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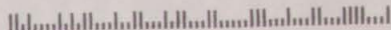
VOLUME 20, NUMBER 8

\$2.00

August 2008

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AT DEADLINE

PFF Bancorp on OTC Bulletin Board

PFF Bancorp, Inc. the holding company of PFF Bank & Trust, Glencrest Investment Advisors, Inc., and Diversified Builder Services, Inc., announced that arrangements for the transition of trading of the company's common stock from the New York Stock Exchange to the over-the-counter market have been completed. Trading on the NYSE and the company's trading symbol "PFB" was discontinued as of the close of the market on July 25, 2008. On July 28, 2008, the company's stock began trading in the over-the-counter market and quoted on the OTC Bulletin Board under the symbol "PFB."

The transition to the over-the-counter market will have no effect on PFF Bancorp's previously announced agreement to be acquired by FBOP Corporation.

This communication is being made, in part, in respect of the proposed business combination involving PFF Bancorp, Inc. and FBOP Corporation. In connection with the proposed transactions, PFF Bancorp, Inc. filed with the SEC a preliminary proxy statement and other materials regarding the proposed transactions, and plans to file with the SEC a definitive proxy statement as well as other materials regarding the proposed transactions. The definitive proxy statement will be mailed to stockholders of PFF Bancorp, Inc. security holders of PFF Bancorp, Inc. are

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The Drucker difference and Toyota's success

By Ira Jackson, the dean of the Peter F. Drucker Graduate School of Management, the business school of the Claremont Colleges.



It happened in early 2007.

Toyota outpaced General Motors and became the largest automaker in the United States. More Toyotas are sold in this country than any other type of car. It was an extraordinary feat.

And then, soon after this great milestone, Toyota went through a rough patch with the loss of key U.S. executives, problems with quality and calls from environmentalists for a greater commitment to ending global warming.

These may well be growing pains.

After all, the lean Toyota Production System (TPS) is still the envy of the business world and emulated by hospitals and postal systems as well as by other major auto companies. Toyota today is now worth more than such global powerhouses as Wal-Mart and Procter and Gamble. From humble origins, Toyota now has a market value that exceeds the worth of all the other major auto companies combined.

Toyota is still on track to open three new plants next year in order to secure 15 percent of the worldwide auto market by 2010.

The Wall Street Journal has also reported that Toyota is cutting back the production of the Scion, a brand leader aimed toward the youth market, as a way to keep the brand unique. Why? Because part of Toyota's success is that it recognizes the value of brand.

Even with its growing pains, Toyota offers us an insight into how to be successful in new ways. Rick Wartzman, the director of The Drucker Institute, the research arm and think-tank affiliate of the Drucker School, wrote in *Business Week* last year that Peter Drucker's ideas had a great influence on the development of Toyota.

As Rick wrote, "As much as any company anywhere, Toyota Motor eagerly embraced many of the key principles that Peter Drucker first laid out in the 1940s

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RIVIERA

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EMPLOYERS

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Pechanga Resort & Casino Suffers Layoffs

The Pechanga Resort & Casino, the second largest employer in Riverside County, will be laying off approximately 400 team members.

Amy Minniear, president, stated, "We are extremely proud of our talented workforce and we fully credit each and every team member with making Pechanga the premier gaming resort in California. Until recently, Southern California's economy also showed considerable growth, allowing Pechanga to greatly expand our personnel over a few short years.

"However, as a result of the current economy, Pechanga Resort & Casino will be downsizing our workforce of over 4,700 team members. This has been the most difficult decision we have had to make since beginning operations.

"For months, we have resisted the pressure to lay team members off; but because of the prolonged economic downturn, we must downsize in order to adjust to the current market conditions and position ourselves for

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CASA COLINA RECEIVES OVER \$1,000,000

Casa Colina Centers for Rehabilitation in the past 12 months has been the recipient of eight new foundation grant awards. These grants total \$1,196,520 and will be used to help develop new services and support the diverse programs offered through Casa Colina's

continuum of medical rehabilitation.

The Bob Woodruff Family Foundation awarded a grant for \$100,000 and the Timothy C. McWilliams Foundation awarded a grant of \$25,000 to Casa Colina's Wounded Warriors Program, a fund to

help provide services for military patients and their families. These veterans and active duty soldiers are referred to Casa Colina from across the United States to receive rehabilitation for traumatic brain injuries acquired while on duty in Iraq and Afghanistan. Casa Colina's

board of directors has made a commitment to provide every beneficial service to these courageous men and women whether or not there is reimbursement, and the Wounded Warriors Program helps make this happen. Additional support

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Effectively Manage Your Multi-Tasking Day

By Michael Guld

Do you sometimes feel as though you're on a treadmill in your professional life? You were coasting along comfortably at a "five" setting, yet the speed just bumped up to 10. While you may be able to keep up briefly, you're exhausted just trying to maintain. You constantly fear being thrown off and everything crashing down.

This is the way many feel in their current jobs. Due to budget cutbacks and corporate downsizing, less people are being asked to do more; this strains their time, drains their energy and leads to great frustration and stress.

While you may not be able to control what's being thrown at you or asked of you, there are ways to effectively manage your multi-tasking day.

First, you must admit and acknowledge the three truths...

I) You will never get it all done - While many feel there is not enough time in the day to get everything done, it's not actually a "supply" problem. We have the same amount of hours that everyone else has and has always had. It's a "demand" problem. Even if you work 24/7, there will still be unfinished business; things to do, people to see, reports to prepare, and e-mails and publications to read.

II) Your day will not always go the way it was planned - but that's OK. Your success at the end of the day should not be based upon whether the schedule you set was followed, but on how productive you were leading to your end goals. Just as a satellite navigation system recalculates as you go off course, you will have to continually reprioritize to adjust to changing situations.

III) Everything takes longer than you think it will - but that's OK, too. The high quality output you demand of yourself takes a little longer to produce. If it's on your schedule, it's important that you do the absolute best job you

can; even if it means you can't get to everything else on your plate.

At the end of a long day, do you look at everything you accomplished or do you focus on the incomplete to-do list? If you focus on the former, you have a feeling of completeness and self-gratification for a day well spent. If you focus on the latter, you focus on your shortcomings, never feeling like you do a good job.

Effectively managing your multi-tasking day involves effectively managing the following....

1) Effectively manage your goals - Before deciding on what to work on ... you need to know what you're working for. If you have not established your goals, you can't celebrate when you achieve one. The first step is to take a baseline snapshot of where you spend your hours in a typical day and typical week and whether it is leading you to reach your goals.

2) Effectively manage your priorities - The most important decisions you make during the day are what actions to take and not to take. This prioritization will determine where your time, energy and focus will be spent. Ask yourself "for every action taken or not taken what is the intended result?" Life is about choices. In choosing what to work on, you need to distinguish between the "urgent" and the "important." Start early working on the "urgent" before the deadline approaches.

3) Effectively manage your focus - Your first goal is to filter the noise, which is anything distracting to your task. Everyone wants a piece of your time and attention, but not everyone is entitled to a piece of your time and attention. Schedule time for interruption and manage the time for the interruption. "Do you have a minute?" rarely turns out

to be "a minute." You could respond, "Yes, I have a minute ... but it will be after 2 p.m." Turn up your personal and business spam filters that block anything that steals our time and our attention. If the task is not going to immediately make you more knowledgeable, make you more money, save you time, or provide a worthwhile benefit, ignore it.

4) Effectively manage conversation - While the three most important axioms in real estate are said to be location, location, location, in business it's communication, communication, communication. When it comes to communication and managing conversation, it's not just what you say...it's what people hear. Say "yes" slowly. While no one task you agree to do takes that long, it's when we agree to multiple projects over and over again that the overwhelming feeling begins.

5) Effectively manage expectations - Much stress in the workplace can be reduced by effectively managing expectations. If you are overwhelmed by having too much to do than you can possibly get done within the time committed, determine the most important priorities to complete and reset the deadlines with others.

6) Effectively manage technology - With all the new technologies designed to save you time and to make you more efficient, many feel more stressed than ever before because we are accessible 24/7. Also, we are now living in "drive-thru society," and everybody wants what they want, when they want it. Expectations in communication response time have been raised, and due to e-mails and texting, people not only expect replies, but quick replies. The responses do not have to be long - "got it," "no problem," "will call this afternoon to discuss" - but responding lets the sender know

you received the message. Don't let your technology manage you!

7) Effectively manage organization - Being unorganized can lead to feeling stressed and busier than you actually are. Organization is a process, not an event, and it should be scheduled in as a part of your day. Some people are naturally organized and others have to work hard to stay ahead of the clutter. While some people are filers and others pilers, your goal should be not to touch each piece of paper more than one time.

8) Effectively manage your mind and emotions - Most people do not mind working hard, but they resent worrying hard. Feeling overwhelmed and overworked can lead to stress, however, stress is not an absolute cause and effect. When you find your mind and your emotions wandering to the dark side, think ... "why worry?" Instead of worrying, go back to the source causing the worry (diagnosis) and write it down. Reset your priorities, make a plan and take action to fix the conflict in your mind; manage conversation and the expectations of others to give you time to get back on track.

Life is not a race to the finish line. Winners are not the ones who get it all done. Winners are those who get the most out of everything they do and make the biggest difference. While few people will go to their grave saying, "I wish I would have worked more hours," they may say, "I wish I got more out of the hours I worked." It's not all about making a good living ... it's about having a good life! Wherever you put your time, your focus and your energy is where you will get the greatest results.

For more information, Michael Guld can be reached at (804) 360-3122 or at michael.guld@guldresource.com.

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KAISER PERMANENTE TO BUILD FONTANA FACILITY

In the new Kaiser Permanente Fontana facility, patients will stay in rooms with views of the San Bernardino Mountains and sunsets. There will be more staff to meet their needs, and family members can await news of a loved one's surgery in quiet, landscaped places.

"It will be a state-of-the-art facility where we plan to continue our 60-plus years of excellent medical care," said area Medical Director David Quam, one of the several Kaiser Permanente officials who announced plans for the new hospital.

The 482,078-square-foot, 314-bed hospital, which will replace the existing one, is being built to meet new, more rigorous seismic safety standards established by the state.

The standards require that hospitals not only remain standing, but also operational to serve the needs of the community after an earthquake.

It is part of an aggressive plan for the healthcare provider that includes the construction of the 224-bed Ontario Vineyard Medical Center, slated to open in fall 2011; a 100,000-square-foot office in Redlands, which will open in October; and a smaller office in Upland, which will also open later this year.

Last month, Kaiser Permanente purchased a 101-bed hospital in Moreno Valley for \$53 million.

The new seven-story hospital, being built at a cost of \$700 million, will be joined by a 55,774-square-foot hospital-support building and 32,100-square-foot central utility plant.

Construction will be a phased process that will take place over the next five years, beginning in January.

Six buildings will be demolished as well as most of the existing hospital, to make way for the new hospital, to be located south of Medical Office Building 3 and north of Valley Boulevard.

When it opens in 2013, the new hospital will feature a 51-bed emergency department and cardiac center.

The cardiac center will be a welcome addition because patients needing open heart surgery now have to go to St. Bernardine Medical Center in San Bernardino or Kaiser Permanente Medical Center in Los Angeles.

In addition, patients' rooms will be private and big enough to accommodate family members.

The hospital-support building will house an array of services including radiology, a

INLAND EMPIRE business journal

PUBLISHED BY
Daily Planet Communications, Inc.

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Vol. 20, No. 8, August 2008 — Inland Empire Business Journal is published monthly by Daily Planet Communications, Inc., 2910 East Inland Empire Boulevard, Suite 107, Ontario, CA 91764. (909) 483-4700. Bulk rate U.S. postage paid, Ontario, CA, permit No. 1. Send address changes to: Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729. Information in the Inland Empire Business Journal is deemed to be reliable, but the accuracy of this information cannot be guaranteed. The management of the Inland Empire Business Journal does not promote or encourage the use of any product or service advertised herein for any purpose, or for the purpose or sale of any security. "Inland Empire Business Journal" trademark registered in the U.S. Patent Office 1988 by Daily Planet Communications, Inc. All rights reserved. Manuscripts or artwork submitted to the Inland Empire Business Journal for publication should be accompanied by self-addressed, return envelope with correct postage. The publisher assumes no responsibility for their return. Opinions expressed in commentaries are those of the author, and not necessarily those of the Inland Empire Business Journal. Subscription payment must accompany all orders for the monthly journal or annual Book of Lists. Copyright 2008 Daily Planet Communications, Inc.

Quotations on Success

"Success usually comes to those who are too busy to be looking for it."

Henry David Thoreau

"The ladder of success doesn't care who climbs it."

Frank Tyger

"I have learned that success is to be measured not so much by the position that one has reached in life as by the obstacles which he has overcome while trying to succeed."

Booker T. Washington

"The most important single ingredient in the formula of success is knowing how to get along with people."

Theodore Roosevelt

pharmacy and speciality clinics.

William Meyer, medical group administrator Inland Empire, summed up the hospital project as not only a thrive campaign for patients but also a thrive campaign for facilities.

"We have thought about this for 20 years and taken action in the last five," he said. "This is

the first step to the future on this campus."

The history of Kaiser Permanente in the San Bernardino area dates back to 1943 when Henry Kaiser established health plans for workers and families at his steel mill in Fontana.

The existing hospital was started in the mid-1950s.

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“Communication! Communication! Communication!”

The Most Important Key to Success in Business Leadership

By Lee Froschheiser, president and CEO of Map Consulting

You hear it all the time ... aspiring managers or vice presidents want to know the most important key to an esteemed business leader's success. Thinking the answer must be something like inspiring leadership, technological innovation, savvy marketing or far-sighted financial planning - all of which are important - their jaws drop when they learn the truth.

Generally, a savvy leader's success is directly tied to his or her ability to focus on the business fundamentals - the daily blocking and tackling that every company must master to be a winner in its field. Strong, effective leaders stress fundamentals like discipline, accountability, strategic alignment, managing to his or her values, and empowering employees. Additionally, these leaders have mastered the six basic functions of management: leading, planning, organizing, staffing, controlling and communicating. But what's the one golden thread tying all those functions together - and the most important key to great leadership? Clear communication.

Think about it ... how do the best leaders motivate and inspire their people? Through clear communication. How do the best organizations promote discipline, accountability and strategic alignment? With clear communication. And how do market leaders sell their products and services? With compelling ads and marketing campaigns - in sum, by clear communication. The point itself is crystal clear: In real estate the old cliché is “location, location, location.” In business leadership, you preach “communication, communication, communication.”

Good Leaders, Good Communicators

There's no mystery here. Regardless of whether you're talking about business, politics, sports or the military, the best leaders are first-rate communicators. Their values are clear and solid, and what they say promotes those values. Their teams

admire them and follow their lead. Likewise, if you want your company to reach new benchmarks of achievement, you must master the art of clear communication. So how do you do it? First, you must realize and accept that clear communication is always a two-way process. It's not enough to speak clearly; you have to make sure you're being heard and understood. To facilitate this, use the following two-way communication primer:

1. Prepare how you'll communicate

- Clarify the goal of the communication.
- Plan carefully before sending it or meeting in person.
- Anticipate the receiver's viewpoint and feelings.

2. Deliver the message

- Express your meaning with conviction.
- Relate the message to your larger goals.
- Identify the action to be taken.
- Confirm the other person understands.

3. Receive the message

- Keep an open mind.
- Identify key points in the message.
- Value constructive feedback and use it to grow.
- Confirm your understanding.

4. Evaluate the effectiveness of the communication afterwards

5. Take corrective action as necessary

Primers, of course, aren't enough. You must go deeper and determine why internal communications are poor or ineffective, considering any potential barriers. Once the barriers have been identified, you'll see where to improve. Additionally, you'll inevitably realize the stakes are high when it comes to communicating - if you fail to do this properly, you can poison the atmosphere between you and a

colleague, as well as your company's morale. So the next time you're drafting a letter, e-mail or policy statement, before you send it, stop and consider these common barriers to clear communication:

- Lack of respect by either party for the other.
- Poorly defined purpose for the communication.
- Failure to establish the best medium for the communication (e-mail and cell phones are NOT the best ways to communicate serious material).
- Assumption that the listener receives the message.
- Ignored emotions or sensitivities.
- Failure to get on the listener's level of understanding.
- Intimidation by either party.

Once you've determined what's preventing clear communication at your company, dig even deeper, asking key questions that relate to your business' health such as: How do you produce strategic alignment inside your company? How do you get your team to actively buy into your business goals? How do you ensure that everyone understands and upholds your company's mission and values? Again, for each of these issues, the answer lies in clear communication.

Write It Down!

In this high-tech, fast-paced world, it's easy to overlook the value of writing down thoughts, intentions and even visions. Doing so, however, is a basic business strategy that enables clarity and purpose. What's more, the process of writing a business plan can be more important than the actual document.

One great way to see just how effective writing it down can be is to always have three updated, clearly drafted documents: a mission statement, a values statement and a business plan. In fact, the document-drafting process naturally pro-

duces common understanding, consensus, alignment and buy-in. It also promotes clear communication within your management team while empowering your people and grooming them for future leadership.

Why is this so crucial to a business' success? Mission statements define who you are and where you're going. Value statements are your compass, the needle keeping you firmly on course. And your business plan is the rudder steering your ship.

For example, think about Thomas Jefferson and the other framers of The Declaration of Independence and the U.S. Constitution. They drafted documents that not only defined America and its mission, but also laid the foundation of ideals, principles, values and laws on which the nation operates to this day. And guess what? They didn't just sit down one day and dictate it to a secretary. They worked the language and polished every word, over and over, and they used the process itself to promote alignment, consensus and collective buy-in. With words, language and clear communication, they launched a revolution. What's more, on the shared values of liberty, individual empowerment and collective prosperity, these visionaries built a nation of unparalleled wealth and economic gain.

Communication Is the Key

Bottom line, clear communication is the most important key to a business leader's success. So to grow as a leader and manager, you must learn how to be an effective, compelling communicator. And if you want your company to succeed, you and your team have to master the art of clear communication together, as well. By using these and other strategies, you and your employees can reach new levels of leadership excellence.

For more information call Lee Froschheiser at 1-888-834-3040 or visit www.MapConsulting.com.

The Drucker...

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and '50s: that corporations must move away from a “command and control” structure and cultivate a true spirit of teamwork at all levels; that line workers must adopt a managerial outlook and take responsibility for the quality of what they produce; that the enterprise must be steered by a clear set of objectives while giving each employee the autonomy to decide how to reach those results.”



American companies found many of Drucker's ideas radical, even outlandish. Well, in the end, his ideas worked because, as he often said, while others were interested in the behavior of commodities, he was interested in the behavior of people. That difference makes all the difference. In fact, I call it the “Drucker Difference.”

A new book on Toyota by three highly respected Japanese business professors, Hirotake Takeuchi, Emi Osono and Norihiko Shimizu, will be out soon: “Extreme Toyota: Radical Contradictions That Drive Success at the World's Best Manufacturer.”

After studying Toyota for six years they came to the conclusion that the company's success is based on its contradictions and that, yes, as Drucker realized, it's about people or as the authors call it, the “soft” innovation that creates a corporate culture.

Interestingly, the authors were inspired by professor Jiro Nonaka, who was the first Drucker scholar in residence here at the Drucker School last fall. Nonaka is an expert on what he calls “phronetic leadership” - a style that combines the skill of a craftsman with the insight of wisdom - a style that is frequently found in Drucker-like companies such as Toyota and Honda and P&G, but which is solely lacking in so many other firms that seem to be driven primarily by financial wizards and merger and acquisition experts.

As the authors write in the June issue of the *Harvard Business Review* in a preview of their forthcoming book, “Toyota views employees not just as pairs of hands but as knowledge workers (the term that Drucker coined in 1959) who accumulate chie - the wisdom of experience - on the company front lines.”

Because of this core belief in the power of people, Toyota invests in people. And at the same time, the company has come to realize that when people grapple with opposing views - as in the famous saying that an intelligent person has the ability to hold two opposing ideas at the same time - they arrive at useful solutions.

This culture of contradictions that is intentionally fostered by Toyota has allowed it to move ahead of its competitors. The authors go into great depth about how this culture leads to manufacturing and marketing success.

But we can boil it down to three steps that any company or organization needs to take in order to learn from Toyota's success:

- Embrace contradictions as a way of life. Sticking to old practices can lead to rigidity. Be fluid.

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Special Report

Commercial Real Estate Not Immune But Well Positioned To Withstand Economic Slowdown And Capital Markets Volatility

Financial markets and the commercial real estate sector are in the midst of a somewhat unique shift. Similar to past turning points, excesses during the run-up are causing a traditional investor pullback as risk is repriced. During the first quarter of 2008, however, a full-blown credit crunch emerged, with much different characteristics than in past cycles, due to the very nature of the financial engineering that fueled the boom. The pooling of a broad range of home loans, including high-risk subprime mortgages, into Mortgage-Backed Securities (MBS) made it easy and temporarily profitable for lenders to increase originations and relax underwriting standards. Home sales soared well above real demand drivers, leading to overbuilding and significant speculation. Poor risk assessment by ratings agencies and investors in these pools resulted in an underestimation of potential defaults, particularly for adjustable-rate subprime loans that reset at dramatically higher interest rates. The wide use of related complex financial instruments and derivatives tied to MBS further exacerbated the risk and has made it difficult to quantify and reprice the now-troubled portions of these investments. The resulting liquidity crunch emerged as uncertainty regarding the magnitude, and true “market” value of these securities pushed investors to the sidelines and led banks to tighten lending standards across the board.

Better Late Than Never: Federal Reserve Actions Wide-Ranging, Aggressive. Fed action, which finally turned aggressive in March, has stabilized financial markets - at least for now. Its measure to prevent Bear Stearns from collapse, in particular, helped stave off a domino effect that clearly could have threatened other major institutions. The reassessment of risk and securities' valuations is well under way, as reflected in massive writedowns. The Fed's steps to restore liquidity, along with interest rate cuts, are also playing a critical role in stabilizing financial markets. Signs of gradual improvement are emerging, including private equity injections into key financial institutions and rising U.S. Treasury yields, indicating investors are slowly taking on more risk. It will take a few more months before the benefits of recent Fed actions are passed along to consumers and businesses, as financial institutions first focus on stabilizing their own positions. The successful refinancing of the majority of maturing fixed-rate U.S. Commercial Mortgage-Backed Securities (CMBS) loans since the start of this year, along with a modest rise in conduit lending in recent weeks reflect some “thawing out” of the previously frozen CMBS sector.

Negative Psychology a Drag on Otherwise Sound Fundamentals. Until late last year, U.S. economic drivers outside of manufacturing and housing had been on relatively solid ground. In the second half of 2007, health care, education, professional services, trade and tourism added 733,000 jobs, while construction, manufacturing and financial services shed 283,000 positions. Negative psychology and tighter credit markets have since eroded consumer and business confidence, triggering a downturn. In the first four months of 2008, companies scaled back capital investments and cut 260,000 jobs, weighing heavily on U.S. consumers already burdened by the housing downturn and high-energy prices. The economy has stalled, creating a challenging environment for commercial real estate owners, regardless of whether a technical recession (two or more consecutive quarters of contracting GDP) takes place. The government's stimulus package, liquidity injections and lower interest rates make a technical recession unlikely in 2008 and should foster some growth later this year. In addition, companies avoided excessive hiring and capital investments during the most recent expansion period, supporting expectations for a moderate downturn.

Commercial Loan Delinquency Still Near Historic Lows. Commercial real estate loan delinquency rates have increased modestly, but at less than 0.5 percent, they remain near historical lows. This is reflective of generally healthy occupancies and income growth during the past few years. Spillover concerns from the troubled residential sector and fears of future problems with late-vintage commercial loans, however, are keeping many CMBS investors on the sidelines. In the first quarter of 2008, commercial banks and life insurance companies tightened underwriting standards further, and some reached capacity limitations. This group of lenders initially helped offset the void created by the CMBS market, and their recent pullback is causing additional constraints on

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CORPORATE PROFILE

The Small Business Administration on The SBA

Recently we have not heard much about the SBA...therefore, this month we present an overview of their activities affecting the Inland Empire

45th Annual Small Business Week Awards Luncheon

There are only eight weeks left until the 45th Annual Small Business Week Awards luncheon! Time flies, so be sure to contact Patty Holohan by e-mail or at 909.794.3027 soon to make your reservations.

We look forward to the support of the entire community as we honor entrepreneurs and champions, and celebrate our 20th anniversary as a district office serving the Counties of Orange, Riverside and San Bernardino.

The Small Business Week Awards represent an excellent networking opportunity for businesses and individuals and is a time for people to catch up with friends and acquaintances from across the region.

We celebrate 55 years of SBA being the senior voice of small business, 45 years of responding to the president's call to acknowledge the importance of small business, and 20 years of outstanding service as the Santa Ana District Office!

We also honor 12 outstanding entrepreneurs and champions. These individuals competed amongst a select group of nominations and were selected because their achievements in business, commitment to community and overall excellence stood out from the crowd.

A request for nominations for next year's Small Business Week Awards will be made soon, but let's not get ahead of ourselves.....we'll see you at the 45th Annual Small Business Week Awards luncheon Thursday, Sept. 25th in Anaheim at the Hilton!

The following were honored for outstanding entrepreneurs and champions:

• **Dr. Thanh Duc Nguyen**, owner of **Knowlwood Enterprises, Inc.** was named

the California Small Business Person of the Year

• **Mark Company** was named District and Region IX winner of the Jeffrey Butland Family-Owned Business of the Year

• **Robert W. Yaap**, owner and CEO of **Great Pacific**



Adalberto Quijada, SBA District Director, Andrew Masiel, Pechanga Tribal Council member and Nick Owens, SBA National Ombudsman at event

Securities Inc. was named District and Region IX Veteran Small Business Champion of the Year

• **Kimberly Davidson** owner of **MBD Marketing, Inc.** and resident of Murrieta was named District, Region IX and National Home-based Business Champion of the Year

• **Nancy Russell**, vice president/regional sales manager at **Comerica Bank** has been named Financial Services Champion of the year

• **Camille Jayne**, founder and president of **Matters at Hand™** and **The Jayne Group** has been named Women in Business Champion of the Year

• **Vitesse Recruiting & Staffing, Inc.** has been named Minority Small Business Champion of the Year

• **Discount Water Sports** has been named Young Entrepreneur of the Year

Native American Small Business Owners

The Santa Ana District Office of the U.S. Small Business Administration recently signed memorandums of understanding with two impor-

tant organizations that serve Native Americans in an effort to coordinate activities and better serve the needs of Native American small business owners.

Participating in the event held at the Eagle's Nest located on the top floor of the Pechanga Resort in Temecula were the Pacific American Indian Development Center (PAID) and California Statewide Native American Business Enterprise Center. The event was sponsored by the Pechanga Tribe and coordinated by Andrew Masiel, Tribal Council member, and members of his staff

Jamie Fuller, former tribal chief of the Yavapai-Apache Nation in Arizona and chairman and CEO of Blue Stone Strategy Group made a presentation on a new initiative to encourage tribes who own and operate casinos to buy Native American products. Blue Stone Strategies is a Native American-owned



SBA'S PAUL SMITH SPEAKS TO ETAP PROGRAM ATTENDEES

company and operates a consulting firm dedicated to providing advisory services to tribal nations and companies that do business in Indian country.

A networking opportunity was provided for more than 200 individuals who attended the event. Several successful Native American companies including NANA, Hal Hays Construction and Horizon Companies talked about how their businesses were developed and opportunities for advancement with those present. Representatives of several large

defense contractors and the California Department of Transportation (CalTrans) set up displays and were present to discuss upcoming contract opportunities. CalTrans will be letting more than \$20 billion of projects in the near future. Two Small Business Development Centers in the SBA's Santa Ana District are offering five module programs to get small businesses qualified to bid on projects.

The Santa Ana District Office is working on INPRO, which will be held in September in the Santa Ana District and is exploring the possibilities of adding a Native American Women's Business Center and starting a Micro Loan program with the Pechanga Tribe. This will be developed as a prototype, which will be used to assist all tribes who deserve assistance in the region if it serves the needs of the Tribe effectively.

The Santa Ana District Office would like to thank the Pechanga Band of Luiseño Indians for their hospitality and National Ombudsman Nick Owens and Special Assistant Christina Marinos for making the trip from Washington, D.C.

ETAP Program/Export and Import Ready

The Santa Ana District Office participated with the Riverside Center for International Trade, City of Riverside and U.S. Export Assistance Center in presenting a certificate program to assist small business owners become export/import ready. Seminars were taught by industry experts and key government agencies. The program covered a variety of topics critical to doing business abroad. Topics included logistics and transportation, marketing, cultural sensitivity and international trade finance.

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DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL STOCK CHART

THE GAINERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
HOT Topic Inc	6.56	5.41	1.15	21.3%
CVB Financial Corp	10.23	9.44	0.79	8.4%
Watson Pharmaceuticals Inc	29.30	27.17	2.13	7.8%
Physicians Formula Holdings Inc	9.80	9.35	0.45	4.8%
American States Water Co	34.22	34.94	-0.72	-2.1%

THE LOSERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
National RV Holdings Inc	0.03	0.05	-0.02	-40.0%
Vineyard National Bancorp	2.88	3.78	-0.90	-23.8%
Modtech Holdings Inc	0.08	0.11	-0.02	-22.9%
Temecula Valley Bancorp Inc	4.95	5.97	-1.02	-17.1%
Provident Financial Holdings Inc	7.91	9.44	-1.53	-16.2%

Company	Ticker	7/21/08 Close Price	6/30/08 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Co	AWR	34.22	34.94	-2.1	46.14	31.78	23.1	NYSE
Basin Water Inc	BWTR	4.19	4.68	-10.5	13.42	3.49	NM	NASDAQ
Channell Commercial Corp (L)	CHNL	0.95	1.05	-9.5	6.01	0.81	NM	NASDAQ
CVB Financial Corp (L)	CVBF	10.23	9.44	8.4	13.00	7.12	13.6	NASDAQ
Emrise Corp	ERI	0.55	0.65	-15.4	1.19	0.42	NM	NYSE
Fleetwood Enterprises Inc (L)	FLE	2.24	2.62	-14.5	11.14	1.82	NM	NYSE
Hansen Natural Corp (L)	HANS	24.59	28.82	-14.7	68.40	23.03	15.5	NASDAQ
HOT Topic Inc	HOTT	6.56	5.41	21.3	10.91	3.90	18.2	NASDAQ
K-Fed Bancorp	KFED	9.60	10.85	-11.5	14.99	7.61	28.2	NASDAQ
Modtech Holdings Inc (L)	MODT	0.08	0.11	-22.9	2.98	0.07	NM	NASDAQ
National RV Holdings Inc	NRVH	0.03	0.05	-40.0	1.80	0.03	NM	AMEX
Outdoor Channel Holdings Inc	OUTD	6.71	6.98	-3.9	11.33	5.30	NM	NASDAQ
PFF Bancorp Inc (L)	PFB	1.05	1.08	-2.8	20.00	0.61	NM	NYSE
Physicians Formula Holdings Inc	FACE	9.80	9.35	4.8	15.72	7.71	14.6	NASDAQ
Provident Financial Holdings Inc (L)	PROV	7.91	9.44	-16.2	25.17	7.49	9.8	NASDAQ
Temecula Valley Bancorp Inc (L)	TMCV	4.95	5.97	-17.1	18.88	4.03	4.3	NASDAQ
Vineyard National Bancorp (L)	VNBC	2.88	3.78	-23.8	23.10	1.88	NM	NASDAQ
Watson Pharmaceuticals Inc	WPI	29.30	27.17	7.8	33.58	23.90	18.7	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

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Five Most Active Stocks

Hansen Natural Corp	48,427,878
CVB Financial Corp	21,967,501
Watson Pharmaceuticals Inc	14,219,620
Fleetwood Enterprises Inc	9,922,238
HOT Topic Inc	9,009,754

D&P/IEBJ Total Volume Month 118,508,519

Monthly Summary

6/23/08

Advances	4
Declines	14
Unchanged	0
New Highs	0
New Lows	9

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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The Drucker...

continued from pg. 1

• Develop routines to resolve contradictions. As the authors note, "Unless companies teach employees how to deal with problems rigorously and systematically, they won't be able to harness the power of contradictions." Toyota has a number of tools including the well-known ask-why-five-times practice and the Plan-Do-Check-Act model.

• Encourage employees to voice their opinions even if they are contrary. The people in top management must be open to hearing critical comments from employees and listening to opposing views if they want to engender new ideas and new ways of doing things.

All of this is instructive not only for other companies but also for us as a nation. In fact, the sheer technical prowess of Toyota, its bold, even audacious corporate objectives, and its investment in transformational technologies, remind me of NASA and President Kennedy's commitment to land a man on the moon by the end of the 1960s.

It's time for us as a nation and as business and civic leaders to think boldly once again and reach for new frontiers by tapping our technological strengths, the human creativity of our knowledge workers, and the elevating spirit of caring about something beyond just profits.

The point is that success doesn't come down to one thing or one great practice. It's about creating a culture. As the authors note, that takes time plus resources, and it's hard work.

Placing people first rather than machines first creates imperfections, but Toyota's model, which took so much from Peter Drucker's vision of human-oriented management, is about human creativity.

And that is the road to success in the world of 21st century organizations.

SouthwestCA.biz

A Coalition of the Temecula Valley, Murrieta and Lake Elsinore Valley Chambers of commerce

TAKE ACTION NOW! OPPOSE A MULTI-BILLION DOLLAR PAID SICK LEAVE MANDATE

AB 2716 is a proposed new law that would unreasonably expand employer's and local government agencies' costs and liability by mandating paid sick leave for all employees, including, interns, seasonal, part-time, temporary, and full-time employees.

All employers in California would be mandated to provide paid sick leave to an employee after only seven days of work in a calendar year. The proposed new law impacts all employers, large and small, regardless of the current level of sick leave already provided.

This proposal, estimated to cost employers billions of dollars in increased costs, places a massive burden on our local businesses at a time when our economy is underperforming and job cuts are continual.

Founded in 2004, the Southwest California Legislative Council is the regional business advocacy coalition of the Temecula Valley Chamber of Commerce, Murrieta Chamber of Commerce, and Lake Elsinore Valley Chamber of Commerce.

Inland Empire's Largest Employers

(Ranked by Number of Inland Empire Employees)

continued from page 20

Company Name Address City, State, Zip	# Employees (IE) # Employees (Nationwide) Yr. Est. IE	Nature of Business	Employee Services: Van or Carpool Health Club on Site Daycare on Site	Marketing Contact Title	Top Local Executive Title Phone/Fax E-Mail Address
1. County of San Bernardino 385 N. Arrowhead Ave, 5th Floor San Bernardino, CA 92415-0110	19,000 N/A 1853	Local Government	Yes No No	Paula Nowicki Chief of Staff 1st District	Mark H. Uffer CAO (909)387-5417/387-5430 www.sbcounty.gov
2. County of Riverside 4080 Lemon Street, 4th floor Riverside, CA 92501	18,400 N/A 1893	Local Government	Yes No No	Bob Howdysshell Director, Purchasing & Material Services	Larry Parrish County Executive Officer (951)955-1100/955-1105
3. Stater Bros. Market 301 S. Tippecanoe Ave, San Bernardino, CA 92408	18,221 N/A 1936	Supermarkets	Yes No No	Dennis McIntyre Group Senior V.P. Marketing	Jack H. Brown Chairman C.E.O. (909) 783-5000
4. National Training Center The NTC and Fort Irwin Fort Irwin	13,805 1981	Military Training Base	WND WND WND	WND WND WND	Robert W. Cone Commanding General (760) 380-3369
5. Loma Linda University Adventist Health Science Center 11160 Campus Street Loma Linda, CA 92354	13,000 N/A 1905	Higher Education in Health Related Professions	Yes Yes No	Tammy Veach Executive Director Marketing	Richard H. Hart, MD, Dr PH President (909)558-3448/558-3932
6. U.S. Marine Corps Air P.O. Box 788200 Twentynine Palms, CA 92278	12,486 1945	Military	WND WND WND	WND WND WND	Douglas Stone Brigadeer General (760) 830-5476/830-5474 29palms.usmc.mil
7. United Parcel Service 2930 Inland Empire Blvd., Ste. 110 Ontario, CA 91764	8,600+ 358,000 1907	Transportation	No No No	Mario Archaga Middle Market Manager	Scott Davis CEO (800) 742-5877/877-1508
8. S.B. City Unified School District 777 North F Street San Bernardino, CA 92410	8,574 5,000 1964	Education	No No No	Linda Hill Director of Communications	Dr. Arturo Delgado Superintendent (909)381-1100/885-6392 sbcsud.kiz.ca.us
9. March Air Reserve Base 2145 Graeber Street March A.R.B., CA 92518	8,525 N/A 1918	Military Reserve Base, Department of Defense	No No No	Major Don Traud Chief of Public Affairs	Brig. General James Rubeor 452 AMW Commander (951)655-1110/655-4671
10. Ontario International Airport 1940 E. Moore Way Ontario, CA 91761	7,695 1940	Aviation	Yes No No	Mark Thorpe Air Service Marketing Director	Jess Romo Airport Manager (909) 937-2700/937-2743 info@lawa.org
11. University of California Riverside 900 University Avenue Riverside, CA 92521	7,618 N/A 1954	Higher Education	Yes Yes Yes	Marcia Mc Quern Associate Vice Chancellor, Strategic Communications	Timothy P. White Chancellor (951) 827-1012/827-3866 www.ucr.com
12. Loma Linda University Medical Center 11234 Anderson Avenue Loma Linda, CA 92354	6,147 6,147 1905	Medical/Health Care	Yes Yes (Close by) Yes (Close by)	Tammy Veach Administrative Director	Ruthita Fike CEO/Administrator (909) 558-1000/558-0308
13. Kaiser Permanente Medical Center 9961 Sierra Avenue Fontana, CA 92335	6,000 156,000 1943	Health Care	Yes No No	John Gustafson Dir. Sales & Marketing, I.E.	Greg Christain Sr. Vice President/Executive Dir. (909) 427-5269/427-7193
14. Riverside Unified School District 3380 Fourteenth Street Riverside, CA 92501	5,500 1871	Education	No No No	Dianne Pavia Mgr., Comm. & Public Relations	Susan J. Rainey District Superintendent (951) 788-7135/788-5668 www.rusd.k12.ca.us
15. Corona/Norco Unified School District 2820 Clark Avenue Norco, CA 92860	5,147 4,926 1893	Education	No No No	Tom R. Pike Executive Services	Kent L. Bechler, Ph. D. Superintendent (951) 736-5000/736-5015 www.cnusd.k12.ca.us
16. Pechanga Resort & Casino 45000 Pechanga Parkway Temecula CA 92883	4,800 1995	Casino/Resort	No No No	N/A	John James President (951) 693-1819/303-2571 www.pechanga.com
17. Fontana Unified School District 9680 Citrus Avenue Fontana, CA 92335	4,700 N/A 1956	Education	No No No	Dr. Richard Stedry Deputy Superintendent of Business	N/A Superintendent (909) 357-5000/357-5012 www.fusd.net
18. Verizon 112 S.Lakeview Canyon Rd. Thousand Oaks, CA 91361	4,519 82,000 1953	Telecommunications	Yes No No	Dave Sorg Regional Marketing Director	John Fishman Area Manager/Customer Ops. (760) 327-8600/327-4105
19. Abbott Vascular 26531 Ynez Road Temecula, CA 92591	4,500 1983	Medical Device Manufacturer	No No No	N/A	Ken Carlisle VP (951) 914-2400
20. Moreno Valley Unified School District 25634 Alessandro Boulevard Moreno Valley, CA 92553	3,784 N/A	Education	No No No	Scott Johnson Public Information Officer	Rowena Lagrosa Superintendent (951) 571-7500/571-7574 www.mvusd.kiz.ca.us

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Nina Demasi. Copyright 2008 by IEBJ.

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SALES

More Myths About Multicultural Customers...

by Michael Soon Lee

Over one-third of all Americans today are minorities plus there are over a million people from overseas immigrating every year. The numbers of people from diverse cultures are growing so rapidly that the U.S. Census Bureau expects this group to be nearly half of the population by 2050. This is a huge market for retailers and service providers all across the country - if you know how to meet the unique needs of customers and clients from other cultures.

"MULTICULTURAL PEOPLE HAVE SUPERSTITIONS AND BELIEFS THAT ARE TOTALLY INCOMPREHENSIBLE TO AMERICANS."

Remember that people in the United States have beliefs that often baffle outsiders such as the fact that black cats, walking under ladders, and the number 13 are unlucky. Most other cultures have their own beliefs that are just different.

Many cultural beliefs happen to directly affect the purchase of goods and services such as how items are packaged, colors that goods are wrapped in and how items are priced. For instance, many Asians believe that the number four is unlucky because when pronounced in Japanese or Chinese it sounds very similar to those cultures' word for "death." Items packaged in groups of four can symbolize bad luck for those people who believe in numerology. Notice, for instance, that if you buy a tea set it is usually packaged with five cups, not four, for this reason.

On the other hand, the number three can be bad luck for many Southeast Asians. You never want to package or even photograph them in groups of three since bad luck is believed

to come to the person in the middle.

Just as there are very few hospitals or hotels with a 13th floor in America, the same buildings in Asia lack a fourth floor. You can see that this belief is similar in both countries just the numbers are different.

"SOME PEOPLE FROM OUTSIDE THE U.S. ARE UNETHICAL BECAUSE THEY INSIST ON RENEGOTIATING A PURCHASE CONTRACT AFTER IT HAS BEEN SIGNED."

While it's true that people from other cultures often try to renegotiate a purchase contract after it has been signed, it has nothing to do with ethics. America is a "low context" country where everything is spelled out between people either verbally or in a detailed, written contract. Other countries are "high context" where much more information is derived from the context of the communication and less is spelled out.

In high context countries it is understood that contracts only reflect the agreement between the parties at the beginning of a relationship which can change as they get to know each other. As a result, the parties are obligated to help each other "adjust" the contract to their needs until it is completed.

Keep this in mind when working with customers from high context countries such as Mexico, China, Japan, and the Middle East. You may wish to save something for the end of the transaction as things adjust. If you give your "bottom line price" too early, it is sure to make things difficult during your relationship.

"PEOPLE FROM OTHER CULTURES ARE JUST TOO MUCH TROUBLE TO BOTH-ER WITH."

The author constantly hears this statement from retailers, service providers and their salespeople throughout the country. Too bad for them because if you know how to meet the special needs of multicultural customers, they can be just as loyal and enjoyable to work with as anyone else. In addition, people from other cultures are very good about referring their friends and family if you serve them with sensitivity and patience.

An added bonus when working with people from outside the United States is the opportunity to learn about other cultures. Just think of it. You can take a round-the-world trip without getting seasick or losing one piece of luggage!

"IT WOULD BE TOO MUCH TROUBLE TO CUSTOMIZE MY PRODUCT OR SERVICE TO PEOPLE FROM OTHER CULTURES."

Actually, making your business attractive to people from other cultures is quite easy. First, start with your brochures. Print them in the major languages of the customers who frequent your store or office. Be sure to get help with the translation because many concepts and words in English do not convert easily to other languages. Also be sure to print in the correct language. For example, while Chinese, Korean, and Japanese, may appear similar to the untrained eye they are very different.

You may want to consider hiring someone who speaks the language of your major group of multicultural customers or

clients. However, if they find you are sensitive and patient with people who have language problems, they will usually find a friend or family member to interpret. Excellent customer service is a universal language as is friendliness and a willingness to learn about other people's culture.

Next, hire a consultant to look at your store or office layout, packaging, and other information to make it more culturally friendly. Issues to consider include: "Feng Shui" (placement of objects for optimum energy flow); good and bad numerology (the number eight can be lucky for some groups while seven can be fortuitous for others); packaging (remember to avoid grouping three or four of anything, depending on the groups you serve); some groups prefer that gifts be wrapped in bright colors while others favor more muted tones (get help from a consultant); and much more.

"PEOPLE DON'T WANT TO TALK ABOUT THEIR CULTURE - THEY JUST WANT TO BE TREATED LIKE EVERY-ONE ELSE."

This is probably the biggest myth when dealing with people from other cultures. We know we are different and unless something about culture is mentioned early in your relationship with a multicultural client, it will always stand as a barrier to building true rapport.

Once you take a sincere interest in your customers' cultural background they are usually more than happy to tell you about their language, food, and even beliefs. Get into the habit of asking every customer, "Where do your ancestors come from?" Notice, this can get the conversation started with some-

continued on page 39

MANAGEMENT

The Seven Sins of Strategy

By Rich Horwath

There comes a time in both our professional and personal lives when we must make a stand. Through all the swirling complexity, change and challenges we face, we must at some point assert ourselves and set our bar of standards. This means refusing to be engulfed in the comfortable molten lava of mediocrity that flows through many lives and organizations. It means accepting the accountability and responsibility that go hand-in-hand with excellence. And in business, it means working every day to generate strategic insights, using those insights to set direction and then fiercely executing strategy with both mental agility and perseverance.

If you're not content being with the majority of managers dog paddling around in the tactical end of the pool, then it's time to commit yourself to becoming a better strategist. This path to becoming a highly strategic manager begins with understanding the seven sins of strategy and the action steps to avoid them.

Sin #1: Substituting Planning for Thinking.

Since thinking is hard work, it's not uncommon for managers to fall back on strategic planning in an attempt to shape the direction of their business. However, this ignores a crucial distinction--strategic thinking involves the generation of insights--strategic planning involves the application of the insights into an action plan. Relying on strategic planning without strategic thinking is tantamount to an organizational lobotomy because the essential thinking function has been excised. This results in tired, old tactical plans leading to marginally incremental improvement at best while stifling the organization's potential.

Action: Provide managers with the knowledge base and terminology clearly distinguishing strategic thinking from planning and provide them with tools to facilitate that thinking.

Sin #2: Lacking the Discipline to Say "No"

Strategy involves the intelligent allocation of limited resources.

"Intelligent allocation" requires us to make trade-offs and focus those resources. Too often, because tradeoffs involve risk, we take cover in the status quo and don't make any tradeoffs at all. While not making tradeoffs and not saying "no" to areas of resource allocation may limit short-term vulnerability, it is often a sure sign of long-term weakness.

Action: Identify your resources - capital, talent and time - and begin detailing how they are allocated, including your time. Any surprises? How is this allocation different from past months/years? Does it reflect the changing market trends and customer needs? Writing down the significant resource allocations (including what you spend your time on) is an objective way to begin measuring whether or not they are returning the requisite value for their investment.

Sin #3: Not Preparing to be a Strategist

Before you can develop great strategy, you first need to develop great strategists. While most organizations provide developmental programs on leadership, communication skills, product marketing, etc., very few organizations have provided their managers with a roadmap to enhancing their strategic thinking capabilities. As successful organizations continue to grow, the need to

decentralize strategic decision-making becomes more important in order to leverage market dynamics and evolve customer needs in a timely fashion. Improved strategic thinking means that managers will invest more resources in the right activities (key initiatives driving corporate success) and fewer resources in the wrong activities (urgent but unimportant initiatives), leading in theory and practice to greater revenue, profitability and productivity.

Action: Provide managers with periodic training and development programs on strategy and strategic thinking skills sets that are tailored to their level of responsibility within the organization. Just as professional baseball players refresh their fundamental skills each year during spring training, managers should also refresh their business planning skills on an annual basis.

Sin #4: Employing Bumper Car Strategy

Not investing the time in a sound strategy development process results in bumper car strategy--the organization mindlessly changing directions each time it's bumped into by a marketplace issue (competitor activity, customer complaint, short-term fad, etc.).

Anthony Zuiker, executive producer, "CSI," "CSI: Miami" and "CSI: New York" - all three of which are among the top 10 shows on TV - said, "The thing I'm most proud of is that we didn't react to the competition. Some of the other crime shows have added labs and are doing more forensics, and there have been all kinds of knockoffs watering down the market, but we've held true. You need to evolve, but you don't need to evolve defensively. That's a classic mistake."

Action: Invest in a strategy development process that is simple, concise and effective. Set aside one day per quarter for a "Strategy Tune-up," when the team assesses the key business issues and assumptions to gauge progress.

Sin #5: Allowing Budget to Dictate Strategy

One of the most entrenched practices in organizations of every size is to allow the budget to dictate the strategy. Most managers will readily admit that it's a faulty premise but often they are unwilling to try and turn this "aircraft carrier" of a process around. Constricting the creative strategy development process at the outset with a page of budget numbers can close off avenues that might fundamentally enhance the business in ways not previously explored.

Action: Leave the budget numbers in the folder during the initial strategic thinking sessions. Once your team has had the opportunity to comprehensively think through the business and generate strategic insights, bring the budget numbers in during the strategic planning phase to help prioritize the initiatives.

Sin #6: Not Linking the Strategic Plan to Action

One of the great ironies is that the organizations that do invest their time in strategy development often don't have an effective way of then using that plan on a daily basis to drive the activities of their teams. They've invested time, energy and money into thinking that sets strong strategic direction, only to have that direction evaporate over the course of the year due to the "out-of-sight, out-of-mind" phenomenon.

Action: Transform your tra-

continued on page 39

Special Report...

continued from pg. 7

by Fannie Mae and Freddie Mac.

ECONOMIC OUTLOOK

The most pervasive theme of U.S. economic performance in the past 20 years can be summed up in a single word: resilience. From the stock market crash of 1987, the collapse of the savings and loan industry and recession in 1990/91, the Asian financial crisis in 1997/98, the dot-com collapse in 2001 and the 9/11 tragedies, to a wave of corporate scandals and job offshoring, the U.S. economy has demonstrated its agility, innovation and better-than-expected performance after each shock.

The serious and unique challenges of the current downturn should not be underestimated; however, if past tendencies to address problems through market forces and government intervention are any indication, a prolonged period of economic contraction is unlikely. By the same measure, a "snap-back" recovery is not expected, as many of the current issues, particularly housing, will take time to correct. What started out as a subprime mortgage problem has ballooned into marketwide negative psychology and reversal of the housing-wealth factor. As prices fall, more financially able homeowners with little or negative equity are walking away from their mortgages, driving further price correction. Therefore, housing and its impact on financial markets will remain wildcards for the next several months.

Housing Market Yet to Hit Bottom. Existing home sales continued to decline through the first several months of 2008. On a year-ago basis, home prices are down 8 percent, and sales activity is off by 18 percent. For-sale inventory recently increased to a new record-high of more than 11 months of supply. Nationwide, the housing market should settle late this year as the economy improves and credit conditions for qualified homebuyers ease, though the most oversupplied markets will not hit bottom until 2009. Overall, price reductions and low interest rates should spur buying activity, which, coupled with further slowing in housing starts, will reduce for-sale inventory next year.

Inflation Risks Elevated. A potential side effect of Fed easing is rising inflation, which points to a tightening campaign quickly upon normalization of the economy. The headline rate of inflation remains elevated at 4 percent but core inflation is only 2.4 percent, which means high-energy costs have not yet translated into significantly higher prices for non-energy-related goods. Oil prices climbed considerably in the first quarter, however, and companies will ultimately need to pass higher energy costs on to consumers. If the Fed's expectation of easing inflationary pressures due to a slower economy fails to materialize, it may be forced to raise interest rates rapidly, creating a new round of economic headwinds.

Modest Job Growth Expected. The U.S. job market registered four consecutive months of net losses in early 2008, and further contraction is likely in the near term. Payrolls are forecast to resume growth in the second half, however, as the positive effects of fiscal and monetary stimuli take hold. Education, health care, exports and tourism are forecast to remain the top drivers of growth, with weakness concentrated in manufacturing, construction, banking and housing-related industries.

Corporate Profits Weaken, but Balance Sheets Still Sturdy. Domestic corporate profits declined in the second half of 2007, due mainly to financial sector losses; however, profits from overseas operations registered the strongest gain since 1980. Outside of the financial sector, profit margins are still generally healthy, and many companies have significant cash reserves after several years of double-digit profit growth.

Across the board, businesses should get some relief from easing wage pressures as slack returns to the labor market.

Weak Dollar Driving Exports. The U.S. dollar has declined nearly 30 percent against major foreign currencies since 2002. Though disconcerting to many Americans, the weak dollar is lending support to the U.S. economy. Foreign demand for U.S. goods has increased, narrowing the trade gap and contributing to GDP growth. Port markets and transportation hubs will benefit from this trend, and favorable exchange rates will encourage international travel to the United States, reducing the impact of slower U.S. consumer spending on the hospitality and retail sectors in gateway cities.

CAPITAL MARKETS TRENDS

The Fed has become aggressive in its efforts to contain the downturn and prevent a financial sector

commercial real estate financing. Apartment investors have been impacted the least by the capital markets shift due to increased lending

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InstaDecision: 4 Steps to a "Blink" Moment

By: Dr. Maurice A. Ramirez

In the last minutes before the closing bell on Friday, a professional stockbroker known for his nerves of steel suddenly dumps his high risk portfolio, seemingly without regard to price or loss. At the bar that night, his colleagues openly rib him about his uncharacteristic behavior and privately wonder if "he has lost his nerve" when he admits he didn't have any research to back-up the trades. The markets would be closed for a holiday weekend, but when they reopened on Tuesday, the market sank like a stone. The skittish stockbroker had been right, but how?

Perhaps due to the recent economic turmoil, the past months have seen a resurgence of interest in the ideals of "gut reactions," intuition and other versions of the insight methods described by Malcolm Gladwell's book, "Blink!" Business leaders, CEOs, physicians, disaster field responders, professional speakers and consultants use both linear and non-linear decision making (logic & intuition) to create "Blink" moments daily.

Most people know the linear decision making process because it is cultivated by our educational system. It is a system based on the collection of data to support a decision (If A

and B then C, but if A and not B then D). Few people realize that we are all born as innately non-linear thinkers.

What Goes Into a "Blink" Moment?

Non-linear process is a four step process consisting of:

- 1) Pattern Recognition
- 2) Acknowledging Framing Bias
- 3) Heuristic Introspection
- 4) Empathy

Pattern Recognition

Pattern recognition is seeing the patterns and processes behind everything you do and have done. Remember that those with the greatest potential are those who are the most adaptable to any circumstance. They innately understand the process that underlies any other person's success and can replicate it with ease.

Acknowledge Framing Bias

Think about what happens before a manager goes into a meeting. Rarely will people walk into the situation "cold." They are briefed on who they're going to meet and what they're supposed to accomplish. They draw certain preconceptions, which is called a framing bias.

As long as you know what your framing bias is upfront, then you can allow the situation to develop organically. You can then take away your feelings and your impressions and use them as an analytical tool. That's the essence of heuristics--taking your feelings and impressions and using them analytically.

Before you can fully immerse yourself in another's viewpoint, you need to shed your framing bias. First, identify what your preconceptions are about the situation. Second, once you've identified them, clear your mind and explore the experience for the first time. What's your first impression? Are you reacting the way you are because of your preconceived ideas or because you are looking at the situation through fresh eyes?

Heuristic Introspection

Heuristic introspection is a non-linear thought process in which you must "be your customer." Much like how a fine artist "knows" if a painting or musical composition "works" by going with their gut, your employees should know what a customer wants.

When you think heuristically, you truly understand the customers' wants and needs. The next time you want to

know how your customers would feel about a particular product or service, adapt a non-linear (heuristic) research approach and become a part of your study base. Your focus group of one (you) will guide your initial thought process toward reaching your customers.

Empathy

Empathy is quite literally to walk a mile in the shoes of our customers, that is to become one with your customers. Become part of the story, even if you aren't part of the product story. Generally, people like and dislike the same things. If not, you'd never have to wait in line for your favorite roller coaster at an amusement park. What do you feel? Listen to your gut-chances are your customers' gut would tell them the same thing. You may not identify with the problem, but you'll know what you need to do to make it feel "right."

How can you now translate what you've discovered into a reproducible decision?

If you're developing an ad for jogging shoes, you need to think like a runner—even if you're not one. Why do people run? What is important to runners? How does running make

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2008 EDITORIAL SCHEDULE

EDITORIAL FOCUS	SUPPLEMENTS	LISTS
September • Mortgage Banking • SBA Lending • Independent Living Centers	• Health Care & Services • Airports • Golf Guide to Southern California	• Substance Abuse Programs • Largest Banks • Largest Hotels • Golf Courses
October • Lawyers/Accountants • HMÓ/PPO Enrollment Guide • Economic Development Temecula Valley • Financial Institutions (2nd Quarter, '08)	• Telecommunications • Office Technology/Computers • International Trade • Holiday Party Planning	• Internet Services • Long Distance/Interconnect Firms • Copiers/Fax/Business Equipment
November • Retail Sales • Industrial Real Estate • Commercial R.E./Office Parks • Educational Services Directory	• Human Resources Guide • Executive Gifts • Building and Development • New Communities	• Commercial R.E. Development Projects • Commercial R.E. Brokers • Fastest Growing I.E. Companies • Mortgage Companies • Title Companies
December • Financial Institutions (3rd Quarter, '08) • Top Ten Southern California Resorts • Temporary Placement Agencies	• Health Care	• 2009 "Book of Lists" • Fleet Leasing Auto Dealers • Business Brokerage Firms

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Are Your Success Pillars in Balance?

By Douglas Vermeeren

Most people live their lives like they watch the television. The remote control is in their hands and they have the power to change the channel to any show they can possibly imagine. But they don't. There is opportunity to experience anything they can dream. But they don't do anything. They are content to simply watch whatever is on, rather than choose what they really want.

The most important beginning principle for creating greatness in your life is to recognize and then utilize the principle of personal power and personal accountability.

Every person comes with the built-in ability to choose their actions and reactions for any given set of circumstances. How we use this ability will ultimately determine all of the outcomes we will experience in our lives. Those who attain the greatest successes in life do so, not because their circumstances have been dramatically different from others, but because their choices have been. It is our personal choices and accountability that have the most significant impact on the kind of lives we will lead.

Many people do not realize that even the so-called "little moments" can have great impact, and it may be easy to justify not giving our attention to them because the consequences may not be immediately apparent. However, an ancient proverb shares this great truth in a different way: "The greatest walls are built with the smallest bricks." Our lives are the same, and we must begin with the little things.

Now, how will you know which little things really deserve your attention?

There is an easy solution for us in prioritizing all things.

Before beginning to sort out "life things" we need to

have a system in place. It's like building a puzzle. In order for the little pieces to be productive and have value we need to understand what the big picture looks like. Our big picture is essentially defining what we want our life to look like, who we want to be and the legacy we want to leave behind. Many people do not invest the time to answer these important questions. However, if you can do this one step at a time, you will find that all your questions will instantly become clear, and you'll be on your path to success.

But what is success?

The definition is different for every individual, and only you can define your view of success. Understand that success is a journey and not a destination. It can never be a spot of permanent completion. Success is akin to continual growth. Success is a matter of finding appropriate balance while you are in motion rather than finding a comfortable resting place to stagnate.

Lasting success is found in the balance of four independent elements. Notice that each of these success pillars begins with "your feelings about..." Success is very much attached to your feelings, and gratitude is a significant part of feeling successful.

1) Your feelings about wealth - Success in this area is not based on a specific number on a bank statement. In fact, it has very little to do with money. But it has everything to do with how you feel about what you have. Do you have enough to meet your obligations? To live the life you choose? To be free to pursue the things which are meaningful to you? There are many people who are extremely rich, but not wealthy. How do you

feel about your currently level of abundance or wealth?

2) Your feelings about your health - Success has very little to do with quantity of a given thing or an outside measurement. Instead, it has everything to do with the feelings relating to a certain thing. There are many who suffer from disease, disability and challenge who feel very successful in this area. Your feelings about your own health are the important consideration for this issue.

3) Your feelings about your relationships - David O. McKay, a religious leader, said it best when he stated that, "No success can compensate for failure in the home." Everything starts in the home, but relationships also include everyone you interact with. Once I had the opportunity to climb the tallest mountain peaks in China known as the Huangshan Mountains. After hours of climbing, our group finally reached the tops of the beautiful mountains. The sun was just rising and we were so high up we could literally see the curvature of the earth; it was exciting. I turned to one of my associates who had made the climb with us. I excitedly expressed how beautiful and exciting this scene was, but his face turned to a look of confusion. "Wo bu dong," he said as he looked at me. That's the Chinese words for "I don't understand." In that moment, our language barrier prevented us from sharing this marvelous experience with each other. The same is true in our lives. The fullness of success is only enjoyed when we have the ability to share it with another.

4) Your feelings about your self-achievement,

dreams and spirituality - What are your inner most yearnings? What is your connection to things of the spirit? How do you feel about these things? Are your needs being met in this area? In some ways this area is slightly more important than the others. It's really more of a foundation than a pillar. Until you have these elements being met in your life, you cannot inspire or lift another to their greatness. Without this, you are a lot like a lifeguard who can't swim. When you know who you are and you're confident you are headed in the right direction, magical things happen for you and those around you.

Take a moment right now and stop what it is you are doing ... invest this time in you. Take a careful look at these four areas in your life and consider how satisfied you feel about them. How do you feel about your wealth, health, relationships and self-achievement, dreams and spirituality? What would the situation look like if it were ideal for you?

You may not know all the steps to get where you want to go, but as you look at the significant little steps, the big ones will appear.

Decide that what you will play on your television of life will be the programs you want to watch. You don't have to sit through someone else's dream. You have the power to turn your life into what you want it to be. It can be a spectacular adventure, romance, thriller or comedy; anything you dream. What can you do right now to create the life you want?

Remember it is up to you.

For additional information, visit Doug at his Web site at www.douglasvermeeren.com.

MANAGEMENT

The Employee-Customer Connection

By Bill Catlette and Richard Hadden

There are few connections in the world of business clearer than the one between how an organization treats its employees and how those employees treat their customers. As Bill Black, former CEO of Canada's Maritime Life Assurance Co., once said, "We're not running a country club around here, but we are in a service industry, and the best way to have happy customers is to have happy employees."

Though the connection between joint employee and customer satisfaction isn't 100 percent, it is patently clear that you can hardly have happy customers with disgruntled employees serving them. Just ask most air travelers.

Yep, there's an awful lot of bad customer service out there. But it's not due to a shortage of books and seminars to teach the unenlightened how to be nice to people trying desperately to give them their money. And it's not because customer service employees are innately rude. OK, some are, but most aren't. Where service is lousy, it's often because managers haven't equipped their employees to provide the good service that they'd like to believe differentiates them.

Research into service providers that understand the employee-customer connection suggests that you can substantially improve customer service in at least three ways:

1. Give employees reasons to be proud:

People truly want to take pride in their work. Good chefs get their thrills creating great meals and then watching appreciative guests devour the food. But if that chef has to make do with third-rate meats purchased by a stingy or ignorant corporate buyer, the chef can't help but fail. Ditto for the server who brings the sub-prime steak to the table.

Whether you're selling food, freight service, hotel

rooms, computer operating systems, or any other product or service, the employee who makes, sells, delivers, or services a high-quality product is going to have a better day at work than the one who has to associate with schlock stuff.

One factor that has propelled Rochester, New York-based Wegman's Supermarkets to a position at or near the top of Fortune's list of "100 Best Companies to Work For" for more than a decade is a distinctive commitment to customer service. That's right. Rather than creating an added burden on employees who are expected to go out of their way to serve customers, Wegman's high service standards actually improve working conditions for their employees. "This is hard work," a Wegman's employee told us on a recent store visit, "but what makes it worth it is that our customers are great. They love shopping here, and that makes me feel good about what I do ... even if I'm worn out at the end of the day."

2. Create the connection

No one can possibly put everything they've got into their job until they see how their daily work benefits the end customer.

Lots of workers have this opportunity, first-hand, every day; nurses, auto mechanics, realtors, HVAC installers, your morning barista. The list goes on and on, but it's shorter than the list of those who, in the regular course of their work, never, ever, have an encounter with a real paying customer - those millions of people working diligently in factories, back offices, and elsewhere, supporting the work that touches the customer. When the employee-customer connection isn't obvious, sometimes leaders have to create it.

Morale was low, error rates were high, and employee turnover was rampant in a factory where workers made hospital products--specifically, tub-

ing assemblies used to deliver intravenous medication, fluids, and nutrition to patients. The HR Department sweetened the benefits pot, and hired a team of consultants to implement such techniques as job variety and job enhancement. Nothing changed.

Finally someone decided to put all the factory workers on a big yellow school bus, and take them to the nearest hospital, where everyone could see, at work, these tubing assemblies they make all day. When they witnessed the very tubes their hands had wrought being used to deliver lifesaving medication and nourishment to patients, that's when things turned around. People came away saying, "So that's what we do. Now we see why we come to work every day." Within weeks, morale rose markedly, as did quality. Turnover dropped, and people began to work with an energy the plant manager had never seen before - because someone created an employee-customer connection.

3. Get the system off their backs

In most organizations, there's a substantial disconnect between those who make corporate policy and those who are tasked with delivering customer service. If you're a member of the former group, remember that good employees won't suffer dumb systems.

The late great management thinker Peter Drucker once opined that, "Ninety percent of what we call 'management' consists of making it difficult for people to get things done."

A national chain of café/bookstores has a rigid policy requiring multiple levels of approval for the purchase of any piece of equipment costing more than \$100. As a result, when, for example, a commercial bagel toaster toasts its last, it takes nearly a month to replace it. During that month, the attendants at its under-

staffed counters have to make do with inadequate equipment and apologize to every customer for why their service is even slower than usual.

By contrast, organizations that experience high degrees of employee engagement take deliberate, preemptive steps to avoid putting their workers in the line of fire of angry customers.

Nowhere is this ideal violated more frequently or more egregiously than in the realm of customer service call centers. The quality of a call center employee's workplace experience varies directly with that of the customer's service experience, and inversely with the number of minutes spent on hold and the number of touch-tone qualifying prompts required to reach a human with a brain set to the "on" position. Face it, by the time your customer has answered 20 electronic questions and waited 30 minutes listening to a recording of how important their business is to you, when they do finally reach a real person, they can't help but take out their frustrations on your service rep - the one person in your company least responsible for the asinine system that so provoked your customer. The number one reason for high call center turnover is the daily wearing down of the spirits of employees by a system that serves customers poorly, and which employees are powerless to change.

If you're hiring right in the first place, your people want to do good work and deliver great customer service. But after the new wears off the job, they can only continue to do so if they are able to take real pride in what they do, if they see a direct connection between their work and real paying customers, and with systems that allow them to do their very best work.

For more information, visit www.ContentedCows.com.

GILDA'S CLUB DESERT CITIES CAMP FOCUSES ON CHILDREN TOUCHED BY CANCER

Camp Zink Comes to Gilda's Club Desert Cities, Wednesday, Aug. 6 from 10:00 a.m. – 4:00 p.m. Gilda's Club will be introducing Zink the Zebra to younger people in the desert who have been touched in some way by cancer. Noogieland, led by youth program manager, Sten Brickman, is an ongoing program at Gilda's Club giving much needed support to children.

Zink the Zebra promotes the understanding and acceptance of human differences through specially created character education programs that help children and adults realize the necessity to respect and show compassion toward others.

Zink the Zebra facilitates interactive activities that help develop awareness and acceptance of individual differences. The Zink program creates an environment where personal experiences and feelings can be shared in order to help children through the cancer journey and beyond.

This day-long camp will include arts and crafts, games, magicians, and even a visit from Zink the Zebra herself! Food, beverages and fun will be provided in a welcoming, open and supportive environment.

"Adults are not the only ones who can find the cancer experience to be isolating; kids often deal with isolation as well. They often feel that it is hard to fit in. Zink teaches us that we are more alike than we are different. Camp Zink is for children, grandchildren, nieces and nephews or any other child who has been touched by cancer in our community," said Paula Kennedy, executive director, Gilda's Club Desert Cities.

Camp Zink is open to Gilda's club members and orientation is free! Not yet a Member of GCDC?

Membership is required for all activities at Gilda's Club – but it's FREE and becoming a member is easy:

- 1) Call 769-770-5678 to sign up for a new member orientation.
- 2) Schedule an appointment at your convenience with one of our licensed professionals to design a customized plan.

3) Enjoy our support groups, activities, lectures and more!

The Gilda's Club Program is free of charge. New member meetings are held every Tuesday at 1:00 pm and 1st and 3rd Saturdays at noon. The meetings include an overview of the program and a tour of the clubhouse. Members receive a

monthly calendar listing the activities in which they may take part.

For more information, visit *Gilda's Club Desert Cities* at 67-625 East Palm Canyon Dr. #7A in Cathedral City or at www.gildasclubdesertcities.org or call 760-770-5678.

Market Report

Rental Rates Continue To Decline In The Inland Empire Office Market

MARKET INDICATORS

	2Q08	3Q08(p)
VACANCY	↑	↑
NET ABSORPTION	↓	↓
CONSTRUCTION	↓	↓
RENTAL RATE	↓	↓

MARKET OVERVIEW

Over the past 12 months, the Inland Empire office market inventory has expanded by 8.3%. Many of these projects were started 2-3 years ago during a period of high office demand in the Inland Empire. Since that time, the vacancy rate has risen from 11.5% to 16.1%, mainly due to the rapid increase in construction completions.

Over this last year, net absorption has remained positive; however, we are beginning to see a strong negative net absorption trend. Net absorption was negative 83,200 SF last quarter and that number has jumped to negative 290,800 SF this quarter. This means that a smaller percentage of the rising vacancy rate is due to construction completions, and a rising share is due to firms leaving the area. Especially hard hit has been the older Class B properties, which have seen a flow of tenants moving into newly developed Class A space. Property owners of new buildings are offering generous free rent enticements in order to pull tenants away from their existing leases, effectively buying tenants out of their existing leases in order to move them into newer vacant space.

Conditions are not expected to improve in the immediate future. With 2.1 million SF of office space currently under construction and diminished demand from real estate related activities, the vacancy rate is expected to further increase and rental rates are expected to be very competitive in the near future.

HISTORICAL NET ABSORPTION & CONSTRUCTION COMPLETIONS
Q2 2004 - Q2 2008

HISTORICAL VACANCY VS RENTS
Inland Empire Office Market
Q2 2004 - Q2 2008

MARKET TRENDS

AVERAGE ASKING RENTAL RATE AT \$1.93 DOWN FROM \$1.99 LAST QUARTER

VACANCY RATE AT 16.1%

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Casa Colina Rec...

continued from pg. 2

has come from the Pomona Rotary, which dedicated the proceeds of its Annual Art Auction. This donation was \$48,765 and included a \$5,000 grant from the Majestic Realty Foundation.

The Timothy C. McWilliams, Jr. Foundation also awarded Casa Colina an additional grant of \$25,000 for equipment to evaluate and train patients to use augmentative communication devices.

The UniHealth Foundation awarded a three-year grant of \$842,520 for a project to evalu-

ate the health of individuals aging with intellectual and/or developmental disabilities. This grant will support a focused promotion of healthy aging practices with Casa Colina's Padua Village residents and will also include a three-year evaluation of healthy aging practices in a larger pop-

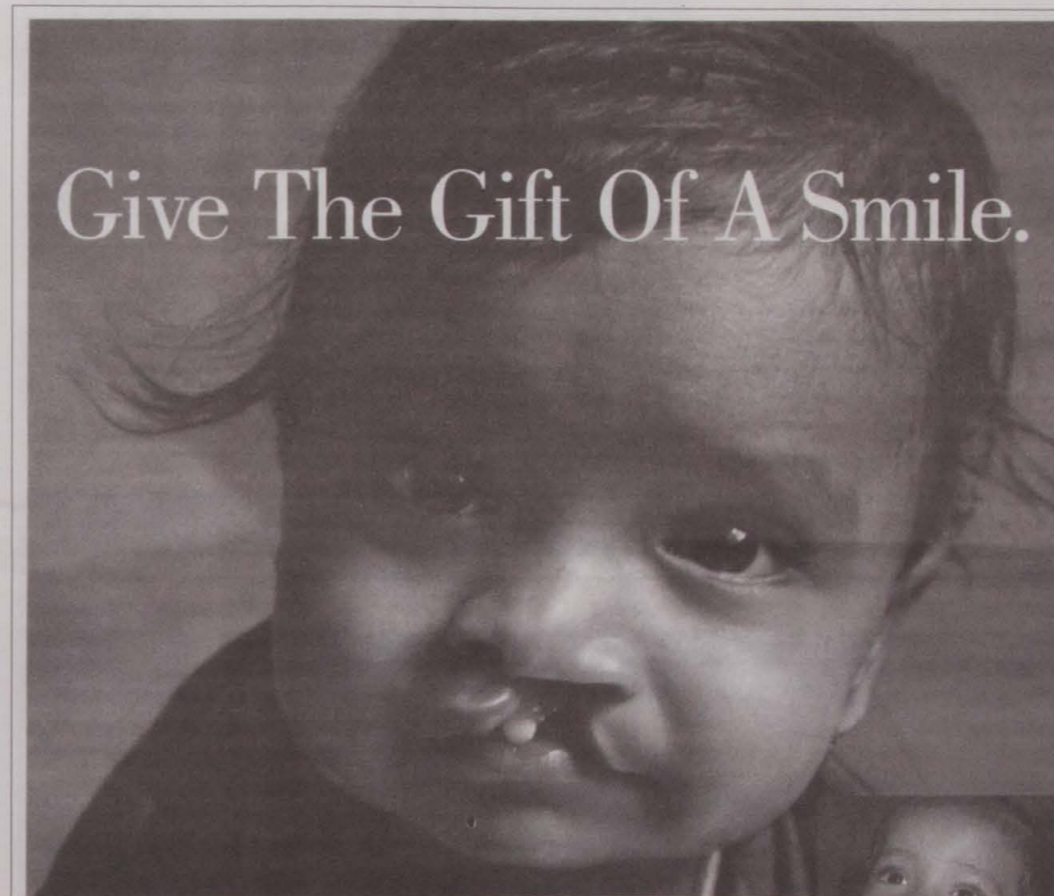
ulation across Los Angeles County with community partners Cedars Sinai Medical Center and L.A. Care Health Plan.

The Henry L. Guenther Foundation previously awarded Casa Colina a two-year, \$50,000 grant that continues to be used to pilot "Teen Scene," a new social- and life-skills program for teenagers with autism or related diagnoses. This is a new program offered through Casa Colina Children's Services. Teen Scene held its first session this summer.

In addition to developing new programs, Casa Colina has received funding to assist in continuing current programs and for daily operations. The California Community Foundation awarded a two-year grant of \$175,000 for General Operating Support that focuses on the work of Children's Services, the Transitional Living Center and Adult Day Health Care. The grant supports on-going programs to help patients gain and maintain function while supporting successful integration into home and family life.

Two grants for General Operating Support were awarded specifically to Children's Services: a \$20,000 grant from the Kenneth T. and Eileen L. Norris Foundation and a \$4,000 grant from the Carl E. Wynn Foundation. These foundations have supported Casa Colina for many years, contributing to the stability of several signature programs.

Dr. Felice L. Loverso, president and CEO of Casa Colina said, "Casa Colina is extremely grateful that so many foundations have recognized the importance of the work being done here. Their support reinforces the value of rehabilitation and we are indebted to these agencies that help us continue as a pioneering Center of Excellence in rehabilitation health services."



Give The Gift Of A Smile.

Today, millions of children in developing countries are suffering with cleft lip and palate. Condemned to a lifetime of malnutrition, shame and isolation.

The good news is that virtually all of these children can be helped. This is the mission of The Smile Train. We empower local surgeons to provide this life changing free cleft surgery which takes as little as 45 minutes and costs as little as \$250. It gives desperate children not just a new smile—but a new life.

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Inland Empire's Largest Employers

continued from page 11

(Ranked by Number of Inland Empire Employees)

continued on page 25

Company Name Address City, State, Zip	# Employees (IE) # Employees (Nationwide) Yr. Est. IE	Nature of Business	Employee Services: Van or Carpool Health Club on Site Daycare on Site	Marketing Contact Title	Top Local Executive Title Phone/Fax E-Mail Address
21. Riverside Community College 4800 Magnolia Avenue Riverside, CA 92506	3,753 N/A 1916	Higher Education	Yes Yes Yes	Jim Parsons Assoc. V.P. Public Affairs	Irving G. Hendrix Chancellor (951) 222-8000/222-8670 www.rcc.edu
22. Pomona Unified School District 800 South Garey Avenue Pomona, CA 91766	3,462 N/A 1954	Education	No Yes No	Tim McGillivray Program Administrator, Communications	Dr. Thelma Melendez Superintendent (909)397-4800/397-4881 www.pusd.org
23. San Manuel Band of Mission Indians 26569 Community Center Drive Highland, CA 92346	3,271 1986	Indian Tribe	WND WND WND	N/A	Henry Duro Tribal Chairman (909) 864-8933/864-3370 www.sanmanuel-nsn.gov
24. Kaiser Foundation Hospital - Riverside 10800 Magnolia Avenue Riverside, CA 92505	3,200 149,000 1953	Acute Care Hospital	Yes No No	James Travis Area Marketing Director	Terry Belmont Sr. Vice President/ Area Mgr. (951)353-4600/353-4611
25. Pomona Valley Hospital Med. Ctr. 1798 N. Garey Avenue Pomona, CA 91767	3,086 3,086 1903	Acute Care Hospital	Yes Yes Yes (not on site)	Kathy Roche Director of Marketing, Public Relations	Richard E. Yochum President/CEO (909)865-9500/865-9796 www.pvhmc.org
26. Vons A Safeway Company 618 Michillinda Avenue Arcadia, CA 91007	3,082 200,000 1906	Grocery/Retail	Yes Yes No	Gary Rocheleau Vice President	Steve Byrd President (626)821-7000/821-7934
27. Chino Valley Unified School District 5130 Riverside Drive Chino, CA 91710-4130	3,000 N/A 1860	Education	Yes Yes Yes	Julie GoBin Marketing Director	Edmond T. Heatley, Ed. D Superintendent (909) 628-1201 edmond_heatley@chino.k12.ca.us
28. Colton Joint Unified School District 1212 Valencia Drive Colton, CA 92324	3,000 1966	Education	No No No	Casey Cridelich Assistant Superintendent of Business	James A. Downs Superintendent (909)580-5000/876-6395 www.colton.k12.ca.us
29. Morongo Casino, Resort & Spa 49500 Seminole Drive Cabazon, CA 92230	3,000 1984	Casino & Resort	No No No	WND	WND (951) 755-5340/849-3781
30. Arrowhead Regional Medical Center 400 N. Pepper Avenue Colton, CA 92324	2,945 1999	Acute Care Hospital	Yes No No	Jorge Valencia Dir. Business Dev./Marketing	Patrick A. Petre Director (909)580-1000
31. City of Riverside 3900 Main Street Riverside, CA 92522	2,842 N/A 1870	Municipal Government	Yes No No	Austin Carter Public Information Office	Brad Hudson City Manager (951)826-5311/826-2514 callcenter@riverside.ca.gov
32. Temecula Valley Unified School District 31350 Rancho Vista Road Temecula, CA 92592	2,834 N/A	Education	No No No	Danielle Clark Community & District Information Specialist	David B. Allmen Superintendent (951)676-2661/695-7121
33. Ontario-Montclair School District 950 W. D Street Ontario, CA 91762	2,583 N/A 1884	Education	No No No	N/A	Dr. Virgil Barnes Superintendent (909)459-2500/(909) 459-2542 www.omsd.k12.ca.us
34. Desert Sands Unified School District 47-950 Dune Palms Road La Quinta, CA 92253	2,472 N/A 1965	Education	No No No	Nancy Lavrusky Director of Purchasing	Dr. Sharon McGehee, P.H. D. Superintendent (760)777-4200/771-8505
35. Eisenhower Medical Center 39000 Bob Hope Drive Rancho Mirage, CA 92270	2,300 N/A 1971	Acute Care Medical Center	Yes Yes No	Lee Fowler Director, Marketing & P.R.	Aubrey Serfling President/CEO (760)340-3911/773-1850 www.emc.org
36. Mervyn's Department Store 25001 Industrial Blvd. Hayward, CA 94545	2,300 45,000 1978	Retail	No No No		Shelli York District Manager (909)354-8800
37. Hemet Unified School District 1791 W. Acacia Avenue Hemet, CA 92545	2,270	Education	No No No	WND	Dr. Phillip Pendley Superintendent (951) 765-5100/765-5115
38. Moreno Valley Campus Med. Ctr. 26520 Cactus Avenue Moreno Valley, CA 92555	2,215 N/A 1893	Hospital	Yes No No	Ellie Bennett Chief Operating Officer	Douglas Bagley CEO (951)486-4470/486-4475
39. Cal Poly Pomona 3801 W. Temple Avenue Pomona, CA 91724	2,210 N/A 1938	Higher Education	Yes Yes Yes	Ron Fremont Assoc. Vice President University Relations	Dr. J. Michael Ortiz President (909)869-2290/869-7659 www.csupomona.edu
40. Jurupa Unified School District 4850 Pedley Road Riverside, CA 92509	2,100 N/A 1963	Education	No No No	Matt Hahn Network Manager	Elliott Duchon Superintendent (951)360-4168/360-4194 www.jusd.k12.ca.us
41. Hesperia Unified School District 9144 3rd Avenue Hesperia, CA 92345	2,049 N/A 1987	Education	No No No	N/A	Hank Richardson Superintendent (760)244-4411/244-2806 www.hesperia.kiz.ca.us

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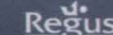
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The two party system????

By Lee Iacocca

Remember Lee Iacocca, the VP at Ford credited with the birth of the Mustang, the man who rescued Chrysler from their death throes, and the owner of the famous quote, "Lead, follow, or get out of the way."

Well, he's back! He has a new book, and here are some excerpts:

Am I the only guy in this country who's fed up with what's happening? Where the hell is our outrage? We should be screaming bloody murder. We've got a gang of clueless bozos steering our ship of state right over a cliff, we've got corporate gangsters stealing us blind, and we can't even clean

up after a hurricane much less build a hybrid car. But instead of getting mad, everyone sits around and nods their heads when the politicians say, 'Stay the course.'

Stay the course? You've got to be kidding. This is America, not the damned Titanic. I'll give you a sound bite: "Throw all the bums out!"

You might think I'm getting senile, that I've gone off my rocker, and maybe I have. But someone has to speak up. I hardly recognize this country anymore.

The most famous business leaders are not the innovators but the guys in handcuffs. While we're fiddling in Iraq,

the Middle East is burning and nobody seems to know what to do. And the press is waving 'pom-poms' instead of asking hard questions. That's not the promise of the America my parents and yours traveled across the ocean for. I've had enough. How about you?

I'll go a step further. You can't call yourself a patriot if you're not outraged. This is a fight I'm ready and willing

continued on page 42

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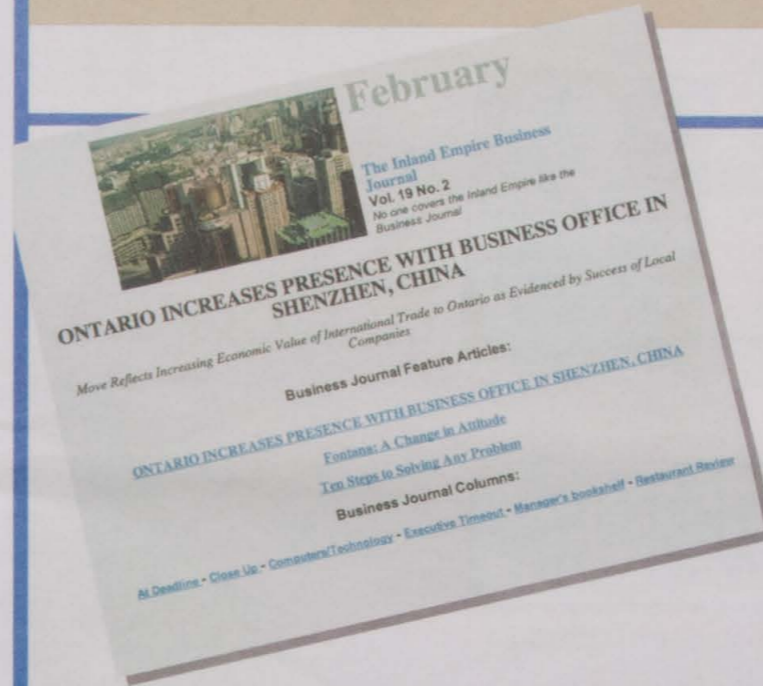
Substance Abuse Programs in the Inland Empire

Ranked by Number of Professional Staff

Name Address City, State, Zip	# of Professional Staff	# of Persons/ Patients Served	Treatment: Alcohol Drug	Adolescent Program Group Sessions Family Counseling	Other Services	Top Local Executive Title Phone/Fax E-Mail Address
1. Loma Linda University Behavioral Medicine Center 1710 Barton Rd. Redlands, CA 92373	250	4,300	Yes Yes	Yes Yes Yes	Acute Psychiatric Hospital, Intensive Outpatient Chemical Dependency & Psychiatric (in/out)	Art Earll Administration Director (909) 558-9200 aearll@ahs.llumc.edu
2. Betty Ford Center 39000 Bob Hope Dr. Rancho Mirage, CA 92270	200	3,000	Yes Yes	No Yes Yes	Inpatient, Outpatient Day Treatment, Children's Program	John Schwarzlose President/CEO (760) 773-4101/773-4141 bettyfordcenter.org (website)
3. American Recovery Center 2180 W. Valley Blvd. Pomona, CA 91768	85	1,181	Yes Yes	No Yes Yes	12-step Support Groups, Pomona Drug Court, Single Parents w/Children, General Relief, Calworks Day Treatment	Booker Bledsoe Administrator (909) 865-2336/865-1831 bhs-inc.org
4. Inland Behavioral and Health Services, Inc. 1963 N. "E" St. San Bernardino, CA 92405	85	6,331	Yes Yes	Yes Yes Yes	Community Based Prevention, Outreach, Primary Health Care, Outpatient & Drug Treatment, Homeless, Prenatal	Temetry A. Lindsey President/CEO (909) 881-6146/881-0111
5. Cedar House Rehabilitation Center 18612 Santa Ana Ave. Bloomington, CA 92316	60	1,637	Yes Yes	No Yes No	Co-Occurring Disorders Program, Outpatient Program, Residential, Women & Children's Program, DUI Program	Rodger Talbott Chief Executive Officer (909) 421-7120/421-7128 www.cedarhouse.org
6. Inland Valley Drug & Alcohol Rec. Service 916 N. Mountain Ave., Ste. A Upland, CA 91786	50	4,546	Yes Yes	No Yes Yes	Primary Prevention, Youth Services, Anger Mgmt. Programs, Parenting, Domestic Violence Batters Treatment, DUI(LA Co.) Aftercare, Sober Living	Stacy L. Smith Executive Director (909) 932-1069/932-1087 ssmith@ivdars.org
7. Riverside Recovery Resources 600 3rd Street Lake Elsinore, CA 92531	40	900	Yes Yes	Yes Yes Yes	Residential Detox for Men, Residential Women w/Children, Non Residential Primary Programs, Outreach for Schools, Employee Assistance	Derrick Bruce Harvey Executive Director (951) 788-8211/788-4803 hoperrr@aol.com
8. WCHS, Inc. dba IHS-Riverside 1021 W. La Cadena Ave. Riverside, CA 92501	18	1,500	No Yes	No No No	Drug Testing, HIV Testing, Counseling	Tami Elkins Clinic Director (951) 784-8010/784-2859
9. Teen Challenge of Southern California, Inc. 5445 Chicago Ave. Riverside, CA 92507	15	275	Yes Yes	No Yes No	Prevention Programs to Youth	Dennis Griffithh Executive Director (951) 682-8990/682-3754
10. Matrix Institute 11777 Sebastian Way, Ste. 102 Rancho Cucamonga, CA 91730	10	500+	Yes Yes	Yes Yes Yes		Deborah Service Administrative & Clinical Director (909) 989-9724/989-0249 deborahs@matrixinstitute.org

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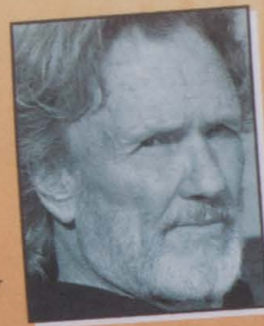
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Inland Empire's Largest Employers

continued from page 20

(Ranked by Number of Inland Empire Employees)

continued on page 27

Company Name Address City, State, Zip	# Employees (IE) # Employees (Nationwide) Yr. Est. IE	Nature of Business	Employee Services: Van or Carpool Health Club on Site Daycare on Site	Marketing Contact Title	Top Local Executive Title Phone/Fax E-Mail Address
42. Alford Unified School District 10365 Keller Avenue Riverside, CA 92505	2,000 N/A 1896	Education	No No No	N/A	Paul Jessop Superintendent (951)509-5000/509-5070 www.alford.k12.ca.us
43. California Institute for Men PO Box 128 Chino, CA 91710	2,000 N/A 1941	State Prison	No No No	Mark Hargrove Public Info. Officer	Michael Poulos Warden (909)597-1821/393-8699
44. California State Univ. San Bernardino 5500 University Parkway San Bernardino, CA 92407-2397	2,000 N/A 1960	Higher Education	Yes Yes Yes	Cynthia Pringle Director Public Affairs	Albert K. Karnig, Ph.D. President (909) 537-5000/880-5901 www.csusb.edu
45. Murrieta Valley Unified School District 26396 Beckman Court Murrieta, CA 92562	2,000 N/A 1989	Education	No No Yes	Karen Parris Media Communications Spec.	Stan Scheer, Ed. D Superintendent (951)696-1600 ext 1002/304-1536 www.murrieta.k12.ca.us
46. Riverside County Office of Education 3939 Thirteenth Street, PO Box 868 Riverside, CA 92502	2,000 N/A 1893	Education	No No No	N/A	Kenneth Young Rvsd. Cnty. Superintendent of Schs. (951)826-6530/826-6199 www.rcoc.k12.ca.us
47. San Antonio Community Hospital 999 San Bernardino Road Upland, CA 91786	2,000 N/A 1907	Hospital	No No No	Cathy Rebman Manager	Steve C. Moreau President/CEO (909)985-2811/985-7659 www.sach.org
48. Westfield Shoppingtown - Palm Desert 72840 Hwy. 111 Palm Desert, CA 92260	2,000 N/A 1983	Retail Mall	No No No	na	Brent Weiz General Manager (760)346-2121/341-7979
49. Valley Health System 1117 E. Devonshire Avenue Hemet, CA 92543	1,984 N/A 1942	Health Care	No No Yes	Fred Harder Executive Director of Media Communications	Sue Ballard CEO (951)652-2811/925-6323
50. Southern California Edison 2244 Walnut Grove Avenue Rosemead, CA 91770	1,934 15,884 1963	Electric Utility	Yes No No		John E. Bryson President/CEO (626)302-1212 www.sce.com
51. Coachella Valley Unified School District 87-225 Church Street Thermal, CA 92274	1,892 N/A 1973	Public Education	No No No	N/A	Foch Pensis Superintendent of Schools (760)399-5137 ext. 288/399-1008
52. Marine Corps Logistics Base P.O. Box 110130 Barstow, CA 92311	1,868 1942	U.S. Marine Corps	WND	N/A	COL. Kenneth D. Enze (760) 577-6555/577-6058 www.barm.usmc.mil
53. Fleetwood Enterprises, Inc. 3125 Myers St., PO Box 7638 Riverside, CA 92513-7638	1,875 13,500 1963	Recreational Vehicles Manufactured Homes	No Yes No	John Ables, R.V. Group Bob Jordon, Housing Group	Elden Smith President (951) 351-3500/351-3373
54. Patton State Hospital 3102 E. Highland Avenue Patton, CA 92369	1,875 N/A 1890	Forensic Hospital	Yes Yes Yes	Cynthia Barrett Assistant to Executive Dir.	Octavio C. Luna Executive Director (909)425-7000/862-5730
55. Redlands Unified School District 20 W. Lugonia Avenue Redlands, CA 92373	1,815 N/A N/A	Education	No No No	N/A	Lori Rhodes Superintendent (909)307-5300/307-5312
56. ESRI 380 New York Street Redlands, CA 92373	1,800 2,500 1969	Geographic Information System Software	No Yes No	Leslie Roundy Marketing Communications Mgr.	Jack Dangermond President (909)793-2853/793-5953 info@esri.com
57. Chaffey Community College 5885 Haven Avenue Rancho Cucamonga, CA 91734	1,800 N/A 1883	Higher Education	No No Yes	Marisa Navarro Public Information	Henry Shannon Superintendent/President (909) 652-6100 www.chaffey.edu
58. Desert Regional Medical Center 1150 North Indian Canyon Drive Palm Springs, CA 92262	1,700 N/A 1951	Health Care	Yes Yes No	Don Brady Director of Marketing	Karolee Sowle CEO (760)323-6774/323-6187
59. Jerry L. Pettis Memorial Veteran Affairs (VA) Medical Center 11201 Benton Street Loma Linda, CA 92357	1,608 215,648 1977	Health Care	Yes No No	Annie Tuttle Public Affairs Director Executive Office	Dean R. Stordahl CEO (909)825-7084/422-3107
60. Lake Elsinore Unified School District 545 Chaney Street Lake Elsinore, CA 92530	1,600 N/A 1989	Education	No No No	Roy Southwick Media & Information Officer	Frank W. Passarella Superintendent (951) 253-7035 ext. 5220/245-5252 www.leusd.k12.ca.us

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COMMENTARY

By Bill Leonard, Member State Board of Equalization

The Governor announced that raising the sales and use tax is something he is considering. Since my department collects the tax, I recently asked our chief economist to prepare a dynamic revenue analysis of an increase in the sales and use tax. A dynamic analysis seeks to predict how a tax increase would affect economic activity, and thus provide a more realistic idea of the revenues that will actually come in. A static estimate assumes the policy change will have no economic effect and is a simple calculation.

The state's static revenue estimate for a one percentage point increase in the sales tax is \$6 billion per year. The dynamic estimate I requested takes into account how the increase would affect economic activity over time and concludes the state would actually take in \$5.69 billion, which is over \$300 million short of the state's official (static) estimate. This would be an ongoing year over year shortfall once the effect of the tax hike filters through the state's economy. This is eerily familiar territory for those who remember Governor Wilson's tax increases came in \$1.8 billion short of static estimates over the first three years.

The new estimate concludes the tax hike would also result in more than 50,000 jobs lost in California from the reduction in economic activity. For the revenue go to: <http://www.boe.ca.gov/leonard/info/Dynamic%20Sales%20and%20Use%20Tax%20Revenue%20Impacts.pdf>

Spending Proposition 10 Money
I have written before about Senator Dave Cox's idea to recover a half billion dollars a

year from First Five California to help balance the budget. The First Five program uses cigarette taxes to fund early development and non-smoking programs for kids in their first five years. This is money from Proposition 10, the 1998 Reiner initiative that levied a massive cigarette tax and created 59 state and county bureaucracies to distribute the money. In short, Cox found these county programs were not only misusing the money but they have hoarded almost \$2.5 billion unspent since 1999. Since the money is mostly county-controlled it is difficult for the state to oversee. Cox wants to redirect all future revenues -- around a half billion dollars a year -- to the state's Healthy Families and Medi-Cal programs, covering 200,000 kids who are currently eligible but not enrolled in the program. As for the \$2.5 billion that is available to be spent now, Cox's proposal gives 50% to schools and the other 50% to those city and county offices that are headed by elected officials who are accountable to the public. More on the Cox plan here: <http://cssrc.us/web/1/news.aspx?id=4210>

Some Republicans are opposing the Cox plan and rallying around the status quo. Shawn Steel, Republican National Committee member-elect, penned a column for www.dailybulletin.com in which he argued that Orange County is running their program well, and as long as a bad tax is on the books, Steel thinks that letting locals spend it is a better alternative than Cox's proposal. http://www.dailybulletin.com/search/ci_9872119?source=email

Adam Probolsky was on a *continued on page 30*

PFF Bancorp o...

continued from pg. 1


advised to read the proxy statement and other documents filed with the SEC carefully and in their entirety when they become available because they will contain important information about the proposed transaction.

Security holders may obtain free copies of the preliminary proxy statement and other documents filed with the SEC by PFF Bancorp, Inc., and will be able to obtain free copies of the definitive proxy statement and other relevant documents to be filed with the SEC through the website maintained by the SEC at <http://www.sec.gov>. Free copies of the preliminary proxy statement and other documents filed with the SEC are also available on the investor relations portion of PFF Bancorp's Website at www.pffbancorp.com

The company and its directors and executive officers and other persons may be deemed to be participants in the solicitation of proxies in respect of the proposed transaction. Information regarding the company's directors and executive officers is available in its Annual Report on Form 10-K for the year ended March 31, 2008, which was filed with the SEC on June 19, 2008. Other information regarding the participants in the proxy solicitation and a description of their direct and indirect interests, by security holdings or otherwise, are contained in the preliminary proxy statement and will be

contained in other relevant materials to be filed with the SEC (and will be contained in the definitive proxy statement and other relevant materials to be filed with the SEC when they become available).

These forward-looking statements may relate to, among other things, expectations of the business environment in which the company operates, projections of future performance, perceived opportunities in the market and statements regarding the company's strategic objectives. These forward-looking statements are based upon current management expectations and may therefore involve risks and uncertainties. The company's actual results or performance may differ materially from those suggested, expressed, or implied by forward-looking statements due to a wide range of factors including, but not limited to, the general business environment, the California real estate market, competitive conditions in the business and geographic areas in which the company conducts its business, regulatory actions or changes, actions by lenders and customers, the risk that the merger is not consummated due to failure to receive regulatory approval, stockholder approval or due to other events, and other risks detailed in the company's reports filed with the Securities and Exchange Commission, including the Annual Report on Form 10-K for the fiscal year ended March 31, 2008.



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Inland Empire's Largest Employers

continued from page. 25

(Ranked by Number of Inland Empire Employees)

continued on page. 32

Company Name Address City, State, Zip	# Employees (IE) # Employees (Nationwide) Yr. Est. IE	Nature of Business	Employee Services: Van or Carpool Health Club on Site Daycare on Site	Marketing Contact Title	Top Local Executive Title Phone/Fax E-Mail Address
61. Marriott's Desert Springs Resort & Spa 74855 Country Club Drive Palm Desert, CA 92260	1,600 N/A 1987	Resort Hotel & Spa	No Yes No	Matt Stewart Director of Sales	Ken Schwartz General Manager (760)341-2211/341-1872
62. Riverside Community Hospital 4445 Magnolia Avenue Riverside, CA 92501	1,600 N/A 1901	Hospital	No No No	Tracy Dallarda Vice President of Marketing	Michael Rembis President/CEO (951)788-3000/788-3201 www.riversidecommunityhospital.org
63. BNSF Railway 740 E. Carnegie San Bernardino, CA 92506	1,500 40,000 1800's	Transportation	WND	N/A	Michael Shircliff General Manager (909) 386-4140/386-4170
64. St. Mary Medical Center 18300 Highway 18 Apple Valley, CA 92307	1,500 N/A 1956	Acute Care Hospital Not for Profit	No No No	Randy Bevilacqua A.V.P. Marketing	Jason Barker President/CEO (760)242-2311/242-2994
65. US Postal Service Proc. & Dist. Ctr. 1900 West Redlands Boulevard San Bernardino, CA 92401	1,495 797,795 1853	Mailing Service	Yes No No	N/A	Ken Lucas Plant Manager (909)335-4303/335-4414
66. City of San Bernardino 300 N. D Street San Bernardino, CA 92418	1,475 N/A 1810	Municipal Government	Yes No No	Jim Morris Marketing & Public Affairs Office	Fred Wilson City Manager (909)384-5122/384-5138
67. San Manuel Indian Bingo & Casino 5797 N. Victoria Avenue Highland, CA 92346	1,462 N/A 1986	Bingo & Casino	No No No	Jill Eaton Marketing Manager	Ron Mastandrea General Manager (909)864-5050/862-8890 www.sanmanuel.com
68. California Rehabilitation Center 5th Western Avenue Norco, CA 92860	1,400 N/A N/A	Department of Corrections	Yes No No	Lt. Michael Brownell Public Information Officer	Matthew Martel Warden (951)273-2920/736-1488 michael.brownell@cdcr.ca.gov
69. California Department of Transportation 464 W. 4th Street San Bernardino, CA 92401	1,400 22,000 1923	Design, Build & Maintain State Highway Systems	Yes No No	Rose Melgoza Chief, Public & Leg. Affairs	Karla Sutliff Acting Director (909)383-6477/383-6822 www.dot.ca.gov
70. Carousel Mall 295 Carousel Mall San Bernardino, CA 92418	1,400 N/A 1972	Enclosed Regional Mall	No No No	Linda Griffith Marketing Manager	Sam Catalano General Manager (909)884-0106/885-6893
71. St. Bernardine Medical Center 2101 North Waterman Avenue San Bernardino, CA 92404	1,400 29,826 1931	Acute & Tertiary Health Care	Yes Yes No	Kimberly Hillhouse Administrative Director Marketing & Communications	Steve Barron President (909)881-4300/881-7692 www.stbernardinehospital.org
72. Redlands Community Hospital 350 Terracina Boulevard Redlands, CA 92373	1,375 N/A 1929	Acute Care Hospital	Yes No Yes	Nikwah Thomas-Freifer Manager of Public Relations	James R. Holmes President/CEO (909)335-5505/335-6497
73. The Press Enterprise Company 3512 Fourteenth Street Riverside, CA 92501	1,334 1,400 1878	Newspaper, Printing	Yes No No	Karen Kokiko Vice President/Marketing	Ron Redfern Publisher (951)684-1200/368-9022
74. City of Ontario 303 East B Street Ontario, CA 91764	1,300 1891	City Government	WND	Mary Jane Olhasso	WND (909) 395-2010/395-2102 www.ontariocalifornia.us
75. Epic Management LP 10393 Enterprise Drive Redlands, CA 92374	1,300 N/A 1994	Physicians Practice Mgmt.	Yes No No	Marianne Baldwin Director of Marketing	John Goodman CEO (909)799-1818/796-0417
76. Bank of America 3650 14th Street Suite 201 Riverside, CA 92501	1,250 177,795 1928	Banking & Financial Services	No No No	Christi Gordon Vice President/ Marketing Development Mgr.	Barbara Robinson EVP/Consumer Banking Exec. (949)760-4692/760-4640
77. KSL Resorts 50905 Avenida Bermudas La Quinta, CA 92253	1,200 8,000 1992	Resorts, Hospitality	No No No	Julia Kers Director of Marketing Communications	Michael S. Shannon President/CEO (760)564-8000/564-8004
78. Community Hospital of San Bernardino 1805 Medical Center Drive San Bernardino, CA 92411	1,200 N/A 1910	Hospital	No Yes No	Tobey Robertson Director Marketing & Comm.	Tobey Robertson President (909)887-6333/806-1030 www.chsb.org
79. Watson Pharmaceuticals, Inc. 311 Bonnie Circle Corona, CA 92880	1,202 4,308 1985	Pharmaceuticals	Yes No No	Sare Sweet Director Corp. Communications	Paul Bisaro CEO (951) 493-5300/270-1429 www.watson.com
80. Etiwanda Unified School District 6061 East Avenue Etiwanda, CA 91739	1,195 1883	Education	No No No		Shawn Judson Superintendent (909) 899-2451/899-1656 www.etiwanda.k12.ca.us
81. Corona Regional Medical Center 800 S. Main Street Corona, CA 92882	1,140 N/A 1992	Acute Care Hospital	Yes No No	Teri Ransbury Quality Director	Ken Rivers CEO (951)736-6240/736-6310

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COMPUTERS

Pack Up All Up All Your Cares and Woes

By J. Allen Leinberger

Remember the original "Rollerball" movie? The one with James Caan?

There was a scene in there where a computer scientist announced that he had "lost" the 13th century. All of the accumulated knowledge of those hundred years was contained in one computer and it had crashed.

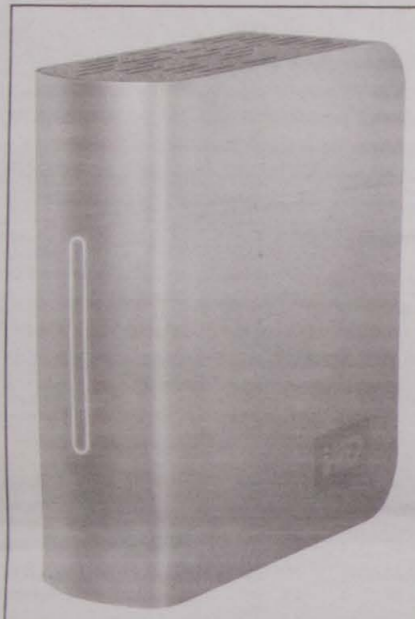
We don't have that problem any more.

Today most computers have a save function built in. Even so, back up systems of various sorts have been around for a while. For most of the '90s those little 3.5-inch floppies held everything we could ask for. As space demands grew, the Zip drive became popular.

Now, as I have reported before, those little flash sticks have become ubiquitous. And they are getting smaller and cleverer. Originally they were two inches long with a USP plug on one end and they held up to 500 MB. The Kingston Technology Company now makes several different designs, each for a specific purpose. Some are MAC or PC specific. Some carry security systems to protect your information, should it fall out of your pocket. Some come with built in games, as they are designed for high-speed gaming demands.

Two to four gigabytes is about average today. By Christmas they will surely be higher. They come in a variety of shapes and sizes as well. One tiny little thing is sort of X-shaped in red plastic. It is called the Data Traveler or DT Mini Fun. It holds four gigs and comes with two free games built in. Others have covered or slide out USB connectors. Some have eyelets to run cords through, so you won't lose

them. Some come in colors. Some are being made up as promotional giveaways. These are usually preprogrammed with

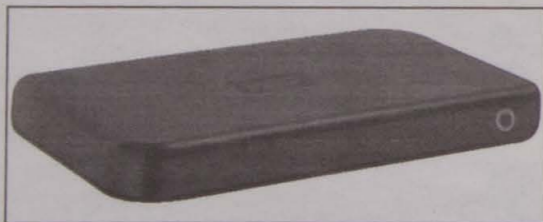


material about the sponsoring company. Their logo can be found printed on the side.

But for really big jobs you need to look at the state of the art in external hard drives. Sure, these devices have been around for years, but the modern wonders are generations beyond the 20th century.

Western Digital's line of desktop hard drives is even environmentally friendly. They require less

electricity and are quieter and cooler than their predecessors. Running with less power and running cooler can ultimately add greater long-term reliability to them as well. As with many advances in computing, gamers are responsible for many of the HD advances. Faster response time and larger storage capacity are demanded for such activity.



Of course, other areas of the digital technology also have affected the hard drive development. Music, movies, photos and new programming all demand more and more storage space and you have a choice of buying a newer, bigger computer, or plugging a new hard drive into the one you own right now. This is especially important if you have large files that need to be transported from, say, the office to the home. The WD Passport series is there for such demands. The last time I crashed my entire iTunes collection it disappeared. Now I have put my entire music and photo libraries on a Passport to save them.

Not that it matters to me but Passports come in a variety of colors as well.

The really big bang in external HD is the WD My Book Series. They are described as "high-performance dual drive storage systems." They have quad interface and Raid 0 (Striped) in

order to provide "a perfect blend of maximum performance and power savings."

If that does not impress you, try this. They come in one or two TERABYTES!!! Best of all, for me at least, they are designed to be MAC-friendly. They work seamlessly with the new MAC program called Time Machine. This is a really dummy-proof program that

copies your entire computer every hour, or whatever you set it for. It does it automatically. You don't have to push a button or remember to hit SAVE when you answer the phone.

With the 2T hard drive everything that I had in the computer on June 23 can be called up right now, just in case I lost something. Since the device is called My Book, you can imagine that it sits, like a silver book on my desk next to my computer. I don't have to think about it. I don't even remember that it's there half of the time. It just quietly does its job, with a little light that runs up and down like a Cylon from Battlestar Galactica.

There is one very important part of all of this and it's not about selling you one of these devices. Many times I have talked to people who got some message on their computer that they were running out of hard drive space. Too often they panic and delete files or programs that they need. A good external hard drive, even a four gig flash stick, can help you save what needs saving without dumping valuable stuff. Your photos, your music, your term papers and thesis, not to mention videos and movies. These things can be preserved without taking up valuable internal hard drive space that you need for day-to-day work. The investment in a flash stick or a My Passport Elite Portable USB Drive can help you clear your computer without regret later.

Maybe you don't need a My Book Studio Edition with 2 TB tied to your Time Machine program, but just like insurance or a spare tire, it's better to have it and not need it than to need it and not have it.

EXECUTIVE NOTES

Christopher D. Myers, president and CEO of **Citizens Business Bank**, has announced the appointment of **Bruce Branstine** to the position of vice president and private advisor of the bank's trust and asset management division, **CitizensTrust**; the appointment of **Ethan Samples** to the position of vice president and relationship manager of the bank's Dairy & Livestock Industries Group; and the appointment of **Keith Matthews** to the position of vice president and relationship manager of the bank's Ontario

Airport Business Financial Center.....**Bighorn Golf Club** is proud to announce the promotion of **Steven Cenicola** as their new general manager. Bighorn is a private community and golf club situated at the base of the Santa Rosa Mountains approximately three miles south of Highway 111 and El Paseo in South Palm Desert.....**Mark Gustafson** has joined **Canyon National Bank** as senior vice president, strategic planning officer. **Gustafson** is relocating from Ames, Iowa where he has extensive experience in com-

munity banking.....The **Ontario Reign** of the ECHL, an affiliate of the Los Angeles Kings, announced that they have added **Greg Mejia** to the front office staff as ticket sales account executive. **Mejia** joins the **Reign** after spending the past year with the Los Angeles Clippers of the NBA and will be responsible for the sales and service of groups and season tickets for the **Reign**.....**Mary Jane Cooksey** joined **Dameron Communications** as one of its youngest interns. **Cooksey** is a third year student at CA State University, San Bernardino. She is currently working towards her bachelor's of sci-

ence degree in marketing and public relations.....**Together Rx Access** honored **Dr. Albert Arteaga**, president of **La Salle Medical Associates, Inc.** at a recent Inland Empire 66'ers baseball game for helping more than 100,000 people obtain health insurance. **Together Rx Access** enrolls nearly 10,000 uninsured individuals every week nationwide. Over 1.5 million Americans have already enrolled in the program and 260,000 of those are children. Current cardholders have already saved nearly \$68 million on their prescriptions.

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1. United Parcel Service 2930 Inland Empire Blvd. Ontario, CA 91764	4,800 358,000	Atlanta, GA 1907	1,100 93,637	Yes Yes	Yes Yes Yes	Scott Davis CEO (800) 742-5877
2. U.S. Postal Service 4150 Chicago Ave. Riverside, CA 92507-9998	1,992 11,281	Washington DC 1853	827 4,598	Yes Yes	Yes Yes Yes	James E. Owens Postmaster/Riverside (800) 275-8777 www.ups.com
3. U.S. Postal Service 390 W. 5th St. San Bernardino, CA 92401-9998	1,549 11,281	Washington, DC 1853	643 4,598	Yes Yes	Yes Yes Yes	Garry L. Miller Postmaster/San Bernardino (800) 275-8777 www.ups.com
4. UPS-Supply Chain Solutions 1590 Archibald Ave. Ontario, CA 91761	63	Palo Alto, CA 1946	47 N/A	Yes Yes	Yes Yes Yes	Bruce Crumb General Manager (909) 605-7740
5. DHL Global 1500 Archibald Ave. Ontario, CA 91761	36 170,000	Seattle, WA 1946	103 17,457	Yes Yes	Yes Yes Yes	Dan O'Rourke District Field Service Manager (800) 225-5345
6. Rapid Express Delivery P.O. Box 4252 Ontario, CA 91761	20 N/A	Ontario, CA 1985	5 N/A	No Yes	Yes Yes Yes	Larry Pasley President (909) 923-1000/930-2628 Larryrapid-express.com
7. All Counties Courier Inc. 1425 Victoria Ct., Ste. A San Bernardino, CA 92408	86 550	Irvine, CA 1984	70 400	No Small Packages Only	No Yes Yes	Steve Chavez Operations Manager (800) 874-0687/796-4100 accdeliverers.com
8. Federal Express P.O. Box 727, Dept. 1841 Memphis, TN 38194-1841	N/A 290,000	Memphis, TN 1971	N/A 75,000	Yes Yes	Yes Yes No	Fredrick W. Smith Chairman/CEO (800) 238-5355/(901)345-8967 fedex.com

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COMMENTARY

continued from pg. 26

By Bill Leonard, Member
State Board of Equalization

similar wave length on the OC County blog a couple weeks ago. He thinks the Cox proposal is about getting more people hooked on big government services and is a bad idea.

<http://www.redcounty.com/orange-county/2008/06/following-his-razorthin-win-ov/>

In short, both Steel and Probolsky want local control rather than giving more revenue to a bloated state bureaucracy. Regardless of the mismanagement at many county programs, Steel wrote that Orange County's First Five Commission, "consistently receives top marks for effectiveness and efficiency.

"However, the dirty secret is that many of these county First Five programs are targeted at children of illegal aliens. What I would like to know is whether the Orange County First Five program is offering services to illegal immigrants.

The Cox proposal would divert \$600 million a year from the Prop. 10 account and direct these to Healthy Families and Medi-Cal programs that have clear income and residency requirements. Cox's plan would also eliminate the waste and abuse found in 58 county commissions, including Orange County to the extent it is funding programs for illegals.

Cashing in on High Gas Prices

With the drain of your wallet at the gas pump, some government accounts have been swelling. When the price of gas goes up, the amount of taxes collected rises, too. A reader was curious about just how much so I had the amounts graphically assembled:

<http://www.boe.ca.gov/leon>

[ard/index.htm](http://www.boe.ca.gov/leon/ard/index.htm)

The total amount of motor fuels taxes received by California state and local government in 2000 was \$2.1 billion. By 2007 it was up to \$4.3 billion. The debate is this: is that new tax money coming out of your budget, or are you shifting your spending from other taxable items to gasoline? The statisticians and I disagree on this. They believe you are simply shifting your spending by buying fewer taxable items (clothes, restaurant food, etc.) to pay the higher gas price, including the tax. I believe there is a shift in spending going on, but that it is just as likely to be from non-taxable items, say your premium cable package or movie tickets, or to go further afield, maybe even less food and medical services. You end up cutting costs in one area, but those savings are more than eaten up in the higher gas tax due on each fill-up.

Pechanga Resor...

continued from pg. 1

success once the economy recovers.

"We don't have a definite number at this point, but we anticipate approximately 400 team members will be affected. We are conducting a thorough review of staffing needs to ensure we continue offering guests an extraordinary experience.

"We are developing a comprehensive severance package, including outplacement services, to make the transition as easy as possible for affected team members.

"Pechanga remains dedicated to continue being an outstanding employer and we are committed to using our resources to helping our displaced team members."

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CLOSE-UP

KIMBERLY DAVIDSON of MBD MARKETING

The U.S. Small Business Administration has named Kimberly Davidson, owner of MBD Marketing, Inc. in Murrieta, National Home-Based Business Champion of the Year. Davidson earned this prestigious honor by first being nominated by Paul Nolta, a business consultant at the Inland Empire Small Business Development Center, an SBA resource partner. The independent judging committee reviewed nominations and selected Kimberly as a Santa Ana District winner. The Santa Ana District is responsible for the Counties of Orange, Riverside, and San Bernardino. Davidson and MBD Marketing proceeded to compete at the regional level; Region IX

includes California, Arizona, Nevada, Hawaii and Guam. After successfully competing at the regional level, MBD Marketing went toe-to-toe with competition from across the country—and won! District Director J. Adalberto Quijada announced her selection, saying, "Mrs. Davidson is a creative entrepreneur who makes a difference for every business owner she helps."



Davidson's passion for making a difference in home-based businesses is apparent in her volunteer involvement with several organizations. She is a member of the Murrieta

Chamber of Commerce, where she chairs the marketing committee, serves as an editor of the Ambassador Newsletter and is an ambassador for the chamber. Kim is also a member of the Professional Women's Roundtable serving on the membership committee and is on the board of directors for the California Inland Counties American Marketing Association.

Davidson formed MBD Marketing, Inc. in 2006 to provide affordable marketing services to small and home-based businesses. However, she began sharing her talents in the community through her volunteer work long before she started her own home-based business.

Davidson also demonstrated being a visionary by becoming founding president of Marketing Matters, the first networking group in the Temecula/Murrieta area for marketing professionals.

Kimberly's passion for seeing home-based businesses succeed is what distinguishes her and makes her a true champion of home-based entrepreneurs. Besides providing services that her clients purchased, she is generous with her clients, going beyond their expectations in a sincere and genuine manner that is her personal trademark for providing excellent customer service. Davidson is also an excellent communicator who understands all aspects of marketing and its importance to home-based business.

The SBA...

continued from pg. 8

just to name a few.

The sessions were designed to debunk the myths of international trade—too many businesses think that doing business internationally is only for large corporations. The seminars were designed for business professionals interested in gaining a better understanding of the complexities of international business. Upon completion of the program, a certificate was awarded by the participating organizations to certify that the program graduates have an understanding and appreciation for the characteristics of international business.

Thanks goes to CITD's Robert Corona for his hard work during the entire process!

SBA's Leadership Award

District Director Adalberto Quijada was recently recognized by the Federal Executive Board with a Leadership Award. This award is given to individuals who have made a great contribution to public service.

Some of the award criteria includes: developing new and innovative ideas, encouraging empowerment and inspiring trust, and participating in and development of partnerships within the community.

The SBA Santa Ana District

Office is similar to many federal agency offices in that it tries to complete its assignments and tasks with severely limited budgets and personnel. Operating under such constraints could be demoralizing or viewed as a difficult challenge to overcome.

In 2006-2007, many long-time staff members who were nearing retirement, moved to other parts of the country, or transferred to other agencies, leaving large gaps in staffing. Many positions were not refilled. Remaining staff members filled these voids to the best of their abilities, often completing assignments and projects of two or three individuals.

Quijada worked tirelessly to ensure that the Santa Ana District Office became staffed at the levels required to provide excellent service to Orange County and the Inland Empire. He has empowered team members to partner and maintain strong relationships with the lending community and community based organizations from all industries to better serve the small business community. Director Quijada has also been a vocal supporter of SBA's important Resource Partners—the network of Small Business Development Centers, Women's Business Centers and SCORE.

COMMENTARY

Dutton Report Alert: Here's a Way to Save
Money, Stop Funding Illegal Activities

We have heard for months now that every agency receiving money from the State of California could not possibly find even \$1 to cut from their budget.

Remember, some in government consider it a "cut" if you don't get the increased funding you were expecting. I believe we have to do a better job with the dollars Sacramento takes from hard working Californians, which means eliminating wasteful spending.

The latest example of government waste was published this week in the San Bernardino Sun. The San Bernardino County Schools Superintendent's office has published a brochure to teach illegal immigrant students how to pursue higher education in California. And, they would be allowed to pay in-state tuition rates.

School Districts around the state have claimed that they have to cut teachers, increase class sizes and eliminate after-school programs in order to balance their budget. Yet there seems to be money in school budgets to publish brochures to

promote illegal activity.

San Bernardino County Schools will probably claim that the money spent to publish this brochure is so small that it wouldn't save one teaching position, help reduce the class size of one classroom or protect one after-school program.

But this is just one more example of how we should follow the advice my grandmother gave me many years ago if we are ever going to bring our spending in line with revenues at every level of government.

She told me, "If you watch the pennies, the dollars will take care of themselves."

The fact is the dollars spent on a brochure to promote illegal activity do make a difference. Gas prices and rising food prices, not to mention the struggling housing market where many are losing their homes, are straining the pocketbook of every taxpayer in California. They rightfully expect us to efficiently and effectively use each dollar they send us.

We can start by spending peoples' hard earned tax dollars on those who live here legally, not illegally.

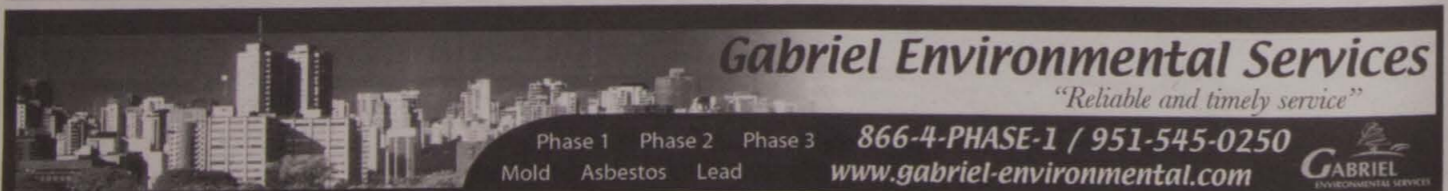
Inland Empire's Largest Employers

(Ranked by Number of Inland Empire Employees)

continued from page 27

Company Name Address City, State, Zip	# Employees (IE) # Employees (Nationwide) Yr. Est. IE	Nature of Business	Employee Services: Van or Carpool Health Club on Site Daycare on Site	Marketing Contact Title	Top Local Executive Title Phone/Fax E-Mail Address
82. Fantasy Springs Resort Casino 84-245 Indio Springs Parkway Indio, CA 92203	1,100	WND	WND	WND	WND (800) 827-2946/238-5606
83. City of Corona 815 W. Sixth Street Corona, CA 92882	1,058 N/A 1896	Municipal Government	Yes No No	Greg Irvine Assistant City Manager	Brad Robbins Acting City Manager (951)736-2376/736-2493
84. Morongo Unified School District PO Box 1209 Twenty-nine Palms, CA 92277	1,032 N/A 1914	Public Schools	No No No	N/A	James Majchzak District Superintendent (760)367-9191/367-7189 www.morongo.kizca.us
85. Victor Valley Union High School District 16350 Mohave Drive Victorville, CA 92395	1,000 N/A 1915	School District	No No No	N/A	Julian Weaver Superintendent (760)955-3200/245-4634
86. California Steel Industries, Inc. 1 California Steel Way Fontana, CA 92335	950 950 1984	Steel Rolling Mill	Yes Yes No	Kyle Schulty Mngr. Communications & Corp. Services	Vincente Wright President/ CEO (909)350-6300/350-6223 kschulty@californiasteel.com
87. Naval Surface Warfare Center Corona Division PO Box 5000 Corona, CA 92878-5000	937 18,000 1964	Independent Assessment	Yes Yes No	Troy Clarke Public Affairs Officer	Robert Shufer Commanding Officer (951)273-5135/273-4205 coronainfo@navy.mil
88. Mountain High Resort PO Box 3010, 24510 Hwy. 2 Wrightwood, CA 92397	850 Seasonal N/A	Ski Resort	No No No	John McColly Marketing Director	Judy Pritts Human Resources Director
89. Parkview Community Hospital 3865 Jackson Street Riverside, CA 92503	930 N/A 1958	Hospital Medical Center	Yes No No	Marlene Burnett Marketing Director	Douglas Drumwright President/CEO (951)352-5400/352-5427 www.pchmc.org
90. Fender USA Corona 311 Cessna Circle Corona, CA 91720	800 1,700 1985	Manufacturer of Electric Guitars & Amplifiers	Yes No No	N/A	Al Guzman Sr. Vice President Operations (951)898-4000/734-4250
91. Alta Loma Elementary School District 9340 Baseline Road Alta Loma, CA 91701-5821	780 N/A 1885	Education	No No No	Mike Whisenand Asst. Super of Personnel	Janet Morey Superintendent (909)484-5151/484-5155 www.alsd.k12.ca.us
92. City of Pomona 505 S. Garey Avenue Pomona, CA 91769	734 N/A 1888	Municipality	Yes No No	N/A	Linda Lowry City Manager (909)620-2314/620-3707
93. Hemen G. Stark Youth Correctional Facility 15180 E. Euclid Avenue Chino, CA 91710	685 N/A 1959	Corrections	No No No	Ramona Contreras Administrative Assistant	Ramon Martinez Superintendent (909)606-5000/606-5001
94. Amtrak 7920 Lindbergh Drive Riverside, CA 92508	650 25,000 1993	Transportation (Reservation Office)	Yes Yes No	N/A	Yolanda Mentz Director (951)789-7950/789-4634
95. The Westin Mission Hill Resort 71333 Dinah Shore Drive Rancho Mirage, CA 92270	600 170,000 1991	Resort	Yes No No	Michael Maclead Director of Sales/Marketing	Ken Pilgrim General Manager (760)328-5955/770-2173 www.westin.com
96. Goodrich Corporation Aerostructures Group 8200 Arlington Avenue Riverside, CA 92503	562 23,000 1952	Aircraft Components	No No No	N/A	Shirin Folsom Plant Manager (951)351-5400/351-5166
97. North American Medical Management - California 3281 E. Guasti Rd. Suite 700 Ontario, CA 91761	360 N/A 1983	Physician Practice Management	No No No	Stephanie Hughes Director of Marketing	Dr. Rick Shinto CEO (909)605-8000/605-8031 www.nammsocal.com
98. Fairplex 1101 W. McKinley Avenue Pomona, CA 91768	300 1922	Event Entertainment	No No Yes	Scott Kelly Marketing Director	James Henwood President/CEO (909)623-3111
99. The Toro Company 5825 Jasmine Street Riverside, CA 92504	214 5,000 1962	Irrigation	Yes No No	J. Locasio Executive Assistant	Phillip Burkart Vice President/General Manager (951)688-9221/785-3680

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REAL ESTATE NOTES

A mid-year review of the Inland Empire office market does not look all that promising for owners and developers, at least not in the short-term, according to a 2nd Quarter Office Market Trends report from national real estate services firm Grubb & Ellis. The report points out that negative absorption for the region was at -281,000 square feet, more than double the number from the first quarter of the year. The report also shows that the vacancy rate is inching closer to the 20 percent mark and new construction completions are not being received by tenants, instead coming online vacant. Additionally, there appears to be an expectation gap between developers' asking rents and the market's current vitality. As a result, Class A and B asking rental rates have not yet experienced a decline, averaging \$2.19 and \$1.80 per month, respectively. The report predicts that while the market-wide vacancy rate will surpass 20 percent by year-end, individual submarkets will fare better than others.

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

In a major lease in the region, **MGA Entertainment Inc.**, the Van Nuys-based manufacturer of the popular line of Bratz dolls, has agreed to an eight-year, \$22.2 million lease for the remaining 749,000 sq. ft. (\$0.31/sf/mo) of space at **AMB Property Corporation's Redlands Distribution Center**, located at 1651 California Street in Redlands. **MGA** will use the facility for expansion needs and to consol-

idate existing distribution operations located elsewhere. The building is situated at the southeastern end of San Bernardino County in the city of Redlands, near the intersection of I-10 and the 30 Freeway. The space is part of a 1.3 million sq. ft. structure, which represents the largest single building in **AMB's** portfolio. The remaining 564,000 sq. ft. at the facility is occupied by **Weber Distribution**, a third-party logistics provider that agreed to a 10-year deal in October of 2007. **MGA** was represented by Les Small Company, while Bill Heim and Eloy Covarrubias of **Lee & Associates** repped **AMB**. John Meyer, Scott Recknor and Kim Snyder of **AMB** were also involved in the negotiations.....A new six-building, 3.3 million sq. ft. industrial development in the heart of the Inland Empire is slated to break ground at the end of the first quarter in 2009. Called **West Valley Logistics Center**, the project is a development of Texas-based **Hillwood** and is located on 190 acres at the intersection of Locust and Alder Avenues in Southern Fontana. The project will be marketed for lease and for sale, with **Lee & Associates** principals Jeff Smith, Paul Earnhardt and Erik Hernandez signed up as the marketing team. **West Valley Logistics Center** will include six industrial buildings of these sizes - 841,500 sq. ft., 549,700 sq. ft., 1.12 million sq. ft., 198,400 sq. ft., 437,200 sq. ft. and 106,300 sq. ft. The buildings will include the following features: 30-foot minimum clear height, large secured truck courts, ample trailer storage, 2.5 per-

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Special Report...

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Fed also extended its term auction facility, which is designed to encourage borrowing by banks, and launched a new facility that allows securities firms to borrow from the Fed using difficult-to-trade agency mortgage-backed securities as collateral. In an unexpected move to prevent further deterioration in the financial sector, the Fed also extended credit to J.P. Morgan Chase to support the acquisition of struggling Bear Stearns.

Reality Sets In. Until last summer, strong secondary market demand for mortgages allowed lenders to continuously replenish capital. Lenders are now proceeding with caution, basing underwriting on actual NOIs as opposed to pro forma figures and raising equity requirements. Lenders are also placing greater weight on property quality and location, shying away from riskier deals that rely heavily on future rent and occupancy gains. Financing properties in tertiary markets has become most challenging, with many major lenders avoiding these markets altogether. On average, LTVs have declined from 75 to 80 percent to 60 to 70 percent, while DSCRs have increased to 1.2x or greater, up from 1.1x, or break-even in some cases, as recently as mid-2007.

Uncertainty Causing Frequent, Often Exaggerated Spread Movement. Investors will remain highly reactive to economic indicators in the near term, causing continued volatility across financial markets. Lender spreads have been fluctuating in a wide band since last summer, with moves of 50 basis points in one day not uncommon. In early May, conduits began to slowly re-enter the marketplace, with spreads at 325 to 400 basis points or more over the 10-year Treasury. Portfolio lender spreads have also narrowed and remain competitive compared to conduits, at 225 to 275 basis points over the 10-year Treasury for apartments and 225 to 320 basis points over for other property types. Apartment investors have the advantage of using Freddie Mac and Fannie Mae, which are pricing loans at 210 to 255 basis points over the 10-year.

Commercial Mortgage Origination Volume Reflects Tighter Financing Climate. First quarter originations were dramatically below year-ago levels. The financial market shock caused commercial mortgage origination volume to fall 17 percent in the second half of last year when compared to the previous six-month period. The decline, however, was due entirely to conduit lenders. While the CMBS market recently began showing signs of life, the sector first needs to work through a backlog of an estimated \$30 billion of mortgages before a true recovery cycle can gain traction. Some of the loans in the pipeline were originated prior to the tightening of lending standards, making new issues difficult to price. It is important to note that even after the drop in originations in the second half of 2007, lending activity was still up 37 percent from just three years earlier. It will take some time for the securitization model to be redefined as a source of capital, but the benefits of this vehicle prior to the frenzy will most likely result in its return to the marketplace in some form.

Lack of Overall Distress Preventing Unreasonable Price Corrections. On average, longer-term loans nearing maturity were originated at least five years ago, during which time owners recorded substantial increases in incomes and values. Refinancing for these assets, even in today's tighter environment, is available as a result. Loans issued in the 12 to 18 months leading up to the market shift had the most aggressive underwriting, but many of these mortgages featured interest-only periods of three to five years, providing operators time to work through the economic downturn. Some of these aggressively financed assets in the hardest-hit local economies are likely to default in the near term, though this is unlikely to cause an overall, systemic distressed environment.

Low Interest Rates Helping Offset Higher Spreads. The yield on the 10-year Treasury fell to a low of 3.3 percent in March but has since increased; however, at approximately 4 percent, it is still 125 basis points below last summer. Despite concerns surrounding the weak dollar and inflation, investors will continue to look to U.S. Treasury as a safer alternative to stocks, which have been prone to dramatic swings. As a result, the 10-year is forecast to end 2008 in the high-3 to low-4 percent range.

crash. In April, the Fed cut rates by an additional 25 basis points and continued its work with foreign central banks to restore liquidity. The

Marcus & Millichap

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Calendar

Internet Seminar Series 2008 for Business Managers, Owners & Executives

Tuesday, Aug. 12 and Tuesday, Sept. 9 (8:30 a.m. until 11:00 a.m.) at Redlands Chamber of Commerce, Meeting Room

Seminar I: Basics of the Internet

Provides a variety of information that will enable better understanding of the rapidly changing geography of the Internet, providing the framework to understanding how to successfully position your company. Proactive ideas will help to make your site more effective. In addition, discover accessible tools to evaluate your online success, as well as that of your competition. Ron Burgess of Burgess Marketing Consultancy, speaker. Sponsored by the Redlands Chamber of Commerce, Altek Media Group and RedFusion™ Media, Inc. Check-in & Continental Breakfast - 8:30 a.m.; Seminar begins at 9:00 a.m.; Cost: \$39.00 per seminar.

Thursday, Aug. 14 and Thursday, Sept. 11 (2:00 p.m. until 4:30 p.m.) at Redlands Chamber of Commerce, Meeting Room

Seminar II: Online Marketing

Includes advanced marketing techniques and methods, with in-depth information on how to drive customers and prospects to your Website. Learn how to measure return on invested marketing programs. Specific examples from real-life situations will help you understand how to assess the right approach to take, to meet your business goals. Ron Burgess of Burgess Marketing Consultancy, speaker. Sponsored by the Redlands Chamber of Commerce, Altek Media Group and RedFusion™ Media, Inc. Check-in & Continental Breakfast - 8:30 a.m.; Seminar begins at 9:00 a.m.; Cost: \$39.00 per seminar

Space is limited. To register visit www.redfusionmedia.com/seminar.htm or phone registration or for more information call: (909) 798-7092 or 800-280-0903 or E-mail: margaret@redfusionmedia.com with Seminar in the subject line.

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Visit The Rivie...

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Real Estate No...

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cent skylights as well as single and cross-dock loading. In addition, all buildings will be submitted for "green" or Leadership in Energy and Environmental Design (LEED) certification. **Hillwood** is committed to green development and has recently completed five buildings in San Bernardino that have been submitted for LEED certification..... **OliverMcMillan**, the developer of the City of Ontario's historic **Guasti District**, has selected **Kimpton Hotel & Restaurants** to operate the city's first luxury boutique hotel. **Kimpton**, one of the leading boutique hotel companies in the US, will run the new 125-room, Four Star Hotel, which will be situated at the heart of the Guasti District and is projected to open in summer 2010.....In a Corona lease, **Assa Abloy Door Group Inc.** agreed to a 61-month, \$3.1 million deal for a 93,700 sq. ft. (\$0.54/sf/mo) property at 255

Airport Circle, located within the West Corona Industrial Center, east of the 71 Freeway between the 91 Freeway and Corona Municipal Airport. **Assa Abloy**, a provider of commercial door products, plans to use the facility for assembly and distribution purposes. **Mitch Zehner** and **Louis Tomaselli** of **Voit Commercial Brokerage** represented the landlord, **Oak Properties**, a commercial leasing company located in San Diego. **Luke McDaniel** and **Cameron Driscoll**, also with **Voit**, represented the tenant in the transaction.....Also in Corona, **Husqvarna Construction Products**, a manufacturer of equipment and diamond tools for the construction and stone industries, signed a five-year, \$3 million lease for an 87,000 sq. ft. (\$0.57/sf/mo) industrial building. The property is located at 265 Radio Road, near the 15 and 91 Freeways, and features 30-foot clear ceiling heights and 10 dock-high doors. **Husqvarna** will use the building as its Southern

California manufacturing and warehouse facility. **Tim Hawke** of **Strata Realty** represented the lessor, **Rexmor LLC**, in the transaction. **Chris Migliori** and **Paul Gingrich** of **DAUM Commercial Real Estate** represented the tenant in the transaction.....A 24.7k sq. ft. retail shopping strip at 903-911 and 951-975 West Foothill Blvd in Claremont sold for \$3.325 million (\$135/sf). The property is along Foothill Boulevard with very high traffic counts for the area. Many of the tenants are long-term occupants with well established businesses which depend upon area residents. **Richard Longobardo** of **Marcus & Millichap** represented the buyer and the seller, a California-based investment group.....In an Apple Valley land sale, **Scottsdale, AZ-based America's Tire** purchased one acre of land at the southwest corner of Highway 18 and Thunderbird for the development of a new store. The land was sold by a private investor. **Jeff Ottman** of **Grubb**

& **Ellis** represented the seller, while **Melissa Fish** of **Tafco Realty** repped the buyer.....In Ontario, a private family investment entity purchased a 2,400 sq. ft. Jack-in-the-Box property at 4351 Ontario Mill Parkway for \$2.32 million (\$967/sf). Built in 1978, the property is situated at the intersection of I-10 and I-15. **Warren Berzack** of **Investment Real Estate Associates** represented the buyer in the transaction. The seller, **GE Capital Solutions**, represented itself.

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.

RESTAURANT REVIEW

My Dinner With Tommy Bahama

By Joe Lyons

There is no such person as Tommy Bahama. He is a marketing image, like Betty Crocker or Uncle Ben.

He is a combination of a Jimmy Buffet Parrothead and the sort of man who reads *Playboy*, along with *Cigar Aficionado* and *The Robb Report*. He is the "purveyor of island lifestyles." Through the last decade or so he has come to define upscale casual. Even though I have a Tommy Bahama tie, he represents an open collar, slacks and sandals look.

The company actually was founded by three guys who wanted to represent a contemporary way of life. Not surprisingly, they operate from the capital of West Coast cool, Seattle. Their motto is, "Where life is one long weekend."

Today there are some 50 Tommy Bahama stores, along

with a series of other retailers who carry the line. The line consists of camp shirts and slacks, sandals and deck shoes, golf clubs and cigar ashtrays, home furnishings, et cetera, et cetera, et cetera.

So popular has the line become that a series of restaurants (called Tropical Cafés) have sprung up, attached to some of the tonier stores. There is one in Newport Beach, of course. There is one coming soon to Las Vegas. And there is one in Palm Desert, naturally on El Paseo, the Rodeo Drive of the desert.

Located on the corner of

El Paseo and Lupine Lane, the restaurant is actually on the second floor of the store. (Or the store is below the restaurant; it's all a matter of perspective.) The decor is not as bad as you might expect. It actually has a South

Beach Florida look to it. No plastic fish. No pink netting. There is some rattan and wicker. Dark wood accents the lighter paint job.

And then there is the food. We started with rum drinks. Although Bahama has its own line of light and dark rum, it is

Crab Calloway. The soups are Tortilla Tortilla and Cooper Island Crab Bisque. With bits of crab and a good cream sauce, the bisque was as good as the better lobster bisques that I have had. The Tortilla soup, with chicken bits and lime sour cream sauce was spicy and good.

For entrees, we went with the Sanibel Stuffed Chicken and the Long Island New York Strip. They really had to stretch to get the island reference on the meat dish,

but it works. It was a 14-ounce center cut brushed with seasoned butter and served with onion rings. The stuffed chicken was moist and flavorful. It was stuffed with a herb cheese and roasted red peppers and had a parmesan and Japanese bread-

Headly stuff. Appetizers consist of such humble titles as Tommy's World Famous Coconut Shrimp and

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MANAGER'S BOOKSHELF

"What to Say to a Porcupine: 20 Humorous Tales That Get to The Heart of Great Customer Service,"

by **Richard S. Gallagher;**
Amacom, New York, New York;
2008; 110 pages; \$19.95.

Summer is the traditional time for light reading, even in the world of business books. Author Richard Gallagher has developed one of the more clever efforts this season. He takes his lead from the ancient Aesop's fables by substituting animals for people in a series of situational case studies that are all focused on how to provide better service to customers.

Just as Aesop did, Gallagher also offers "morals" to each of the fables while offering a modern twist: discussion questions that are most appropriate when the book is used as a teaching vehicle to bring employees up to speed on the importance of customer service.

Most of the tales are oriented toward retailing or profitably furthering business-to-consumer relationships. Business-to-business situations aren't heavily stressed, although the points he makes are certainly valid in either B-to-C or B-to-B situations.

The author makes one of the key points early in the book about its purpose in the tale he calls "Running with the Pack." The moral is that listening to what your customers tell you is a key step to help improve customer service, an essential step toward building a better bottom line.

Gallagher notes:

"Moving from fables to the real world, you can often see a direct link between service quality and crowd size at many of the places where you eat. For example, different restaurants in the same chain often have wildly different levels of suc-

cess depending on how customers are treated. More important, the fortunes of the same restaurant can change dramatically with even subtle changes in how customers perceive the level of service, even when the food is exactly the same. When employees are unmotivated and customers don't come first, crowds usually get smaller and smaller until these restaurants eventually go out of business. And...the restaurant owners probably never even understood why.

"You can change this dynamic by making a habit of asking customers what they think, and then using this feedback to improve your operations. No matter what profession you are in, input from your customers holds the keys to your success. Listen to what they tell you—and more important, react to it—and you will be at the top of your game in any business."

Even though the book takes its title from the cautionary tale of dealing with rude, hard-to-satisfy customers (the "porcupines"), the "You and Your Service Team" section offers some sophisticated approaches to managing customer relations within your organization.

The author comments:

"Once upon a time, the stereotypical athletic coach—and the stereotypical manager—was a tough-love type who motivated through fear and intimidation. "Look at today's most successful coaches—like baseball's Joe Torre or basketball's Phil Jackson—and you'll see people who behave more like psychologists than slave

drivers.... Both have one thing in common: more championships than anyone in their generation.

"If you supervise others, take a hard look at your own coaching style. People hate being criticized, but love learning new skills. And when you put the basics of positive, strength-based coaching to work for you, you'll notice the difference in your team's performance."

We have already entered a difficult economic period in

which growing a business will rely more than ever on the reputation for building solid customer relationships. "What to Say to A Porcupine" makes no pretences about being the definitive work on building great customer service. It is, however, an easy-to-read teaching vehicle about building profitable relationships with the people who are most important to everyone in your business: your customers.

-- 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 Post-American World" by Fareed Zakaria (W.W. Norton & Co...\$25.95) (1)*

Why the 21st Century will not be "the American Century."

2. "21 Distinctions of Wealth: How to Create Unlimited Abundance in Your Life," by Peggy McColl (John Wiley & Sons...\$15.95) (4)
How to become wealthy and stay that way.

3. "Debt Cures "They" Don't Want You to Know About," by Kevin Trudeau (Equity Press...\$25.95) (5)

What banks and credit card companies prefer you not to know.

4. "Winners Never Cheat: Everyday Values We Learned As Children (But May Have Forgotten)," by Jon M. Huntsman (Wharton School Publishing...\$19.95)(2)

Why playing by the rules is still the only way to win.

5. "The Logic of Life: The Rational Economics of An Irrational World," by Tim Harford (Random House...\$19.95) (3)

Why economics always appears logical when nothing else does.

6. "When Markets Collide: Investment Strategies for the Age of Global Economic Change," by Mohamed El-Erian (McGraw Hill...\$27.95) (8)

New investment strategies as seen by the global investment guru.

7. "Launching a Leadership Revolution: Mastering the Five Levels of Influence," by Chris Brady and Orrin Woodward (Business Plus...\$23.99) (6)

Detailed view of how to develop leadership skills.

8. "The Five Lessons a Millionaire Taught Me About Life and Wealth" by Richard Paul Evans (Simon & Schuster Trade...\$14.95)**

Why the wealthy are different in a variety of ways.

9. "The Dip: A Little Book That Teaches You When to Quit (and When to Stick)" by Seth Godin and Hugh Macleod (Illustrator) (Penguin Group - USA...\$12.95) (8)

Why winners often quit while losers stick.

10. "Women and Money: Owning the Power to Control Your Destiny," by Suze Orman (Random House...\$24.95) (9)

Guru of women's financial empowerment tells how it's done.

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

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

*** -- Book previously on the list is on the list once again.

The Seven Sins...

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ditional narrative strategic plan into a StrategyPrint—a concise, two-page blueprint for your business. Page one contains the insights your team has generated regarding the market, customers, competitors and the organization itself. Page two contains the action plan, aligning the goals, objectives, strategies, tactics and metrics. The simplicity and brevity of a tool such as the StrategyPrint allows managers to easily update it on a daily basis, making it a functional real-time strategic plan.

Sin #7: Not challenging business as usual

At the heart of strategy is resource allocation, so at the heart of a strategic manager's work is their ability to effectively allocate their limited resources. When a manager has had success, it is common to continue to allocate resources in the same manner that led to that success. However, as the context of the business changes in the form of market trends, evolving customer needs, new competitor offerings, etc., the resource allocation formula that led to that success will need to be renewed.

Action: Take time during the quarterly Strategy Tune-up sessions to evaluate the assumptions on which resource allocation decisions have been made. This will eliminate the business-as-usual mindset that causes many successful managers to be cast into business purgatory.

Be on guard for the seven sins of strategy, for repentance alone won't guarantee business salvation. Salvation will come to those with a dedication to strategic thinking excellence.

For more information, contact Rich at (847) 756-4707, or to receive a free copy of his monthly e-publication *Strategic Thinker*, visit www.strategyskills.com.

More Myths Abo...

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one from Ireland just as easily as Thailand.

Try asking customers how to say "hello" or even your name in their native tongue. You may be slightly embarrassed as you struggle with their language but they'll love you for it because now you know how they feel trying to speak English.

If you want to be truly successful with people from other cultures, you must make this agreement with each and every one of them. "I will teach you about American customs and practices as it relates to my business. In exchange, I want you to teach me about your cultural background." In this way, you develop a mutually-beneficial relationship which will hopefully last a lifetime.

Michael Soon Lee, MBA, CSP, has been a retail and service manager as well as a multi-cultural consultant for over 30 years. Michael can be reached at (800) 41-SPEAK or by e-mail at: michael@EthnoConnect.com.

InstaDecision: 4...

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people feel? After you've collected your personal research, you'll be able to speak in the first person as a runner. Pretend you're one of those successful fiction authors writing under a pseudonym. Tell your story like you live it. Now your customers will be able to personally connect with you because you've become one of them.

Why do people underestimate the power of this?

There are two reasons that nonlinear decision making and inductive reasoning are less valued than linear decision making and deductive reasoning. Both are based on the misperception that nonlinear decision making and inductive reasoning are inherently irreproducible, unverifiable, unpre-

dictable and thus unreliable.

1) Despite that fact that humans are born as empathic, introspective and unbiased "pattern recognition machines," the vast majority become linear deductive decision makers. Through their educational experiences and the very basis of our scientific society, deductive is valued over inductive and linear over nonlinear.

2) Once the nonlinear and inductive skills are atrophied, those that undervalue what they can no longer do easily (nonlinear decision making) believe that these skills are unlearnable. Nothing could be further from the truth.

In short the problem is not that "gut" is unreliable or "sample size of one" (intuition) is too small. The problem is in those who devalue this innate human ability. The next time you're faced with a decision your gut and head argue about, don't be afraid to go with your gut, it just might know more than you think it does.

"The fault lies not in our stars Horachio, but in ourselves."

- William Shakespeare

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My Dinner W...

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crumb crust. The strip, which I ordered medium, seemed like it was medium rare, but it was so good that I didn't ask for any sauce to put on it. I took it as it was served. It was delightful.

We split a very generous side of "Perfect Storm Smashed Potatoes." Too many restaurants are serving some sort of paste called mashed potatoes these days. It is always a pleasure to find light fluffy, tasty mashed potatoes and these were them. Other side dishes with island names included Dr. Mambo's Plaintian Combo and Tommy Bahama's Island Almond Rice.

Desserts are positively dangerous and jack your blood sugars till they register at Cal Tech. Things like Wha'jamaican Chocolate Cake and Pineapple Upside Down Vanilla Cheesecake. I foolishly went with the Blackbeards Butterscotch. It is made from dark brown cane sugar, buttered cream, vanilla and scotch whiskey, blended and served chilled, with caramel sauce and fresh whipped cream. I am seizing up just writing this.

After dinner I did the only proper thing. I went downstairs to the store and spent money. Well, you would have too.

Tommy Bahama's Tropical Café and Bungalow Bar, along with the Emporium, are located at The Gardens of El Paseo, 73-595 El Paseo #2200 B, Palm Desert 92260. For reservations call 760-836-3338.

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- PREMO, JON JEFFERY**
8606 ORCHARD PARK DR
RIVERSIDE, CA 92508
- OLDE TOWNE SMOKE SHOPPE**
28636 OLD TOWN FRONT ST., STE. 107
TEMECULA, CA 92590
- BRAWNER, LISA**
43189 BUSINESS PARK DR.
TEMECULA, CA 92590
- ON TIME CONSTRUCTION**
42925 CORTE ABANILLA
TEMECULA, CA 92592
- GRIECO, ROBERT ANTHONY**
42925 CORTE ABANILLA
TEMECULA, CA 92592
- FRESH DRINKING WATER**
3375 IOWA AVE., STE. F
RIVERSIDE, CA 92507-3691
- MOSQUEDA, REYNA**
10217 OAKWOODS AVE.
HESPERIA, CA 92345
- KOBY'S AUTO GLASS REPAIR**
17448 GRAND AVE.
LAKE ELSINORE, CA 92530
- HOLLOWAY JR, ANDREW WENTON**
24660 BAMBOO CT.
MORENO VALLEY, CA 92553
- FACE TO FACE**
2938 BROCKTON AVE.
RIVERSIDE, CA 91711
- TURNING POINT GROUP HOME FOR GIRLS, INC.**
220 SOUTH INDIAN HILL AVE.
CLAREMONT, CA 91711
- DUKE'S MESQUITE BROILER**
31940 HIGHWAY 79
SOUTH, STE. C1
TEMECULA, CA 92592
- LOHMAN, KAREN DIANA**
42238 FABER COURT
TEMECULA, CA 92592

More Myths Abo...

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to have.

The Biggest 'C' is Crisis!

Leaders are made, not born. Leadership is forged in times of crisis. It's easy to sit there with your feet up on the desk and talk theory. Or send someone else's kids off to war when you've never seen a battlefield yourself. It's another thing to lead when your world comes tumbling down. George Bush, Dick Chaney and who is this Bozo coming up next? One of the most liberal idiots—in the U.S. Senate—and he is talking about disarming America? I can't believe the American people are seeing what he is about to do to this country. May God have mercy on us all!

On Sept. 11, 2001, we needed a strong leader more than any other time in our history. We needed a steady hand to guide us out of the ashes. A Hell of a Mess.

So here's where we stand.

We're immersed in a bloody war with no plan for winning and no plan for leaving. We're running the biggest deficit in the history of the country. We're losing the manufacturing edge to Asia, while our once-great companies are all moving offshore. We're getting slaughtered by health care costs. Gas prices are skyrocketing, and nobody in power has a coherent energy policy. Our schools are the worst in the world. Our borders are like sieves. The middle-class is being squeezed every which way. These are times that cry out for leadership and we are getting ready to put the most liberal senator in the U. S. Senate in as our next President because we want to be fair and elect someone just because of his race. We don't have time to be fair, we need a strong leader. But when you look around,

you've got to ask: "Where have all the leaders gone?" Where are the curious, creative communicators? Where are the people of character, courage, conviction, omnipotence, and common sense? I may be a sucker for alliteration, but I hope you get the point.

Name me a leader who has a better idea for homeland security than making us take off our shoes in airports and throw away our shampoo? We've spent billions of dollars building a huge new bureaucracy, and all we know how to do is react to things that have already happened.

Name me one leader who emerged from the crisis of Hurricane Katrina. Congress has yet to spend a single day evaluating the response to the hurricane, or demanding accountability for the decisions that were made in the crucial hours after the storm. Everyone's hunkering down, fingers crossed, hoping it doesn't happen again. Well guess what people? We are having more floods right now. What are we doing to help these people out. Now, that's just crazy. Storms happen. Deal with it. Make a plan. Figure out what you're going to do the next time. Why are we allowing people to build in flood plains anyway? If you build in a flood area, expect to be flooded and deal with it. Don't expect the government to bail you out.

Name me an industry leader who is thinking creatively about how we can restore our competitive edge in manufacturing. All they seem to be thinking now-days is getting themselves bigger salaries and bonuses. Who would have believed that there could ever be a time when 'The Big Three' referred to Japanese car companies? How did this happen, and more important, what are we going to do about it? Likely nothing!

Name me a government leader who can articulate a plan for paying down the debt, or solving the energy crisis, or

managing the health care problem. The silence is deafening. But these are the crises that are eating away at our country and milking the middle-class dry.

I have news for the gang in Congress and the Senate. We didn't elect you to sit on your asses and do nothing and remain silent while our democracy is being hijacked and our greatness is being replaced with mediocrity. What is everybody so afraid of? That some bonehead on Fox News will call them a name? Give me a break. Why don't you guys show some spine for a change? I honestly don't think any of you have one!

Had Enough?

Hey, I'm not trying to be the voice of gloom and doom here. I'm trying to light a fire. I'm speaking out because I have hope; I believe in America In my lifetime I've had the privilege of living through some of America's greatest moments. I've also experienced some of our worst crises: the Great Depression, World War II, the Korean War, the Kennedy assassination, the Vietnam War, the 1970s' oil crisis, and the struggles of recent years culminating with 9/11.

If I've learned one thing, it's this:

You don't get anywhere by standing on the sidelines waiting for somebody else to take action. Whether it's building a better car or building a better future for our children, we all have a role to play. That's the challenge I'm raising in this book. It's a call to 'Action' for people who, like me, believe in America. It's not too late, but it's getting pretty close. So let's shake off the crap and go to work. Let's tell 'em all we've had 'enough.'

Editor's Note: Your opinion is appreciated.....send your comments addressed to "Letters to the Editor."

INLAND EMPIRE People and Events



The Country Club at Soboba Springs - Tribal Chief, Robert Salgado, Tribal Council Members: Rose Salgado, Julie Parcerro, Geniva Mojado, City of Hemet Mayor Marc Searl, City of San Jacinto Major Jim Ayres. 1020 Soboba Road, San Jacinto - (951) 654-9354



Arrivederci Roma Re-opens - In Lake Elsinore, there was a large crowd to welcome back Paul and Donna at the re-opening of their restaurant. The citizens on the north end of town were very pleased to have the restaurant back open.

Small Business of the Year Paul Hietter, Love at First Bite (center) accepts the award from last year's honoree Andrew Starke, palm Springs Power Baseball. Joining in the ceremony, newly "ordained" president, Todd Hooks.



Mayor Tim Jasper of Apple Valley presents a proclamation to Angels Roadhouse 2 at their grand opening.

Chamber member Wins Advocate of the Year Award - Sharon Tyrrell, co-owner, Capree Escrow, one of four to receive CalChamber Small Business Advocate of the Year Award.



Chamber Team Goes to Sacramento as Voice of Rancho Cucamonga Businesses - Representing Business to Government - Chamber Team meets with Assemblyman Bill Emmerson. Starting left to right: Norm MacKenzie, Kathleen Griego, Assemblyman Emmerson, Mike Bailey and Haig Jamgotchain.



Tim Esser of Esser Air Conditioning and Heating raised nearly \$19,450 for 15 local non-profit organizations. He did this though the support of various valley media outlets. His bicycle ride took him 2 days as he pedaled nearly 175 miles from Indio to Yuma, AZ.



Stoneridge Dental Group in Moreno Valley celebrated its grand opening with a ribbon cutting. Stoneridge Dental Group is located at 27110 Eucalyptus Ave., Ste A in Moreno Valley.

EXECUTIVE TIME OUT

Visit The Riviera in Las Vegas (not France) for Excitement and Fun

By Bill Anthony

Just think "Vegas" or say, "Vegas," and pleasant thoughts come to mind. Now think, "Vegas" and exciting great deals present themselves to you from the right, left and above--



--free gas to free shows to meal deals----and all because of the economy. The hotels and casinos don't like to feel a "dip in business," so they are acting to offer deals you cannot refuse. Business in Vegas is down by as much as 10%, but if the new promotions work, that number will not be for long.

I just returned from a quick 3-day review of Las Vegas.....had a great time.....experienced "deals" that now I would like to share!

We stayed at the Riviera Hotel on the Strip which has over 2,000 rooms and suites and chose the new Monaco Tower (one of four separate towers). The hotel is spending well over 20 million dollars renovating their guest rooms and they look great. Visit their Web site and check everything out-----mid-week room rates are as low as \$50 per night.....free show tickets.....free buffet breakfast.....a great pool area and shows not to be missed.

Dining

If you have a group and some want Chinese food and others have a taste for Mexican dishes or BBQ, well the choice

is simple----check out the World Fare Buffet. They offer five different stations as well as a carving station. Fine dining is offered at Kristofer's Steak House which is celebrating 20 years in the Riviera, and having served over 1.5 million guests, it has the distinct honor of having the highest percentage of repeat dining customers for a Las Vegas steak house.



Our waiter boasted that the double lamp chops were the best ever IN THE WORLD. I had my doubts, but the group who ordered this dish were not disappointed and proved me wrong. I was happy with my selection of Alaskan king crab legs and thought they were the best ever also. The dessert menu even offered baked Alaska which you rarely see these days on any menu.

Have a craving for Italian? Try Ristorante Italiano! Excellent osso buco which is tender veal shank served over saffron rice. Another one in our party loved, yes loved the linguini del pescatore.....scallops, shrimp, calamari and mussels sautéed in olive oil, white wine, garlic, fresh spices in an Italian tomato sauce. He raved about it. The appetizers were also so

was created 20 years ago as the Moscow Ice Circus and was brought to the Riviera over a year ago. The party even thought it was better than "O" Cirque du Soleil presented at



La Cage

the Bellagio! That is a bold statement but true. La Cage is another show which features the most accomplished female impersonators in the world, highlighted by Frank Marino as a memorable Joan Rivers. Seeing is believing in this show. The third show we were fortunate to see was the tribute to Neil Diamond starring Jay White. Many in our party were Neil Diamond fans, and they loved his performance. Time being not on our side, we could not attend the other shows offered by the hotel: Crazy Girls (a topless review, and the long lines of people waiting to get in may say it's good); the Riviera Comedy Club; and a concert called "Barbra and Frank: The Concert That Never Was," starring Sebastian Anzaldo portraying Frank Sinatra and Sharon Owens as Barbra Streisand. It was not appearing the nights that we were there but we will definitely go back on our next trip.

Business Meetings - Conferences - Conventions

Got a meeting or convention you need to schedule? The Riviera Convention Center has

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good (we know because I think we tasted them all).

Shows.....Shows.....and More Shows!!!!!!

The Riviera Hotel offers nine different shows. The shows include "Ice: The Show From Russia" which some in our party loved the most. All the cast members are from Russia and their performances are amazing. It

