Address City, State, Zip	Gross Sales \$ Amount Oct. 2007 Sept. 2008	Product Lines	Year Established Inland Empire	# of Salespersons Total Employees	Owner	Top Local Executive Title Phone/Fax E-Mail Address
1. BMW of Palm Springs 3919 E. Palm Canyon Dr. Palm Springs, CA 92264	WND	BMW		7		Jim Harmon General Manager (866) 385-9815/324-9222 www.bmwps.com
2. BMW of Riverside 3060 Adams Street Riverside, CA 92504	WND	BMW			David Franklin	Tom Naso General Manager (951) 785-4444/352-3775 www.bmw-riverside.com
3. Cadillac of Riverside 8201 Auto Center Drive Riverside, CA 92504	WND	Cadillac, Pontiac, GMC, Buick	1967	5	Bud Dutton	Mike Whitney General Manager (951) 687-2020/689-6503 www.duttonmotorcompany.com
4. Desert European Motor Cars Ltd. 71-387 Hwy. 111 Rancho Mirage, CA 92270	WND	Porsche, Audi, Maserati, Jaguar, Aston Martin, Rolls Royce, Bentley, Spyker	2000	25	David Murphy	David Murphy President (760) 773-5000/773-4406
5. Desert Lexus 68068 Kyle Road Cathedral City, CA 92234	WND	Lexus	1991	10 72	David Wilson	Ed Atwood General Sales Manager (760) 321-5750/324-7063 www.desertlexus.com
6. Ken Garth Cadillac 78611 Hwy. 111 La Quinta, CA 92253	WND	Cadillac, Chevrolet	2008	10 50	Ken Garth	Joe Galante General Manager (760) 346-2345/771-1280 josephg@kengarthdesert.com
7. Kennedy Cadillac, Inc. 1400 S. Camino Real San Bernardino, CA 92408	WND	Cadillac, Chevrolet	1975	6 35		Mike Morris General Manager (909) 884-0111/884-6251 kcadillac@gmail.com
8. Lexus of Riverside 3150 Adams Street Riverside, CA 92504	WND	Lexus		8		Scott McBean General Manager (951) 353-0903/354-4191 scotty@lexusriverside.com
9. Marv Scholl's Exotic Motors 4225 E. Ramon Road Palm Springs, CA 92264	WND	Rolls Royce, Bentley, Mercedes-Benz	1985	2 5		Ralph Woods General Manager (760) 778-5444/778-5440 www.exoticmotorcars.com
10. Mercedes-Benz of Palm Springs 4095 E. Palm Canyon Dr. Palm Springs, CA 92264	WND	Mercedes, BMW			Frank Hickingbotham	Jim Harmon General Manager (760) 328-6525/328-0153 www.palm-springs.mercedescenter.com
11. Plaza Motors Cadillac 290 N. Indian Canyon Dr. Palm Springs, CA 92234	WND				Andrew Jessup	Andrew Jessup Owner (760) 325-2571/321-4670
12. Porsche/Audi of Riverside 3210 Adams Street Riverside, CA 92504	WND	Mercedes-Benz, Porsche, Audi	1965	10 75	Walter Kienle	Steve Kienle General Manager (888) 271-0475/(951) 688-2646 jplayo@waltsmb.com
13. Savage BMW 1301 S. Auto Center Dr. Ontario, CA 91761	WND	BMW	1985	16 145	Peter Savage	Bill Smith General Manager (909) 390-7888/390-7892 bills@savagebmw.com
14. Walter's Mercedes-Benz 3213 Adams Auto Center Dr. Riverside, CA 92504	WND	Mercedes Benz, Porsche, Audi	1964	30 215	Walter Kienle	Steve Kienle General Manager (951) 688-3332/689-4003 skienle@waltsmb.com

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Only CSU's...

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trayed as Draconian. Some students, who barely qualify academically for admission to the 450,000-student Cal State system, may be turned away. High School graduates must have taken college prep courses and have a B average—unless they score well enough on standard-

ized tests. In that case, even C students can be admitted.

But who says C students must be admitted to a four-year college? For that matter, why must someone other than the C student be forced to pay for the C student to go to college?

The alleged "cost" of attending a state college is about \$3,800 in annual tuition. But anyone familiar with private college

tuition's recognizes \$3,800 as a bargain-basement deal, about one-tenth what it costs to attend many nonpublic schools. Cal State professors earn nearly as much as private college professors. Some earn more. So how can the state charge so much less and pay its teachers about the same?

The answer is that the real cost is subsidized with tax

money. No student pays more than a small fraction. Public education is a world where deficits often aren't really deficits, cuts aren't really cuts, costs are under-reported and someone else pays to make up the difference. Is it any wonder the state operates \$28 billion in the red?

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List of New Laws...

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are guilty of a misdemeanor. The new law -- effective Jan. 1, 2009 -- adds the following language: "For purposes of this section, 'execution of a release' includes requiring an employee, as a condition of being paid, to execute a statement of the hours he or she worked during a pay period, which the employer knows to be false."

Temporary Employees

Wages for employees of temporary services employers shall be paid weekly or daily if an employee is assigned to a client on a day-to-day basis or to a client engaged in a trade dispute. This requirement does not apply to employees who are assigned to a client for over 90 consecutive calendar days unless the employer pays the employee weekly. Failure to do so can result in civil and criminal penalties.

Political Speech

In July 2008, the president of the National Labor Relations Board (NLRB) issued guidelines to employers concerning employee participation in political advocacy activities and providing guidance to employers as to when disciplinary actions for these activities may be appropriate.

The memorandum provides that:

- Non-disruptive political advocacy for or against a specific issue, related to a specifically identified employment concern that takes place during employees' own time and in non-work areas, is protected;
- On-duty political advocacy for or against a specific issue, related to a specifically identified employment concern is subject to restrictions imposed by lawful and neutrally applied work rules;
- Leaving or stopping work to engage in political advocacy for or against a specific issue, related to a specifically identified employment concern may also be subject to restrictions imposed by the employer.

Workers' Comp Injury Reporting

Labor Code section 6409.1 was amended to change the reporting of work related injuries and illnesses. Currently, form 5020 must be filed with the Division of Labor Statistics and Research (DLSR) within

five days of an incident. Once the regulations are finalized, insured employers must file a form as prescribed by the Division of Workers' Compensation (DWC) with the DWC, and self-insured employers must use a new, yet to be created, electronic form within

the time specified by the DWC. Amended reports following a death must now be filed with the DLSR instead of the DWC. Insurers must use a new, yet to be created, electronic form with the DWC.

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OPINION

Dear Congress

By Lou Ann Hammond



Dear Congress, I have reported on the auto bailout on my Website, www.carlist.com, MSNBC and the John Batchelor 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 entrenches on the zen of a hot tub, it is time to fix it. Lucky for you, you have me. I have suggestions.

Last week at the hearings General Motor's CEO Rick Wagoner, Ford's CEO Alan Mulally, Chrysler's CEO Bob Nardelli and the UAW's President Ron Gettelfinger were embarrassing to watch. Most embarrassing was when one senator asked Gettelfinger the particulars of Job Banks. Gettelfinger actually told the senator he wasn't sure, and that he would get back to him.

A few of the adjectives used to describe the heads of the auto groups were ill-prepared and arrogant. I believe those adjectives could be a correct assessment, especially the arrogant part. Three CEOs flying in three luxury jets to beg for money does seem arrogant.

But Congress, my Mommy always told me, two wrongs don't make a right. And my Mommy was always right, just because she said so. This is not the time for you to be arrogant.

I didn't agree with the \$700

billion bailout. If you got an e-mail that said, "let them rot in the hell they created," that was from me. But you voted for the bailout and before you give it all to the banks with no stipulations, let's show the nation what due diligence looks like and make stipulations on four percent of the bailout money.

I was at the 2008 Los Angeles Auto Show. I interviewed most the executives, and asked them all the same questions.

a. How are you managing in this economic freefall?

What percentage are you cutting production?

What percentage are you cutting employees?

b. Are your sales down because of credit problems?

Do you see any stabilizing of liquidity?

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

d. 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 allows 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 basics still apply, an accountant does not make a variable expense into a fixed expense.

It's fine that the UAW agreed to allow new hires at \$14 an hour, a level below non-union workers. But that just means they had to hire another person to work, when they were paying 3,000 people not to work. David Cole, chairman, Center 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 (the 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 newbies 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 says 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 after talking to executives from 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 write 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 available 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 will 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 to sell parts.

2. If you're only going to give the credit to the domestic manufacturers, a case could be made to give it to only cars made in

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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 limiting 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 locations and company structures. Widening your job search horizons may help you find a job more quickly 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 possible that you may 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 expenses? A great way to resolve some of these issues and to get advice on how to handle being 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. An alarming number of job hunters are becoming discouraged and dropping out of the job market. Don't let yourself be one of them. Be aware that what 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 is seeing its 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 out-of-date, use your out-of-work time to develop new ones. If you're being told you aren't being hired because you don't have the right experience, get the experience. Depending on your area of expertise, there are lots of great ways to hone and expand your skills. Take a class. Do volunteer work to gain expertise that you can later market. Or join 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, one Five O'Clock Clubber got a twelve-week assignment with a Sears consignee during the Christmas rush. The pay wasn't great, but the job title was regional manager, which 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 the market wants, and how to present themselves. Having a well-written résumé and cover letter are key to being competitive when job hunting. A poorly crafted résumé or cover letter can prevent you from ever getting your foot in the door at most businesses, particularly in an economy that is flooded with people looking for jobs. If you don't think that your résumé and cover letter are up to par, find someone to help you write them or visit any of the myriad websites set up to help people out with résumé and cover letter writing.

If it's been a while since

you've been in the job market, it may be time to brush up on your online job hunting skills. Familiarize yourself with online services such as Monster.com, Craigslist, 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 some calls to companies that interest you or are in your field (even if they aren't currently hiring). Ask if you can come in for 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. Getting to know people in your industry can open doors you didn't even expect. Keep in touch with these people after the interview, and you will increase your chances of being at the forefront of their minds when a position becomes available. No matter what, it will arm you with more knowledge for your search and can help you to determine if the path you are on is the right one for you.

Target what you want. As Lily Tomlin said, "I always wanted to be somebody, but I should have been more specific." How specific you are in your job search can be a deal breaker. When you are searching, be sure you select specific geographic areas, specific industries, and specific positions

within those industries. For example, you may want to be a writer in publishing or corporate communications in Los Angeles or Chicago. So you start by compiling a list of companies where you could find a job in these fields in each of these cities. Research them to figure out which ones you think best fit with the kind of place you would like to work. And then find out who is in charge of hiring at these companies. Sending a résumé or cover letter to the wrong person or without mentioning a specific person can ruin your efforts. By targeting specific companies or cities and then gradually narrowing your search, you will be setting yourself up with the best opportunity to find a great new job where you will thrive.

Learn how to get interviews. There are a lot of techniques for generating interviews. Everyone knows the basics: answering ads, using search firms, contacting companies directly, and networking. But what you might not know is that only 10 percent of all jobs are filled through ads and search firms, so it is wise to learn the best methods for contacting companies directly and for networking successfully. A coach can help you develop an effective cover letter and Five O'Clock Club book "Shortcut Your Job Search: The Best Ways to Get Meetings" will tell you how to make those follow-up phone calls that result in meetings. It may seem like a lot more work than hitting that send button on the Internet, but it 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 who work there to find out how well your skills match up. If you discover that your skills

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OC SBDC Director, Leila Mozafarri and Tri-County Lead SBDC Interim Director, Jon Richards



SBA's Santa Ana District Office and its Resource Partners are taking the lead in helping small businesses that are struggling during tough economic times. SBA's Resource Partners-SCORE 114, the OC Small Business Development Center and the Institute for Women Entrepreneurs will form small teams of business experts 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 optimize desired business results
- Model and stress-test the financial impact of proposed decisions before committing 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 market influences are encountered
- Escalate the likelihood to obtain financing with sound numbers in a format preferred by lenders and venture capitalists

When asked about the Tiger Team initiative, SBA District Director, J. Adalberto Quijada, 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."

Sallie Salinas, director of the Institute for Women Entrepreneurs, added, "As a trusted resource partner of the SBA, the IWE felt the urgent need to respond and provide business owners relevant tools, information and resources to sustain their businesses through collaboration with agencies, associations and leading experts in their field."

While the program was designed to assist any small business, there are ideal situations. Ideally, a business will have been in existence for two or more years and have five or more employees. The Tiger Team Program will be offered at no-cost throughout Orange County.

Optional no-cost long-term counseling will be offered to any business that needs it. Appointments can be made by contacting Jill Andrews, Tiger Team Program Coordinator, at jill.andrews@sba.gov or 714.560.7466.

AB 32...

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California's current economic situation and the real implications CARB's AB 32 Proposed Scoping Plan means financially for California's businesses and consumers in the near- and mid-

Respected Economist Reveals Flaws in State's Cost Analysis of Proposed Climate Change Policies

term. AB 32 (the Global Warming Solutions Act) is the most far-reaching climate change law in the country requiring a reduction of greenhouse gases by 30 percent by 2020.

The AB 32 Implementation Group—with more than 170 businesses and organizations—aims to be a constructive voice in the process to ensure achievement of AB 32's required emission reductions while allowing California's economy to grow.

More information is available at www.ab32IG.com.

List of New Laws...


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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 facilities in California to post nutritional information. Beginning July 1, 2009, to Dec. 31, 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; and
- Total number of milligrams of sodium.




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Five Fatal Business Mistakes You Don't Know You're Making

By John Haskell aka Dr. Revenue®

Business is tougher today than it was a year ago. Recently, a mid-sized company evaluated its situation: It faced a quickly shrinking market, and people just weren't buying as much. Competition was cutting prices in spite of higher costs. Salespeople were losing business all over the country. What options did they have to improve the business? They started by asking themselves two questions: First, what were they currently doing? Second, what had they not done in the past?

Five specific areas tend to stand out in examinations like this. Individually, each is a problem; collectively they can spell disaster for your business. Luckily, it isn't impossible to eliminate these mistakes, as long as you have the discipline and desire. Here are the five fatal business mistakes you could be making:

1. No Marketing Plan

The marketing plan is the starting point, as it allows the entire company to know the tactics to achieve the goals. There is only one cure for this mistake: Write a plan. The format is simple:

*** Goals:** Establish your goals. These need to be hard-edged goals; avoid marshmallow marketing, such as soft sales targets, undefined goals, weak market data, ineffective advertising and vague promotion schedules. Marshmallows kill!

*** Problems:** Identify the major problems that stand in the way of reaching your goals.

*** Opportunities:** Spell out the opportunities that offset the problems. For example, you may not be well-known, but there is an opportunity because those who do know you like your company and your products/services.

*** Strategy:** Define a longer-

term strategy - this is the "What?" statement. What do we want to be four or five years down the road?

*** Tactics:** Define your tactics very specifically. This section of the plan, accompanied by a marketing calendar and at least an adequate budget, provides the road map for execution, which leads to sales success.

This simple prescription for constructing a marketing and sales plan makes it easy - you write to the outline. Take your time and fill in the blanks. Start with opportunities. Then sort the opportunities in order of priority.

2. A weak or non-existent factual understanding of the marketing environment; your company doesn't have a competitive matrix. Every company has a position in the market based on specific attributes.

For example, a cookie company judges its position by the taste, price, size, and location compared to nearby competitors who are making a similar product.

These facts provide many opportunities to get insight into your position in the market. Narrowing them down to black and white, analyzing the vital differences and planning how to respond to the competitive environment is the prescription for success.

3. Lack of understanding of your customer's real buying motivation. The psychology of the customer is vital to marketing and sales success. Small businesses may not be able to afford extensive marketing research, but simple questionnaires and low-cost focus groups can deliver the vital data that allows a company to build marketing, merchandising, advertising, and sales promotion tactics that work. The prescription has three parts: do the research, listen very carefully

and, most importantly, act decisively for the long term.

4. No Sales Forecasts

Planning for the business begins with a sales forecast. If the management team does not look forward, they will get constant surprises. Forecasting in most smaller and mid-sized businesses can be confined to customers who contribute a significant percent of sales. Building a forecast for a customer involves a careful, in-depth analysis of the customer's business, the customer's relationship with your company and the customer's marketing plan for the next year.

The only person who should do the sales forecast is the salesperson who is closest to that customer.

Each salesperson must forecast for his or her major customers with a fill-in the blanks, paint-by-numbers approach. There are no excuses. The forecast must be completed by a specific date and the salesperson must be prepared to discuss the rationale behind the forecast.

Let the chips fall where they will. The difference between the sales group's forecast and the management's goal for the year is called the "planning gap." Filling that gap is what marketing and management are all about. The marketing team's job is to eliminate excuses by salespeople.

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." Self-

managed professionals know that phone calls must be organized beforehand, records must be kept and selling is a disciplined process.

Effective, professional selling is based on utilizing the company's marketing program to create a working marketing and sales plan for each significant customer. The self-managed professional salesperson has a game plan for every 30-day period. He or she works the plan every day. Every phone call and every visit is designed to further the plan. Becoming a self-managed professional salesperson starts with this statement. "I know my customer, I know my company's products and I know my company's marketing plan. My job is to bring these three elements together into a short- and long-term plan for each of my best or potentially best customers. I sell products that will not come back to customers who will."

Eliminating these mistakes allows a business to solidify its position in the market and move forward regardless of the economy. Very few companies have large market shares. Therefore, if your company has eliminated these mistakes and is moving forward, you are positioned to take a little business from each of your competitors who have not eliminated the mistakes. A little here, a little there and you are doing more than holding your own - you are growing your share of market. When the economy bounces back, you will reap tremendous benefits.

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Pulmuone'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 Pulmuone Holdings Co., Ltd. of South Korea, has joined its board of advisors.

"We are thrilled to add a leader of Mr. Nam's caliber to our board," said Bob Buford, chairman of the Drucker Institute, a campus-wide resource 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 a healthier society in South Korea and around the world. In all of this, he is carrying forward Peter Drucker's ideas and ideals."

Nam joins an extraordinary group of board members. In addition to Buford, a cable TV pioneer, author and chairman of the

Buford Foundation, they include: John Bachmann, senior partner at the investment firm Edward Jones; John Byrne, executive editor of BusinessWeek; attorney Cecily Drucker, daughter of the late Peter Drucker; author, inventor and entrepreneur Doris Drucker, wife of the late Peter Drucker; Allison Graff-Weisner, executive director of City Year Los Angeles; Nobuhiro Iijima,

president of Tokyo-based Yamazaki Baking Co.; Ira Jackson, dean of CGU's Peter F. Drucker and Masatoshi Ito Graduate School of Management; CGU President Robert Klitgaard; C. William Pollard, former chairman and CEO of ServiceMaster Co. and author; Minglo Shao, founder of Bright China Holding Ltd. and head of the Peter F. Drucker Academy, a nonprofit educational organization dedicated to teaching Drucker's principles and practices in China; and Craig Wynett, general manager of Procter & Gamble Co.

As CEO of Pulmuone, Nam leads one of South Korea's top food product manufacturers. The company, which also has operations in the U.S. and China, was among the first to bring to market soy-based products that are certified as free of genetically modified organisms. In addition, Pulmuone has pioneered new flavors and packaging that are boosting demand for this low-cost, high-nutrient food.

Nam's leadership extends well beyond his own company. As the chairman of the UN Global Compact in South Korea, he heads a group of more than 100 corporate, government and NGO leaders in his country. They are helping organizations across all three sectors fulfill what Peter Drucker called "management's self interest in a healthy society" by aligning operations and strategies with 10 principles in the areas of human rights, labor, environment, and anti-corruption.

Nam is also a co-president of the Drucker Society of Korea, where he helps convene regular meetings of South Korean corporate executives to read and apply Drucker's work in their own organizations and communities.

"This honor should be a tribute to those Korean people who have been working hard to practice Drucker's principles and to become positive contributors to the functioning society," Nam said.

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June • Financial Institutions (1 st Quarter, '09) • Travel and Leisure • Employment Agencies • Home Health Agencies • Economic Development (San Bernardino County)	• Health Care & Services • High Technology • Golf Resorts • Senior Living Centers • What's New in Hospital Care	• Hospitals • Savings and Loans • Motorcycle Dealers • Medical Clinics
July • Manufacturing • Distribution/Fulfillment • Credit Unions • Event Planning • High Desert Economic Development	• Marketing/Public Relations • Media Advertising • Casual Dining • Building Services Directory • Cities of Irvine and Newport	• CPA Firms • Commercial Printers • Ad Agencies/Public Relations Firms • Largest Insurance Brokers • SBA Lenders • Staff Leasing Companies Serving the I.E.
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October • Lawyers/Accountants-Who's Who • HMO/PPO Enrollment Guide • Economic Development Temecula Valley • Financial Institutions (2 nd Quarter, '09)	• Telecommunications • Office Technology/Computers • International Trade • Holiday Party Planning	• Internet Services • Long Distance/Interconnect Firms • Copiers/Fax/Business Equipment • Private Aviation
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December • Financial Institutions (3 rd Quarter, '09) • Top Ten Southern California Resorts • Temporary Placement Agencies	• Health Care • Professional Services Directory	• 2010 "Book of Lists" • Business Brokerage Firms

CLOSE-UP

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

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 freshman 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 as 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 achievement in a business or profession and evidence of leadership in the community. Students in the program will be able to attend classes on alternating weekends while still working and can complete the program in 22 months. The program features an international trip between the first and second year and the all inclusive program fee includes room and meals when students are in resi-

dence. The program will be offered at 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 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



Dr. Gregg Jack and Dean Dave Stewart

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

Gregg who joined the school only a few weeks ago as assistant dean for corporate relations and director of the EMBA program. Gregg brings significant experience as a program administrator to AGSM. He has been involved in the development of 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 Office of Executive Education. More recently, Gregg was founding dean and managing director of SPACE University, Northrop Grumman'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 enroll-

ments in its undergraduate and full-time MBA program and the launch of the new Executive MBA program, the school is nearing final approval of a new Ph.D. program. Plans are also underway for a new part-time MBA program and a new 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 the place where faculty and students come to study how to best identify and evaluate growth opportunities, how to development and manage growth opportunities, and how to sustain those opportunities," says Stewart. The school's strategic plan also identifies five "spires of excellence" or areas of distinction for the school. These include behavioral decision research, empirical finance, supply chain management, Web commerce and audit and assurance. "These are all areas that are important to both our region and to the global economy. These are also areas where AGSM has unique capabilities and expertise," says Stewart.

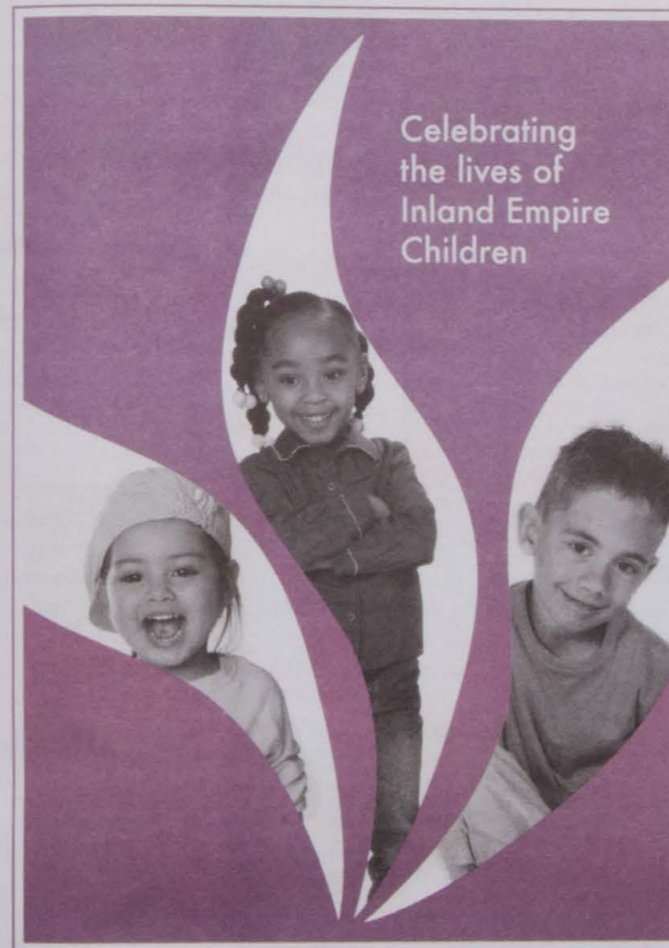
Stewart arrived at UCR in July of 2007 after more than 20 years on the business faculty at USC. He served two terms as department chair in marketing and five years as deputy dean of the Marshall School at USC. He also served as associate dean for academic affairs at the Owen Graduate School of Management at Vanderbilt University. Stewart is a prolific and internationally recognized scholar who has authored more than 200 papers and eight books. He has also served as a consultant to such organizations as Hewlett Packard, IBM, Samsung, Cadence Design Systems, Coca-Cola, the Federal Trade Commission, and the United State Census Bureau.

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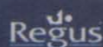
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The Drucker...

continued from pg. 3

ethical leadership, and social responsibility have never been more essential. This Centennial celebration will be a bridge between Drucker's timeless ideas and current transformative world events. Clearly, we need Drucker now more than ever."

As Drucker himself wrote, "None of our institutions exists by itself and is an end in itself. Every one is an organ of society and exists for the sake of society. Business is no exception. Free enterprise cannot be justified as being good for business; it can be justified only as being good for society."

To underscore the importance of the event, the chairs for the Drucker Centennial include a Who's Who of leaders, thinkers and management luminaries:

- John Bachmann, senior

partner at Edward Jones, chairman, the Drucker School Board of Visitors and CGU trustee

- Warren Bennis, university professor and distinguished professor of business administration, University of Southern California
- Bob Buford, author, social entrepreneur and chairman of the Drucker Institute
- John Byrne, executive editor, *Business Week*
- Jim Collins, author of "Good to Great" and "Built to Last"
- Doris Drucker, author and inventor
- Rajiv Dutta, Drucker MBA '82 and former president of eBay Marketplaces
- David Gergen, director of Harvard University's Center for Public Leadership, CNN commentator and former White House advisor
- Charles Handy, author of "The Age of Unreason" and

continued on page 35

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COMMENTARY

The Chamber of Darkness

By Joe Lyons

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.

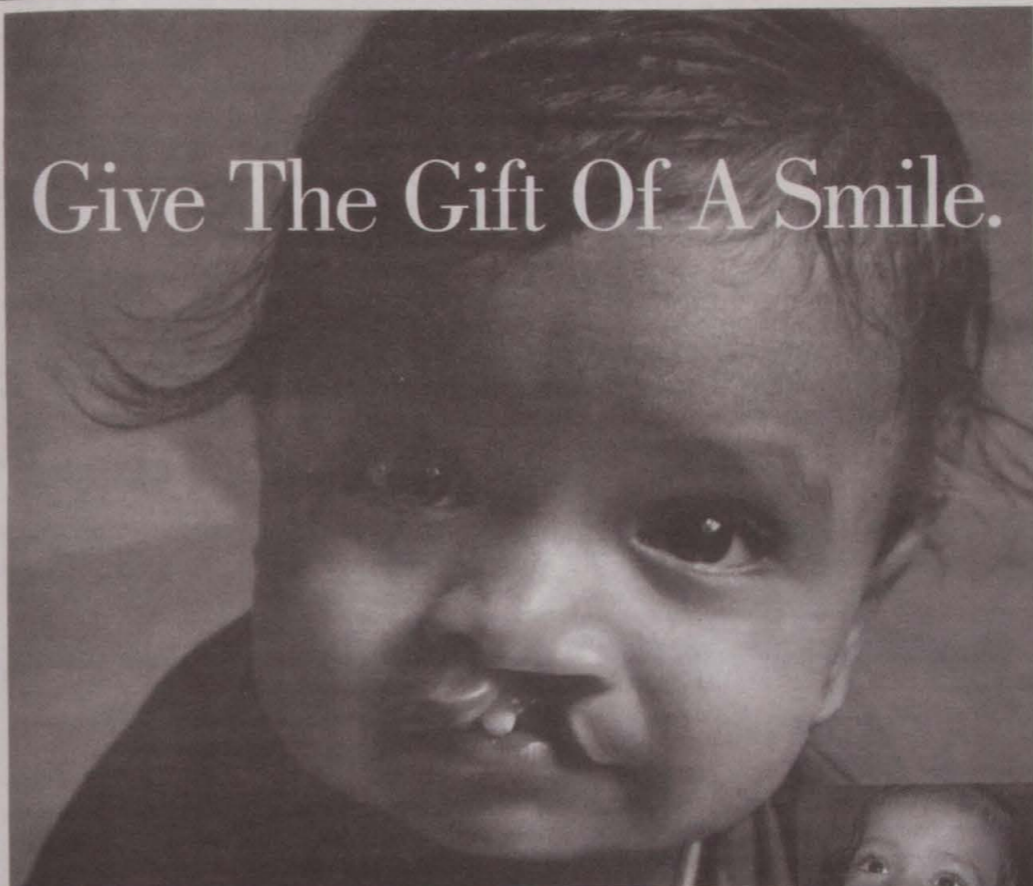
That being the case I would have thought that right now the Ontario Chamber would welcome the support we have given them over the past few years. Loyalty in bad times is loyalty indeed.

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 and be done with it. I can tell you that KSPA's commitment to the chamber, its members and the community at large has been the driving force behind our support.

Being told that that support and service is no longer required

continued on page 39



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Pulmuone's...

continued from pg. 19

Nam replaces K.H. Moon, former chief executive of Yuhan-Kimberly Ltd., who is now a member of the national parliament in South Korea.

"We are extremely grateful to Mr. Moon for his service," said Rick Wartzman, director of the Drucker Institute. "We are sorry to lose his important contributions as a member of our board. But we applaud his increased commitment to serving his country, and his ongoing efforts to bring Peter Drucker's vision of lifelong learning to South Korea. Meanwhile, we're delighted to be working with Mr. Nam as we look to preserve—and build on—the Drucker legacy at a time when the world needs his insights about effective management, ethical leadership and social responsibility more than ever."

The Un-Comfort...

continued from pg. 6

today if you could read!" Albert Edward Foreman smiled and sighed, "I'd be the janitor at St. Peter's Church." (Based on a true story by Somerset Maugham.) Did you know that in Chinese, the symbol for the word "crisis" is the same symbol used for the word "opportunity?" Two sides of the same coin. In other words, it's all in our perspective. Will you find the opportunity in your next crisis?

Robert Evans Wilson, Jr. is a motivational speaker and humorist. He works with companies that want to be more competitive and with people who want to think like innovators. For more information on Robert's programs please visit www.jump-startyourmeeting.com.

Dear Congress...

continued from pg. 15

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MANAGEMENT

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

By John Baker

A recent study reported in the Harvard Business School Press found that only one in 10 large company CEOs achieve their growth targets. Considering the enormous amount of time and resources spent annually creating the perfect strategic plan, these 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 it, then, that leaders who boldly set robust agendas designed to inspire their people and dominate their marketplace, far too often end up licking 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. The "I'm the boss, so it will get done" fallacy. When the job title gets in the way of reality, failure is sure to result. The label on your business card - CEO, president, VP, director, senior manager, whatever - clouds a lot of perceptions. No matter how high-falutin a strategy is—demonstrating brilliance and shrewd marketplace acumen—execution of the plan 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 constraint and focus your company's resources to alleviate the logjam. The old adage, "a chain is only as strong as its weakest link," is as true in business as it is in life.

The best business strategy balances aspiration with perspiration. The humbling part of being a leader is that your fate—and your organiza-

tion's—lies in the hands of least amongst your team. This doesn't mean a leader can't be forward-looking and motivational; far from it. An essential responsibility of a leader is to enlarge the organizational dialog to include expansive aims and aggressive targets. The irony, though, is that your performance is more closely tethered to the slowest moving member of your team than to your expansive aspirations and best strategies.

The "strategy-to-execution" process breaks down when the strategy is an ego-stroking, leader-centered document, rather than one that clearly defines the value the company provides both internally to the entire team and more importantly—to external customers.

The most important question for a leader isn't, "What do I want to do?" but rather, "What can we get done by working together?"

2. It's about throughput not input. Laying out an aggressive agenda sounds good to senior managers, shareholders and Wall Street, but ultimately it's what comes out the end of the pipe that matters, not what you cram into the front of it. The rank-and-file—those chartered to interpret the strategy and take action—look at broad, sweeping strategic plans with rolled eyes and deep sighs of dejection. When the corporation concentrates on creating fancy strategic plans—leveraging high-priced outside consultants, spending time on executive offsites and assembling impressive looking SWOT charts—the practical issue of individual capacity is left on the sideline.

Imagine a doctor in the ER

looking strategically at a trauma victim.

Examining the patient the doctor thinks to herself, "I need to set that arm, stabilize the blood pressure, stop the bleeding in the chest, keep the airway clear, ensure the patient is on a good nutrition program, takes a daily multi-vitamin, gets started on a smoking cessation program, and enrolls in an anger management counseling."

This approach to medical care would lead to disastrous results. Instead the doctor pays attention to the most critical element of treatment and solves that first. Once stabilized, attention is allocated to the next priority. In business, too many strategic plans take a "kitchen sink" approach to the business priorities: Ensuring that a little bit of everything gets done, but nothing gets completely done.

The most important question in the strategic plan: "Can we do all of this, and if we can what do we do first?"

3. It's not about execution, it's about focus. How many times have you heard a leader state, "We have the right strategy, but we can't execute?" The fact is that without focus any organization—from a football team to a huge multi-national corporation—will fail to achieve its goals. Generally people do what they are rewarded to do. When there is confusion, the essential connection between the strategic plan and the work that gets done is critically compromised.

The most impressive—albeit, painful—way to gain focus is to go into crisis. Look at the heightened focus a crisis delivers to an organization. People immediately get on the

same page, the value of the work is clearly perceived, teamwork is highly valued, and individuals perform at peak levels.

Some organizations operate this way: Crisis management as a way to get things done. This is insane and unsustainable. But, how do you drive focus into an organization without sacrificing rational and stable business practice? You must teach your organizations where it is OK to fail: What tasks are imperative to the health of the company and which ones—though important—can be compromised?

This is tough to do because failure is not traditionally taught in leadership courses. "Failure is not an option," is a quip that has become part of our cultural lexicon. Not knowing where you are willing to fail means not being serious about success. Leaders must uncompromisingly communicate the critical path to success and do so at the individual level.

Distractions abound, setbacks occur and deviation from the strategic plan happens before the ink on the document is dry. The organization that knows how to "mind its business" is the one that delivers on its vital promises.

The most important question to ask about execution: "What is your focus?"

4. Not knowing how to define success. This seems odd given that the strategic plan is all about illuminating a path to success, but when success has multiple definitions, there is neither a cohesive or a unifying message for the organization.

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CORPORATE PROFILE

Jobing.com

Who better to understand the needs of the human resource community than a human resource professional? It's this simple question that launched one of the nation's most unique

and successful recruitment solutions. Aaron Matos, PHR is the founder and chief executive officer of Jobing.com, a multi-faceted media company which provides employment solutions designed to connect local employers and local job seekers.

But Matos didn't arrive in that seat overnight; his journey began more than 10 years ago in the mind of a human resources professional.

Matos was a human resources director for a regional publishing company based out of Phoenix, Arizona, which specialized in local print publications. He was in charge of the entire people function for the organization, including recruiting and staffing. Tired of the cost and the process involved with print advertising and frustrated with the results delivered by national employment Websites, he came up with a plan, presented it to his superiors and subsequently fired himself as human resources director. The next day he began a venture to create a locally focused online employment community that would help human resource professionals like himself make the most out of their recruiting budget, attract and hire qualified local candidates and help job seekers find more targeted results to their needs than a local newspaper or national employment Website could provide.

"I've always had a passion for human resources and people

issues," says Matos. "What we do is so important to not only the companies we serve, but to the employees and communities in which we operate. Finding the perfect match for employers

and employees is vital to the success of a business. We don't take that responsibility lightly." By early 2000, Jobing.com was launched in Phoenix, Arizona, the company's flagship operation and corporate headquarters.

After witnessing the success of his local model, Jobing.com expanded to help employers across the country. Today, Jobing.com, a three-time *Inc.* 500 fastest growing company, serves thousands of employers and hundreds of thousands job seekers in each of the 30 local markets it serves across the United States, including the Inland Empire, Greater Los Angeles and San Diego. If providing a local solution to recruitment and employment needs wasn't enough, Matos recognized the importance of providing cutting edge technology and products. Enter JobingVideo, Jobing blogging and a myriad of branding opportunities designed to help employers market themselves to the right candidate.

It was Matos' vision that started the company and fueled its growth, but Matos attributes the company's success to the passion, dedication and enthusiasm that its employees have to helping their local communities learn and grow through more promising employment. It's people like Katey Darling, director of community relations manager for Jobing.com's Inland Empire location that help

the company differentiate its product and make it a truly local resource.

"Katey is an exceptional individual," Matos comments. "If you haven't met her out in the community, you surely will very soon. Katey's entire job is to be out in the community, creating partnerships between non-profits, for-profits, job seekers and other professional associations that will help improve the overall employment climate in the Inland Empire." And, in Jobing.com's world, that means more than paying dues to the local chamber. It means being actively involved in the community, sitting on boards, creating programs and helping to educate the employment community as much as possible. And, that's exactly what Katey does. As a member of the Greater Riverside Chamber of Commerce, a member of the Society for Human Resource Management, the Inland Empire Society for Human Resource Management and serving on boards for Professionals in Human Resources Association (PIHRA) District 11, Greater Riverside Employer Advisory Council, New Beginnings Coalition, and the Inland Empire Healthcare Congress Advisory Council, Katey has built her career by becoming ingrained in the Inland Empire business and HR community.

But what does that all mean for the Inland Empire business community? It means that through the efforts of Katey, and the other members of her team at their Riverside office, Jobing.com is able to reach

more people in the community through its alliances and partnerships than any other resource dedicated to employment in the Inland Empire area. This translates to getting the right job seekers in front of the right employers.

"Every day I dedicate my time to making sure Inland Empire's career opportunities get in front of the best candidates possible," says Darling. "By building relationships with local associations, I get to be the connector between industry professionals and local business who can utilize their skill. It's a great feeling to go that extra step for our local business and job seekers."

"With Jobing.com you get more than just a parking spot in cyber space hoping to find the right job candidate," says Matos. "You get all of the

resources that the employment Website provides, but you also get the passion, dedication, enthusiasm and service of people like Katey, who are doing everything they can in the local community to make sure that your recruitment dollar is invested wisely." And, although he's

proud of the company's success, Matos is even more proud of the employees who drive employment in the Inland Empire and is proud to call the companies they do business with partners and friends.

Jobing.com is so much more than a local Website, it's a Jobing Community. Check it out for yourself at <http://inlandempire.jobing.com>.



Aaron Matos



Katey Darling

The Laid-Off Low...

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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 want 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 outside 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 expensive staff members—it may be just the time for you to put your talents to work as a freelancer. Are you a prolific writer or a graphics guru? Use your business savvy to start freelancing while you're searching for a new job. It 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."

"Now, more than ever, is when being proactive counts the most," says Bayer. "We live in an economy where there are fewer jobs and more people looking for them, and the competition is tough. This is just the reality. And as hard as it may seem at the time, the more objective that you can be about your job loss, the better the end result you will create for yourself. Don't let losing your job define who you are; let the way you handle it define who you will be."

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

Inland Empire Traffic Solutions.

590 AM KTIE

What is to blame for the mortgage crisis?

By Jonathan R. Hainer, Economist

Good question.

As a student of 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 is no professor standing on the sidelines ringing a bell and intoning "beware the incentives" at the crucial moment.

Two dozen years ago, I was

involved in one of the first securitizations of retail automotive receivables cutely called CARS for collateralized automotive receivables. (Loans grouped to provide the security for a bond are said to be "securitized.") It was perhaps the very first securitization effort that targeted "B" and "C" borrowers (car buyers). "A" borrowers were the people with good credit and/or large down payments. The transaction involved multiple originators (automobile dealerships), a loan broker, a loan servicing

voring of young ginger are just a few of the impressive dishes on her extensive menu. Each offering had an original, appealing zest.

Desserts feature a platter of delectables that consist of an assortment of handmade chocolates, cookies, candies and petit fours; they serve this in heaven if you have been extra good. The crisp filo with sautéed bananas and a scrumptious chocolate sauce has the combination so luscious that it is probably offered by the guy with the horns—try some and you might think it may be worth your soul.

A special cheese selection is a joy, presenting a variety of five domestic and imported cheeses, (a different offering each night), giving the patron an opportunity to test cheeses they would never think of sampling. An extensive, impressive collection of fines wines and Champagnes are available by the glass and bottle.

The tariff here is upscale but fair for the quality, ambiance and service.

Jardinière is at 300 Grove Street. (at Franklin Street), San Francisco. Definitely make reservations by calling 415/861-5555.

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

company, and an investment bank. My commercial bank provided the funding to accumulate the loans into a large enough pool to be efficiently securitized.

Auto dealers had difficulty selling cars to people with uneven or bad credit histories because few lenders wanted to hold such loans. By gathering these loans into pools and securitizing them, we provided funding for an under-served market. CARS helped struggling borrowers to finance the cars they needed to get to work and promoted the sales of cars for auto dealers. It transferred risk to those who were willing to bear those higher risks in exchange for stellar returns and an absence of paperwork. Everyone benefited.

Can you hear a bell ringing? Perhaps you can if you have been paying attention to the mortgage crisis of the last year or two.

With CARS we created some perverse incentives. The auto dealer did not have to be as careful as it once was in arranging financing for marginal buyers because it no longer had a meaningful stake in whether the loan was repaid. The loan broker did not worry because it would only be holding the loans for a matter of days. The loan servicing company did not worry because its fees were paid from the very first dollars coming from borrower payments into the loan pool. The commercial banker did not worry because the exposure was short term and hedged. The investment banker (think bond salesman) did not worry because it never owned the loans but rather packaged them for the end-buyers. The end-buyers made the relatively subtle error of assuming that things were staying the same, and that they were buying into a pool of collateralized loans underwritten to very exacting

specifications - high risk, but high return and carefully scrutinized. They should have worried.

The truth was that no one was carefully watching. By changing the system from a one-step process (borrower and lender) to a five-step process, lines became blurred, responsibilities vague, and self-interest paramount. Borrowers promised more than they could deliver. Auto dealers generated worse and worse quality loans because that meant they could sell more and more cars. The rest of us just passed on whatever came through the pipeline blithely unconcerned because we were not bearing the ultimate risk. The system did not reward being careful; it rewarded volume with large short-term profits. So we generated fleets of loans. Before long, however, there were too many defaults and too many repossessed cars gathering dust in a lot in the desert. Does any of this sound familiar?

The underwrite-to-hold model (traditional lending) is successful precisely because it requires the financial entity generating a loan to depend upon its repayment. The underwrite-to-sell model (securitization) is not only successful, but superior in many ways because, if everything is done right, everyone benefits. But with underwrite-to-sell, moral hazard is built-in. Without very careful financial engineering, perverse incentives will undermine even those with the noblest of motives, much less the characters (like me and you) who operate out of strict self-interest.

As the current mortgage crisis developed, it looked quite familiar to those who remembered the ill-fated CARS. The moral hazard of the underwrite-to-sell system wreaked its havoc as it is wont to do. To

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Gene Autry Plaza Officially Breaks Ground

Gene Autry Plaza, the Palm Springs retail center located at the corner of Gene Autry Trail and Ramon Road, officially broke ground—signaling the eventual public opening of the long anticipated retail center's expansion. The project is scheduled for completion by April of next year.

As part of the groundbreaking ceremony, Palm Desert-based real estate developer, The Nicholas Group, together with Investec Real Estate Companies of Santa Barbara, announced it has secured major new tenants for the project, the neighborhood-focused retail center located adjacent to the Palm Springs International Airport at one of the Coachella Valley's busiest intersections.

The property began as a strategic alliance between The Nicholas Group and Native American Michael Prieto of the Agua Caliente tribe. It is modeled after a similar project developed in partnership with Prieto's brother nearly a decade ago. The Prieto brother's vision for Gene Autry Plaza and other similar business developments is true self-reliance without relying exclusively on the gaming industry.

Jackie Autry, widow of the late Gene Autry for whom the center is named, attended the ceremony. Autry spoke of her and her late husband's historical commitment to Palm Springs and the entire Coachella Valley, which extended back into the early 1950s.

A replica of a bronze sculpture of the late Autry that will be part of the project, was also unveiled during the ceremony as public and private sector officials spoke of the project's economic, cultural and real estate industry significance to the Coachella Valley.

The \$17.5 million retail center has been pre-leased to 86% occupancy and consists of three major tenants totaling more than

60,000 square feet and anchored by the existing Lowe's Home Improvement store. Joining the center will be national chains Smart & Final "Extra," the company's first "Extra" prototype store built from the ground up; Staples Office Superstore and Coachella Valley restaurant operator, Goody's Café.

"We're pleased to announce the expansion of this important development - a collaboration that will be good not only for Palm Springs, but for the entire Coachella Valley," said George Nicholas, Jr., founder and managing partner of The Nicholas Group.

"This is a great signalized intersection with outstanding critical mass of regional retail anchors," said Jim Slaughter, vice president of Investec Commercial, Inc., the commercial development and leasing entity for Investec Real Estate Companies.

The project's name is yet another local tribute to the late Gene Autry, the broadcasting and media pioneer and legendary singer widely known for popularizing the American Western musical and bringing professional baseball in the spring to Palm Springs.

In addition to granting the request to use her late husband's name, Autry also authorized the production and display of the larger-than-life, one-of-a-kind bronze statue of Gene Autry to be used as a signature art project within the center. The sculpture, inspired by a similar bronze created for Autry National Center in Los Angeles, is a representation of Gene Autry as he appeared in the 1941 western "Back in the Saddle Again."

"Palm Springs is particularly proud of this project, the Gene Autry name it carries and what the project means to the city's economic vitality," said Honorable Steve Pougnet, Palm Springs' mayor, who also attended the ceremony.



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triple net, there is a noticeable spread between the eastern and western submarkets. In Chino, for example, monthly asking rates average \$0.49 compared to \$0.35 in Redlands/San Bernardino.

The following are some of the real estate activities in the Inland Empire:

In recent activity in the region, **Schwarz Paper Company** signed a three-year, \$2.5 million lease for a 187,000-sq.-ft. (\$0.37/sf/mo) property at 8449 Milliken, west of the I-15 and just south of Foothill Blvd. Peter Castleton of **Voit Commercial Brokerage's** Anaheim Metro office represented the tenant, a leading provider of customized supply chain management solutions to customers in North America, Europe and the Pacific Rim. The property owner, **Prologis**, represented itself in the transaction. **Prologis** is the world's largest owner, manager and developer of distribution facilities..... In San Bernardino, **FTDI Inc** signed a 66-month, \$2.07 mil lease for 94,100 sq. ft. (\$0.33/sf/mo) of space at 3524 N. Mike Daley Drive. Based out of Hialeah, FL, **FTDI** is a well-established third-party logistics provider for the apparel industry. The company, which intends to service major national accounts from this new location, was represented in the transaction by Gus Andros of **Collins Commercial**. The property is owned by **CB Richard Ellis Investors**..... In a Corona sale, **USA Connect** paid \$1.9 million for an 8,200-sq.-ft. (\$232/sf) office building at 4190 Green River. The buyer intends to occupy half of the freestanding, two-story building, with the seller leasing back the other half. Mike Barreiro of **DAUM Commercial Real Estate Services** represented the sellers, Lawrence and Vicki Jackson. The buyer was represented by Scott Frazier of **Feinberg Group**.

This column provides a review of the latest commercial real estate activity throughout the Inland Empire. It is produced in a joint media effort between the Inland Empire Business Journal and Rentv.com, a leading Internet real estate news site which has been covering the industry in California for nine years. For more commercial real estate information from around California, go to www.rentv.com.

Cut, Don't Tax...

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on the most critical needs of our state. All programs should be evaluated, even if interest groups in and out of government consider them sacred cows.

Our actions must be taken with consideration paid to the broader economic conditions in California and beyond. We must find ways to increase revenues through economic growth and to live within our means.

Punishing working Californians for Sacramento's profligacy was never a good idea, but in light of the economic pressures bearing down on today's taxpayers, raising taxes would be foolish and irresponsible.

We are no longer dealing with an ambiguous looming threat. The chickens have come home to roost.

The good news is that the gimmicks have been exhausted, leaving my colleagues and me with no choice but to tackle California's finances with honest approaches.

Dave Cogdill, R-Modesto, is the Republican leader in the state Senate.

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RESTAURANT REVIEW

What Happens in Vegas Comes From Munich

By Joe Lyons

There are some great dining experiences waiting for you in Las Vegas. There are some big disappointments as well but that's a story for a different time. Of course you want to visit

Bavarian food, premium beer brewed in Bavaria and "Gemutlichkeit" to the United States. Las Vegas opened its doors in 2004 to millions of visitors and Nevada locals as a

Munich and they know more polkas than even my dad could have named. (Back in Cleveland weddings were not considered consummated until the bride and groom danced at least one polka at the reception.)



the big name places. Most of the great chefs of America have put their names to them—Charlie Palmer, Wolfgang Puck, and more. But you owe it to yourself to take a cab off of the Strip and visit the Hofbrauhaus.

As for the food, it is as authentic as possible. Not just the chef and the recipes, but the food as

major attraction. The Hofbrauhaus is built to the specifications of the original, which stand in Munich. It is a large single room with long picnic-style tables, ideal for singing along to favorite old German drinking songs. The wait staff dresses in traditional beer wench dresses or lederhosen.

The band is brought in from

well, whenever possible, comes from Germany.

And oh what food it is.

We started with a pretzel, which may not sound exciting, except that this is a soft German pretzel and it comes with

Obazter cheese as well as sweet mustard and onion mustard. A couple of these, with good



cold German beers in cold glass steins are a treat in itself. The schnitzel is a giant breaded chicken breast. Have it with hot German potato salad or with real sauerkraut and mashed potatoes. Again, let's have another round of German beer.

This last visit I rolled the dice and ordered the Hofbrauhaus platte. This came with a large cut of smoked pork loin that was as tender as a good ham steak. It also had a dark pork roast. Add to that an incredible smoked sausage with a remarkable dark beer sauce as well as the already mentioned sauerkraut and mashed potatoes.

By the way, the dark beer sauce went extremely well with the potatoes as well as the sausage. This platte could have served five of us. I am so ashamed that I ate it all but I just

couldn't help myself.

Dessert. We didn't need dessert. We had no room for dessert. But we ordered it anyway. Apple strudel—traditional homemade Bavarian apple strudel. It came a la mode with real vanilla bean vanilla ice cream.

Meanwhile, the band played on. You know that long mountain-top horn that they use in the cough drop commercials? They played it. They balanced it on their mouth and played the Recola tune. They played "Close Encounters" as well as "Star Wars" on that horn. Then they picked up a regular trumpet and played a medley of "Hogan's Heroes" and the "Great Escape." Then they played more polkas

and German drinking songs. Drinking and dancing contests continued on through the night. Even early on a

Saturday afternoon the dining and drinking and singing and dancing go on. Plans abound for traditional Bavarian celebrations like Oktoberfest and the Christmas holidays

Now I understand that everyone has some landmark in Las Vegas that they believe they should visit every time they go up there. And I understand that they recommend this favorite spot of theirs to everyone who will listen. So please listen now to me. Visit the Hofbrauhaus Las Vegas. Visit hungry and thirsty. And be ready to sing. Even if you don't know the words.

Hofbrauhaus Las Vegas is at 4510 Paradise Rd. Las Vegas NV 89109 (across from the Hard Rock Casino) Phone 702-853-2337 (BEER) www.hofbrauhauslasvegas.com.

Security Calif...

continued from pg. 3

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

Capital Ratios	Well-Capitalized Regulatory Standards	9/30/08 Actual	9/30/08 with additional CPP Funds
Tier 1 Leverage	5 %	16.5%	19.21%
Tier 1 Risk Based	6%	15.7%	18.63%
Total Risk Based	10%	16.8%	19.71%

Four Local...

continued from pg. 3

the Loma Linda Ronald McDonald House and proceeds three blocks to the Campus Hill Church for a candlelighting and naming ceremony, along with the award presentations. Approximately 250 residents and supporters attend the family-friendly, free community awareness event each year. Co-

chairs for the 2008 event are Temecula Attorney Chris Hammatt and Karen Wilson, executive director of The Unforgettables.

Because of the unique role of our region's only Children's Hospital in Loma Linda, The Unforgettables has assisted a little over 1,000 requests there out of a total of 2,150 cases since we first offered burial assistance in this region on Jan. 1, 2001.

The Drucker...

continued from pg. 23

"The Elephant and the Flea" and co-founder of the London Business School

• Frances Hesselbein, chairman, Leader to Leader Institute, Former CEO of the Girl Scouts of the USA and recipient of the Presidential Medal of Freedom

• Masatoshi Ito, founder and honorary chairman, the Ito-Yokado Group

• Rosabeth Moss Kanter, Ernest L. Arbuckle professor of business administration, Harvard University

• Alan Khazei, CEO, Be The Change Inc. and co-founder of City Year

• Wendy Kopp, founder and CEO, Teach for America

• A.G. Lafley, chairman and CEO, Procter & Gamble Co.

Born in Vienna on Nov. 19,

1909, Drucker had a profound impact on how people around the world organize themselves in the realms of business, government, and civil society. Jack Welch, the former chairman of General Electric Co., has hailed Drucker as "the greatest management thinker of the last century." James O'Toole, distinguished professor at the University of Denver's Daniels College of Business, put it like this: "It is frustratingly difficult to cite a significant modern management concept that was not first articulated, if not invented, by Drucker."

Among the activities being planned for the Centennial are a one-day summit with corporate leaders on "The Drucker CEO of the 21st Century"; a Drucker Centennial Public Lecture Series, to be held in conjunction with the Library Foundation of Los Angeles; a

series of onstage conversations between Rajiv Dutta and senior executives on "Managing in the 21st Century"; a Centennial marketing symposium that will showcase Drucker's pioneering contributions to the field; and the production of a new text, "The Drucker Difference," by Drucker School faculty.

Also planned as part of the Centennial is the launch of a major community-service project in the Inland Empire by CGU students; the premiere of the Drucker Institute documentary "Closing the

Responsibility Gap"; a doubling around the world of the number of Drucker Societies—all-volunteer groups that use Drucker's teachings to bring about positive change in their communities; and a major conference devoted to Drucker's concept of "management as a liberal art."

Visit www.drucker100.com for more information.

Jerad Ferguson named Senate Fellow

Sen. Bob Dutton announced that Jerad Ferguson was one of 18 individuals chosen to participate in the 2008-09 Senate Fellows Program.

As one of hundreds of applicants for one of 18 Senate Fellowships, Ferguson will be working out of Senator Dutton's office.

Ferguson grew up in San Jose where he graduated high school in 2004. He graduated from UC Santa Barbara with a bachelor of arts in political science and history.

While at UC Santa Barbara, Ferguson was chairman of the campus' College Republicans and was active in many local political campaigns. He also served as an intern at the Reagan Ranch Center in Santa Barbara.

As a full-time staff member for Senator Dutton, Ferguson's duties will include researching, developing, and staffing legislation, along with participating in meetings as the senator's representative with constituents, school groups, lobbyists and others on a variety of policy issues.

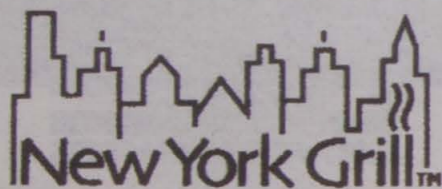
"I am pleased to add Jerad to my legislative team," Senator Dutton said. "Being a fellow provides an excellent opportunity to gain first-hand knowledge of the legislative process. Whether your career goals are in the public or private sector, the Senate Fellowship provides valuable training and experience."

Former Senate Fellows include current members of Congress and the California Legislature, judges, and numerous other elected officials and community leaders.

In addition to working on the personal staff of a state senator or committee staff, fellows participate in academic seminars where they interact with senators, senior staff, journalists, lobbyists, and other state government officials. They earn 12 units of graduate credit from Sacramento State for the academic portion of the program.

The Senate Fellowship Program is jointly operated by the California Senate and Center for California Studies at Sacramento State University. Fellows are paid a monthly salary and receive health, vision and dental benefits.

Applications for the 2009-10 Fellowship Program are now being accepted. Those interested in applying to the program may request an application by calling Senator Dutton's office at (916) 651-4031 or (909) 466-4180 or download the form from <http://www.csus.edu/calst/senate/>.



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COMPUTERS

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

By J. Allen Leinberger

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 one 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 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 cuts you have downloaded to that file.

If you have a new playlist, say Bach, you will need to click the box for Bach under the playlist list. It will then be added. The iPod with the hip-hop music will only add it to that owner's collection of playlists. If they have a new Kanye West playlist, again, you have to click it in the playlist list to add it.

But the good news is, you won't have hip-hop taking up hard drive space on your unit. In mine, I also have seasonal music. Halloween, Christmas and such. I can turn these

playlists on or off for the right time of the year. The computer knows which playlists to check on each iPod. If you suddenly get the urge to add the hip-hop 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 collection of items to purchase. Not just 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 entertainment. 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 music loaded.

By now you may have noticed that any number of new DVDs on the market not only come with the mandatory alter-

nate 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 chose 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 have loaded, say, "Stayin' Alive" by the Bee Gees, you can put it into a playlist marked disco, one 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 those 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 "Duane Eddy, His Twangy Guitar and the Rebels," that entry is remembered, so the next time you start to type it in, it should come up complete.

There are many other little tricks that the iPod and the iTunes will do if you play with it long enough. Feel free to share them with me, and the next time I write one of these iPod columns (#3 or 4) I'll include it. In the meantime, enjoy your iPod and Merry Christmas.

Be Aware...

continued from pg. 6

Department of Finance issued its annual findings letter that declared that the "temporary" 1/4 cent sales tax will continue.

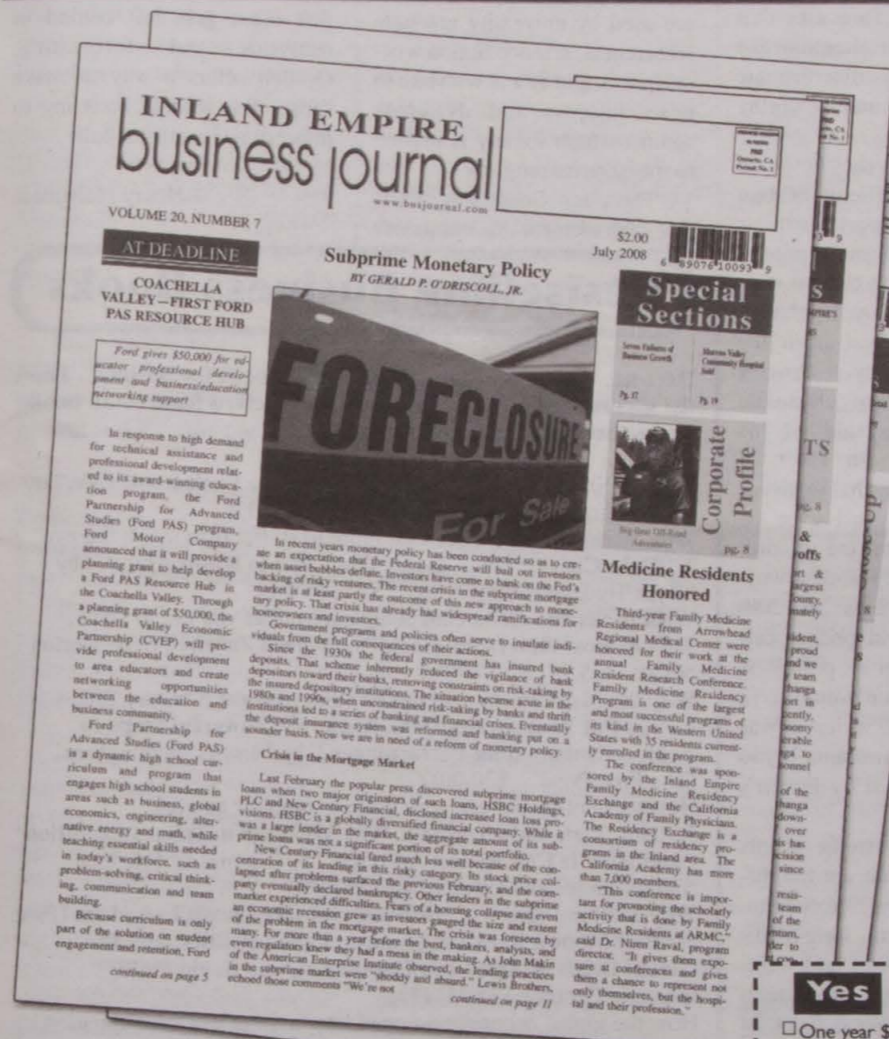
Legislators will be tempted to pass contingent tax increases that would only go into effect when certain conditions occur. Be aware that a triggered tax increase that is certain to be pulled is exactly the same as a tax increase.



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MANAGER'S BOOKSHELF

"Future Savvy: Identifying 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 homo 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 have gotten better since then, but according to author Adam Gordon, our ability to forecast trends and their possible resulting events are another matter. After three million years even our weather forecasts are subject to sudden change and the butterfly effect.

Gordon underscores the heart of his approach to economic and organizational forecasting this way:

"Predictive statements are all around us in the newspapers, on TV, at conference presentations, in industry reports, consulting documents, think tank studies, and so on. All claim to be valid, but the record shows that few are. So while forecasts are a crucial decision-success resource, they are not in themselves valuable, they are only valuable alongside a clear way to separate 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 what the real threats and opportunities are. It summarizes and orders the problems common in forecasting, as well as best practices, so that managers and decision makers of all types may be bet-

ter 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 based on the current state 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, Eniac's computing ability wasn't as powerful as a late 20th Century hand-held pocket calculator. Gordon's point is whether or not 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 differences between short-term, short-medium term, long-medium term, 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" operational 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 year forecasts. These are most frequently used by governmental and non-governmental organizations to determine "technological and social shifts and infrastructural needs."

Long-term forecasts look 10 to 25 years ahead. Until recently they were commonly used by Japanese industries, although they have been more commonplace in government. Finally there is the ultra-long term forecast that may vary between 25 years and 10,000 years. These are used by university graduate researchers, science fiction writers, poets, and others who like to pose "utopias and dystopias against which society is invited to measure its progress."

The point Gordon makes is that each element that composes

the basis for a forecast contains variables. Gordon reminds us that a three-year period when forecasting the growth of "wi-fi" is actually a long-term forecast. The same applies to the other elements.

"Future Savvy" contains a great deal of common sense that often gets left behind in analytics and forecasting. 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 bestselling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. **"The Snowball: Warren Buffett and the Business of Life,"** by Alice Schroeder (Bantam Books...\$35.00) (1)*
Why there has always been far more to Buffett than meets the eye.
2. **"Debt Cures 'They' Don't Want You to Know About,"** by Kevin Trudeau (Equity Press...\$25.95) (3)
What banks and credit card companies prefer you not to know.
3. **"The Post-American World"** by Fareed Zakaria (W.W. Norton & Co...\$25.95) (4)
Why the 21st Century will not be "the American Century."
4. **"Go Put Your Strengths to Work: Six Powerful Steps to Achieve Outstanding Performance,"** by Marcus Buckingham (The Free Press... \$30.00) (2)
How to identify and use your unique strengths at work.
5. **"Hot, Flat, and Crowded: Why We Need a Green Revolution - and How It Can Renew America,"** by Thomas L. Friedman (Farrar, Straus and Giroux...\$27.95) (**)
Why and how "green alternatives" can save the planet and the USA.
6. **"Bad Money, Reckless Finance, Failed Politics, and the Global Crisis of American Capitalism,"** by Kevin Phillips (Penguin Group...\$25.95) (**)
How the global economy dropped into an intensive care situation.
7. **"21 Distinctions of Wealth: How to Create Unlimited Abundance in Your Life,"** by Peggy McColl (John Wiley & Sons...\$15.95) (5)
How to become wealthy and stay that way.
8. **"The Return of Depression Economics and the Crisis of 2008,"** by Paul Krugman (W.W. Norton & Co...\$24.95 (**)
Why 2008 is beginning to look a lot like 1932.
9. **"When Markets Collide: Investment Strategies for the Age of Global Economic Change,"** by Mohamed El-Erian (McGraw Hill...\$27.95) (10)
New investment strategies as seen by the global investment guru.
10. **"Winners Never Cheat: Everyday Values We Learned As Children (But May Have Forgotten),"** by Jon M. Huntsman (Wharton School Publishing...\$19.95)(8)
Why playing by the rules is still the only way to win.

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

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

The Key to High...

continued from pg. 10

Unfortunately, many business plans are lengthy documents that sit on a shelf collecting dust. Almost every plan is missing the most important element: priorities.

Priorities start with a verb, end with a date and have something measurable in between. Priorities include problems to solve, goals to achieve or capacities to develop. For example: "Finish vehicle maintenance by 12/19/08." "Sell \$200K in new business by 11/28/08." "Complete marketing plan by 12/5/08."

In closing, here are three principles that help leaders engage employees, accelerate growth and increase profits.

- No Involvement, No Commitment—Involve your team to a greater extent as you move through the six elements. In other words, you want your team less involved in creating vision, more involved in creating strategies and priorities.

- Progress, Not Perfection—Your plan does not have to be perfect for your team to make significant progress. You will reach a point when it is best to quit planning and start achieving.

- 80/20 Principle—Focus your team on the 20% of your activities that produce 80% of your results. Keep asking, "What is most important?" Then, do that.

Only 12 percent of businesses have a business growth planning process in place. By answering these six questions and getting your team on the same page, you develop a significant competitive advantage. The key to higher performance is developing your Dynamic Business Growth Plan and consistently achieving your most important priorities. You will be

building a more effective team and a stronger capacity to prosper in the years ahead. Now, go for it!

For more information visit www.joecalhoon.com or call 816-285-8144.

From Hunting to...

continued from pg. 16

do indeed match up, then contact people who are in a position to hire you or recommend that you be hired. If you can talk to as many people within a company as possible, it will help you raise your stock with the HR people there and will help you to be more relaxed when it comes time for an interview.

Follow up, follow up, follow up. After an interview—whether you think it went well or not and whether you think it will lead to a job or not—always follow up with a handwritten note that thanks them for the interview and includes all of your contact information. Stay in contact with the people you've interviewed with as much as possible. For example, you might forward a magazine article that you think would be of interest. Not only will you ensure that the person will be thinking about you post-interview, but it will provide you with an opportunity to show them that you are both interested and knowledgeable in your projected field.

If you are turned down for a position, use the opportunity to find out from your interviewer in which areas you should improve. Get as much detail as possible regarding what influenced their decision not to go with you. This information will be invaluable as you continue your search. Following up is a great way to turn a job interview into a job offer, and if you aren't fortunate enough to do that, you can at least get some great feedback that will help you in your search.

The Chamber of...

continued from pg. 25

is pretty cold to say the least. Oh, I am sure that if you ask them, they still want us to broadcast details of their events, but why then ask us to just be check-writing members who are not expected to do what we do?

Could it be that Ontario's Chamber would rather have support from some out-of-town media? Heaven forbid. That would violate the basic mission and philosophy of the chamber.

Would we come back if invited? Of course.

But being told that everything we have done for the past decade or two no longer has value is a foolish thing to do when now is the time that the Ontario Chamber needs us the most.

Hey, Chamber! If you're reading this, you know my number.

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 rewarded for success at every stage and all are punished for failure at any stage. It is easier said than done; but in the end, it is just a question of creating proper incentives. Economics 101.

For more information, visit Jonathan Hainer's Website www.hicksparklaw.com.

Why Leaders...

continued from pg. 27

Worse yet, if you cannot define success internally, the chances of defining it for your clients are dramatically reduced.

The bias, of course, is to measure success with reams of financial data. This is essential, as the DNA of a business is defined in numbers. Yet, numbers can do poor justice to the process of defining success. They can provide conflicting evidence of success, be internally focused to a fault, and provide information 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 data, leadership is creating organizational action.

The most important question to 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 typically generated at the top of an organization, it is only as good as it is understood and executed at every level in the organization.

For more information, e-mail JohnBaker@ReadyThinking.com or visit www.ReadyThinking.com.

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