August 2008

Inland Empire Business Journal

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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 impact on PFF Bancorp’s previously announced agreement to acquire by FBOP Bancorp, Inc. the proposed business combination involving PFF Bancorp, and FBOP Bancorp. In addition to the proposed actions, PFF Bancorp, Inc. filed with the SEC a preliminary proxy statement and other materials regarding the proposed transactions, and plans to send 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 continued on page 26.

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.”

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 Minnecar, 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 continued on page 30.
Effectively Manage Your Multi-Tasking Day
By Michael Gould

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 cuts and corporate downsizing, less people are being asked to do more; this strains their time, drains their energy and leads to 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 demands:

1) 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.

2) 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 on whether the schedule you set was followed, but on how productive you were leading up to your objectives. Just as a satellite navigation system recalculates as you go off course, you will have to continually reprioritize to adjust to changing situations.

3) 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 time 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 each 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 “urgency” 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 interruptions 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 conversations - 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 conversations, it’s not just what you say ... it’s what people hear. Say “yes” slowly. While no one task you do take that long, it’s when we agree to multiple projects over and over again that the overwhelming feeling begins.

5) Effectively manage expectations - Expectations of others can be reduced by effectively managing expectations. If you are overwhelmed by having too much to do, you can passively 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, now. 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 get back to you in the 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 are folders, 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 in the “cause” and effect. When you find your mind and your emotions working against the dictates of the day, “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 graves saying, “I wish I would have worked more hours,” they may say, “I wish I would have had more 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 Gould can be reached at (804) 360-3122 or at michael.gould@gu4resource.com.
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 Quan, 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 during 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 generally 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 pharmacy and specialty clinics.

William Meyer, medical group administrator Inland Empire, summed up the hospital project as not only a thriv- ing campaign for patients but also a thriv- ing 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 estab- lished health plans for workers and families at his steel mill in Fontana.

The existing hospital was started in the mid-1950s.
"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 about business leaders wanting to know the most important key to success. And in interviews, and in articles, and in books, the answer is usually "communication." "Communication is the key to success in business," the experts say. "In business, it is all about communication," you hear. "Communication is the key to success," you read in the newspaper.

But the truth is, communication is not the key to success in business. Communication is a tool, a means to an end, a way to accomplish a goal. The key to success in business is leadership. The key to success in business is the ability to lead, to inspire, to motivate, to influence, to guide, to direct, to guide your team, your organization, your company, to achieve your goals.

Leadership is about more than just communication. Leadership is about vision, strategy, planning, execution, decision-making, problem-solving, risk-taking, adaptability, innovation, resilience, ethics, integrity, courage, and more. Leadership is about the ability to see the big picture, to anticipate the future, to adapt to change, to make difficult decisions, to inspire and motivate others, to create a shared vision, to build a cohesive team, to drive results, to make a difference.

But communication is a crucial part of leadership. Communication is how leaders convey their vision, strategy, decisions, and actions. Communication is how leaders build relationships, foster collaboration, and maintain a cohesive team. Communication is how leaders manage conflict, resolve issues, and build consensus. Communication is how leaders motivate and inspire others to achieve their goals. Communication is how leaders provide feedback, give recognition, and recognize achievement.

So let us not get carried away by all the talk of communication. Communication is important, but it is not the key to success in business. Leadership is the key. And the ability to lead is what sets successful leaders apart from the rest. You can have all the communication skills in the world, but if you cannot lead, then you will not be successful. Leadership is the key to success in business, not communication.
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.

The California Small Business Person's Mark Company was named District and Region IX winner of the Jeffrey Buffett Family-Owned Business of the Year. Robert W. Yaap, owner and CEO of Great Pacific Security Inc. was named District and Region IX Veteran Business Champion of the Year.

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

Nancy Russell, vice president and branch manager at Comerica Bank has been named Financial Services Champion of the year.

Villete 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 Businesses

The Santa Ana District Office of the U.S. Small Business Administration recognizes the importance of understanding with two important 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 Pechanga Indian Community Development Center (PAIDC) 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.

Dr. Thanh Duc Nguyen, owner of Knowledge Enterprises, Inc., was named the top five.

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MANNERINO LAW OFFICES

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

"Had laws not been, we never had been blamed; 'tis for not to know we sin, 'tis innocence"
-William Wordsworth 1666-1668
**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, intended 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 Chamber of Commerce, Murrieta Chamber of Commerce, and Lake Elsinore Valley Chamber of Commerce.
SALES

More Myths About Multicultural Customers... by Michael Soon Lee

Over one-third of all Americans today are minorities plus another one-third who are immigrants, coming from places where people from overseas immigrate 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 the year 2050. A huge market for retailers and service providers all across the country is beginning to seek the unique needs of customers and clients from other cultures.

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

Remember that people in the United States have beliefs that often baffle outsiders such as the fact that babies must have their feet under, lamps, and the number 13 are unlucky. Most other cultures have similar beliefs. Some 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, how items are priced, and how items are displayed. For example, different cultures have their own beliefs about colors that goods are wrapped in, due to their own beliefs about how colors affect the way items are perceived. For example, people from other cultures often believe that the color red brings bad luck, while red is a very lucky color in Chinese culture.

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. In low context countries, if the parties at the beginning of a relationship have not signed a contract, it is understood that the relationship is open to negotiation and change. In high context countries, if the parties at the beginning of a relationship have not signed a contract, it is understood that the relationship is open to negotiation and change.
In the last minutes before the closing bell on Friday, a professional stockbroker knew for his nerves of steel survived going his high risk portfolio, seemingly without regard to price or loss. As the bar right, he could only open him about his uncharacteristic behavior and private that he could have been "his nerve" when he admits he didn’t have any research to back-up the trades. The markets were fully aware of the slide, however, and its impact on financial markets will remain wildcards for the next several months.

Driving Exports. The major challenge is to hit bottom. Existing home sales continued to decline through the first several months of 2008. On a year-to-date 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 this year as the economy improves and credit conditions for qualified homebuyers ease, though the market is far from a subprime mortgage problem has ballooned into many market-related industries.

By gomg with their gut, your customers know that you aren’t part of the product or service, they would be closed for a holiday and the past economic turmoil, the past efforts have seen a resurgence in the ideals of "gut" reactions, intuition and other versions of the insight methods described by Malcolm Gladwell’s book, "Blind!" Business leaders, CEOs, physicians, disaster field responders, professors and even sports announcers use both linear and non-linear decision making (logic & intuition) to create “Blind!” moments daily.

Most people know the linear-logic aspect of this, because it is cultivated by our educational system. It is a system based on the collection of data to support a conclusion (H'A and B'n C, but if A'n not B'n then D), people realize the impact we are all born as innately non-linear thinkers.

What Goes Into a “Blind” Moment?

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

1) Pattern Recognition

2) Acknowledging Framing Bias

3) Heuristic Introspection

4) Empathy

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 and needs.

When you think heuristically, you truly understand the customers’ wants and needs. The next time you want to know how your customers feel about a particular product or service, adapt a non-linear (heuristic) research approach that becomes 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 in the miles of the shoes of your customers, that is to become one with your customers. Become a part of the story, even part of the product story. Generally, people like and dislike the same things. If you don’t like your favorite roll-a-rounder at an amusement park, what do you feel? Listen to your gut-checks are your customers’ gut would tell them the least, one 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 jobbing shoes, you need to know what your customers feel your customers feel when you’re not one. Why do people run? What is important to runners? How does running make you feel?

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Special Report: commercial real estate financing. Apartment investors have been impacted the least by the capital markets shift due to increased lending by Paradise Mac and Freddie Mac.

ECONOMIC OUTLOOK

The most pervasive theme of U.S. economic performance in the past 20 years is summarized in one word: cyclically. 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 bubble collapse in 2000/01, to a wave of corporate scandals and job loss, the U.S. economy has demonstrated the ability to weather these downturns and perform after each shock.

Economic fundamentals 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 a long time to correct. What started out as a subprime mortgage problem has ballooned into market-wide negative market technology 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 declines in prices. The 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-to-date 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 this year as the economy improves and credit conditions for qualified homebuyers ease, though the market is far from a subprime mortgage problem has ballooned into many market-related industries.

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Are Your Success Pillars in Balance?  
By Douglas Vermeer

Most people live their lives like they watch the television. They have remote controls in their hands and they have the power to change the channel to any program they choose. But don't they. There isn't opportunity to experience anything they can dream. They aren't in control. Many people do not invest the time to answer these important questions. They don't even ask them this one step at a time, you will find that all your questions will instantly become clear, and you will be on your path to success.

But what is success? The definition is different for every individual, and only you can define your version 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. It is the ever 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. Now, if you are basing your success pillars begins with "your feelings about... Success is very much attached to the feelings, and gratitude. It 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 wealth, and if you have enough to meet your obligations? To live the life you choose? To be free to pursue the things that are meaningful to you? Are there 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 the amount of exercise you do or your weight loss program. It 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. They don't even ask them this one step at a time, you will find that all your questions will instantly become clear, and you will be on your path to success.

3) Your feelings about your relationships - David O. McKay, a religious leader, mentioned it best when he stated that, "No success can compensate for failure in home life."

Everything starts in the home, but relationships also include everyone you interact with, consider, and who ultimately helps you climb the tallest mountain as peaks in China known as the Himalayan Mountains. After hours of climbing, our group finally reached the tops of the beautiful mountains. The sun was high up, we could literally see the curvature of the earth; it was exciting. I turned to one of the employees and asked them about their feelings. 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? But I could see the good in 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 see. 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 do you want it to look like to create the life you want?

Remember it is up to you.

For additional information, visit Doug at his Web site at www.dougvermeer.com.
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 evaluate the health of individuals aging with intellectual and/or developmental disabilities. This grant will support focused promotion of healthy aging practices with Casa Colina's Padua Village residents and will also include three-year evaluation of healthy aging practices in a larger population across Los Angeles County with community partners Cedars Sinai Medical Center and L.A. Care Health Plan.

The Louis L. Guenther Foundation previously awarded Casa Colina $5,000 grant that continues to be used to pilot "Teen Scene," a new social- and life-skills program for teenagers with medical needs 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 Carlsbad Community Foundation. These foundations have supported Casa Colina for many years, contributing to the stability of several signature programs.

Dr. Felice L. Loverro, 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 to provide a pioneering Center of Excellence in rehabilitation health services."

### Casa Colina Rec... continued from pg. 2

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### Inland Empire’s Largest Employers

**continued from page 11** *(Ranked by Number of Inland Empire Employees)*

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<th>Company Name</th>
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<th>Yr. Est.</th>
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<th>Marketing Contact Name</th>
<th>Marketing Contact Title</th>
<th>Phone/Fax</th>
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<td>Riverside Community College</td>
<td>3,783</td>
<td></td>
<td>1938</td>
<td>Higher Education</td>
<td>Yes</td>
<td>Jim Parsons</td>
<td>Associate VP, Public Affairs</td>
<td>(951) 223-4000 (951) 223-8703</td>
<td><a href="mailto:irving.g.howard@ucr.edu">irving.g.howard@ucr.edu</a></td>
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<tr>
<td>Pomona Unified School District</td>
<td>2,402</td>
<td></td>
<td>2000</td>
<td>Education</td>
<td>No</td>
<td>Tim McGilvray</td>
<td>Program Administrator, Communications</td>
<td>(909) 375-1000 (909) 375-4181</td>
<td><a href="mailto:tim.mcgilvray@pomona.edu">tim.mcgilvray@pomona.edu</a></td>
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<tr>
<td>Sun Manuel Band of Mission Indians</td>
<td>2,721</td>
<td></td>
<td>1986</td>
<td>Indian Tribe</td>
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<td>26500 Community Center Drive</td>
<td></td>
<td></td>
<td>1986</td>
<td></td>
<td></td>
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<tr>
<td>Kaiser Foundation Hospital - Riverside</td>
<td>3,200</td>
<td></td>
<td>1953</td>
<td>Acute Care Hospital</td>
<td>Yes</td>
<td>James Travis</td>
<td>Area Marketing Director</td>
<td>(714) 568-8400 (714) 568-8400</td>
<td><a href="mailto:terry.buynak@kp.org">terry.buynak@kp.org</a></td>
</tr>
<tr>
<td>Pomona Valley Hospital Med. Ctr.</td>
<td>3,086</td>
<td></td>
<td>1967</td>
<td>Acute Care Hospital</td>
<td>Yes</td>
<td>Kathy Bodee</td>
<td>Director of Marketing, Public Relations</td>
<td>(909) 855-7500 (909) 855-0756</td>
<td><a href="mailto:kathy.bodee@pvhc.com">kathy.bodee@pvhc.com</a></td>
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<tr>
<td>Vons &amp; Safeway Company</td>
<td>2,092</td>
<td></td>
<td>2002</td>
<td>Grocery/Retail</td>
<td>Yes</td>
<td>Gary Rechelmann</td>
<td>Vice President</td>
<td>(909) 653-7000 (909) 653-7494</td>
<td><a href="mailto:steve.bell@vons.com">steve.bell@vons.com</a></td>
</tr>
<tr>
<td>Chino Valley Unified School District</td>
<td>2,100</td>
<td></td>
<td>2000</td>
<td>Education</td>
<td>Yes</td>
<td>Jeff Collins</td>
<td>Marketing Director</td>
<td>(909) 878-0898 (909) 878-1590</td>
<td><a href="mailto:jeff.collins@chvusd.org">jeff.collins@chvusd.org</a></td>
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<tr>
<td>Colton Joint Unified School District</td>
<td>2,000</td>
<td></td>
<td>1986</td>
<td>Education</td>
<td>No</td>
<td>Casey Cofield</td>
<td>Assistant Superintendent of Business</td>
<td>(909) 373-4500 (909) 373-4505</td>
<td><a href="mailto:casey.cofield@coesd.org">casey.cofield@coesd.org</a></td>
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<tr>
<td>Moreno Valley, Resort &amp; Spa</td>
<td>2,000</td>
<td></td>
<td>1986</td>
<td>Education</td>
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<td>Arrowhead Regional Medical Center</td>
<td>2,945</td>
<td></td>
<td>1995</td>
<td>Acute Care Hospital</td>
<td>Yes</td>
<td>Jorge Valencia</td>
<td>Director, Business Dev/Marketing</td>
<td>(909) 981-1600 (909) 981-1600</td>
<td><a href="mailto:jvalencia@armor-med.com">jvalencia@armor-med.com</a></td>
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<tr>
<td>City of Riverside</td>
<td>2,842</td>
<td></td>
<td>1984</td>
<td>Municipal Government</td>
<td>Yes</td>
<td>Austin Carter</td>
<td>City Manager</td>
<td>(909) 755-5400 (909) 755-5400</td>
<td><a href="mailto:austin.carter@rcv.edu">austin.carter@rcv.edu</a></td>
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<tr>
<td>Pomona Unified School District</td>
<td>2,634</td>
<td></td>
<td>1991</td>
<td>Education</td>
<td>No</td>
<td>Danielle Clark</td>
<td>Community &amp; Campus Information Specialist</td>
<td>(909) 672-3830 (909) 672-3830</td>
<td><a href="mailto:david.r.allums@pomona.edu">david.r.allums@pomona.edu</a></td>
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<tr>
<td>Ontario-Montclair School District</td>
<td>2,612</td>
<td></td>
<td>2000</td>
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<td>Ontario Unified School District</td>
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<td>Desert Sands Unified School District</td>
<td>2,672</td>
<td></td>
<td>1966</td>
<td>Education</td>
<td>No</td>
<td>Nancy Lotevsky</td>
<td>Director of Purchasing</td>
<td>(360) 663-5600 (360) 663-5600</td>
<td><a href="mailto:sherman.mcgill@pomona.edu">sherman.mcgill@pomona.edu</a></td>
</tr>
<tr>
<td>Laguna United Medical Center</td>
<td>3,600</td>
<td></td>
<td>1975</td>
<td>Acute Care Medical Center</td>
<td>Yes</td>
<td>Las Finha</td>
<td>Director, Marketing &amp; P.R.</td>
<td>(909) 877-7000 (909) 877-7000</td>
<td>laguna-med.com</td>
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<tr>
<td>Moreno’s Department Store</td>
<td>2,500</td>
<td></td>
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<td>Retail</td>
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<td>Home Depot</td>
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<td>Whitaker Unified School District</td>
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<td>Pomona Valley Campus Med. Ctr.</td>
<td>2,715</td>
<td></td>
<td>1993</td>
<td>Hospital</td>
<td>Yes</td>
<td>Ellie Bennett</td>
<td>Chief Operating Officer</td>
<td>(909) 341-3400 (909) 341-3400</td>
<td><a href="mailto:douglas.balogh@pvhc.com">douglas.balogh@pvhc.com</a></td>
</tr>
<tr>
<td>Cal Poly Pomona</td>
<td>2,150</td>
<td></td>
<td>1978</td>
<td>Higher Education</td>
<td>Yes</td>
<td>Amy Franson</td>
<td>Associate, Vice President, University Relations</td>
<td>(909) 824-3200 (909) 824-3200</td>
<td><a href="mailto:amy.franson@calpoly.edu">amy.franson@calpoly.edu</a></td>
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<tr>
<td>Jurupa Unified School District</td>
<td>2,049</td>
<td></td>
<td>1980</td>
<td>Education</td>
<td>No</td>
<td>Matt Halbe</td>
<td>Network Manager</td>
<td>(909) 828-2300 (909) 828-2300</td>
<td><a href="mailto:matt.halbe@jusd.k12.ca.us">matt.halbe@jusd.k12.ca.us</a></td>
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<tr>
<td>La Verne Unified School District</td>
<td>2,049</td>
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<td>1984</td>
<td>Education</td>
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<td>Beaumont Unified School District</td>
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<td>1987</td>
<td>Education</td>
<td>No</td>
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**Advertising**

**August 2008**

**TOSHIBA BUSINESS SOLUTIONS**

**TOP OFFICE PRODUCTS**

**Business Solutions**

**August 2008**

**WELLS FARGO**

**Today**

**Count on the #1 small business lender in America.**

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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 its 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 right over a cliff. We’ve got a gang of clueless bozos steering our ship of state.

We’ve got cor¬

stealing us 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 intangible.

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 ‘pont-pom’ instead of asking hard questions. That’s the premise 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 to fight.

The two-party system is burning and nobody seems to know what to do. And the press is waving ‘pont-pom’ instead of asking hard questions. That’s the premise of the America my parents and yours traveled across the ocean for. I’ve had enough. How about you?

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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 to fight.
Wine Country Concerts!

BENISE: LIVE IN CONCERT Saturday August 16th

THE MOTELS September 13th

KRIS KRISTOFFERSON Saturday October 25th

THE ENGLISH BEAT Friday August 29th

WALL OF VOODOO’S STAN RIDGWAY Friday October 24th

With special guest host Richard Blade!

For more information, please call 951.658.2411.
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 $4 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 $19.7 billion, which is over $300 million short of the state’s official (static) estimate. This would be an ongoing year over year decline once those who pay the tax hike filters through the state’s economy. This is eerily familiar for those who remember Governor Wilson’s tax increases came in $1.8 billion short of static estimates even 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.budget.ca.gov/fy01/Revenue/ 54%20Tax%20Impact.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 Pharmacy. Cox’s idea to roll back some of their pricing is one of the First Five program uses cigarette taxes to fund early development goals and other documents filed with the SEC by PF 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 PF Bancorp’s Website at www.pfbancorp.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 SEC on June 19, 2008, which was filed with the SEC on June 19, 2008, information regarding the directors’ and executive officers’ beneficial ownership of PF Bancorp’s common stock as of March 15, 2008, and any amendments thereto. The purpose of this solicitation is to solicit proxies to be voted at the Annual Meeting of Shareholders to be held on October 20, 2008, at 10:00 a.m., Pacific Time, at the MONTCLAIR CHAMBER OF COMMERCE Annual Golf Tournament. For information call (909) 624-4569 www.montclairchamber.com
PACK UP ALL UP ALL YOUR CARES AND WOES
By J. Allen Leinberger

Some come with two free games... They come in a variety... They have square root calculations... 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. These logos can be found printed on the side.

For really big jobs, you have 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. Company. Their design and larger storage capacity are demanded for such activity.

COMPUTERS

EXECUTIVE NOTES

Christopher D. Myers, president and CEO of Citizens Business Bank, has announced the appointment of Bruce Bransline to the position of vice president and private advisor of the bank’s trust and asset management division. CitizensTrust, the appointment of Ethan Santamour to the position of vice president and relationship manager of the bank’s A & Livestock Industries Group; and the appointment of Keith Mathis as vice president and relationship manager of the bank’s Ontario Airport Business Financial Center. BigBosh Golf Club is proud to announce the promotion of Steven Conicola as their new general manager. BigBosh 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 officer. Gustafson is relocating from Ames, Iowa where he has extensive experience in commercial 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 Damemon 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-...
similar wave length on the OC County blog a couple weeks ago. He thinks the Cox proposal is about getting more people focused on big government services and is a bad idea.


In short, both Steel and Probasky want local control more 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.”

“All the important secret is that many of these county First Five programs are targeted at children of illegal aliens. What I would like to know is why the feds do not do it. The 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 those Healthy Families and Medi-Cal programs that have clear income and residency requirements. Cox’s plan would also reduce the state’s share of health care costs for uninsured adults 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 amount graphically assembled:

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

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 geared toward business professionals interested in gaining a better understanding of the complex world of international trade.

Upon completion of the program, a certificate was awarded by the participating organizations. In order to receive the certificate, participants filled out volunteer videos to the best of their abilities, often completing assignments and projects of two to 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 Real Property Resource Partners—the network of Small Business Development Centers, Women’s Business Centers and SCORE.

The SBA Santa Ana District Office is similar to many federal agency offices in that it tries to complete its assignments and work with severe 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 the district office, leaving large gaps in staffing.

Many positions were not filled because many of the positions filled these voids to the best of their abilities, often completing assignments and projects of two to three individuals.

The latest example of government waste was published this week in the San Bernardino Sun. The San Bernardino County Schools Superintendent’s officepublished a brochure to teach illegal immigrant students how to pursue higher education in California. And, they would be using the money spent to publish this brochure is so small that it doesn’t save one teaching position, help reduce the class size of one classroom or protect one high 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 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 effectively use each dollar they send us.

We have heard for months now that every agency receiving federal funding California could not possibly find even $1 to cut from their budget.

Remember, in government consider it a “cut” if you don’t get the additional funding you were expecting. I believe we have to do a better job with the dollars we receive. A small percent of the money from the State of California. And, they would be using the money spent to publish this brochure is so small that it doesn’t save one teaching position, help reduce the class size of one classroom or protect one high school program.

Dutton Report Alert: Here’s a Way to Save Money, Stop Funding Illegal Activities
Inland Empire's Largest Employers

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<th>Company Name</th>
<th>Employees (F)</th>
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<td>WND WND WND WND</td>
<td>WND WND WND WND</td>
<td>Inland Empire, CA 92520</td>
<td>909-827-2982/28-5000</td>
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<tr>
<td>City of Corona</td>
<td>1,056</td>
<td>N/A</td>
<td>Municipal Government</td>
<td>Yes</td>
<td>Yes</td>
<td>935 W. Third Street, Corona, CA 92822</td>
<td>951-276-1515/152</td>
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<tr>
<td>Margaret Vitali School District</td>
<td>1,022</td>
<td>N/A</td>
<td>Public Schools</td>
<td>N/A</td>
<td>N/A</td>
<td>4001 W. Madison, Corona, CA 92872</td>
<td>909-561-6869</td>
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<td>Victor Valley Unified High School District</td>
<td>1,000</td>
<td>N/A</td>
<td>School District</td>
<td>N/A</td>
<td>N/A</td>
<td>2151 E. Plummer Avenue, Victorville, CA 92395</td>
<td>909-586-3345</td>
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<td>California Steel Industries, Inc.</td>
<td>945</td>
<td>N/A</td>
<td>Steel Rolling Mill</td>
<td>Yes</td>
<td>Kyle Schulte</td>
<td>77509 California Street, Escondido, CA 92029</td>
<td>760-746-1500/1501</td>
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<tr>
<td>Riverside Medical Group</td>
<td>830</td>
<td>N/A</td>
<td>Hospital Medical Center</td>
<td>Yes</td>
<td>Marlene Barnes</td>
<td>7165 East Washington Street, Riverside, CA 92501</td>
<td>951-686-5200</td>
</tr>
<tr>
<td>Alta Loma Elementary School District</td>
<td>650</td>
<td>N/A</td>
<td>Manufacturing of Diecast</td>
<td>N/A</td>
<td>N/A</td>
<td>2345 E. 19th Street, Corona, CA 92882</td>
<td>951-736-5656/5658</td>
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<tr>
<td>City of Pomona</td>
<td>374</td>
<td>N/A</td>
<td>Municipality</td>
<td>Yes</td>
<td>Yes</td>
<td>50 S. Garry Avenue, Pomona, CA 92370</td>
<td>909-865-5644</td>
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<td>North Central Facility</td>
<td>645</td>
<td>N/A</td>
<td>Connections</td>
<td>Yes</td>
<td>N/A</td>
<td>1118 E. 11th Avenue, Chino, CA 91710</td>
<td>909-596-6187</td>
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<td>American Campus</td>
<td>2,050</td>
<td>N/A</td>
<td>Transportation</td>
<td>Yes</td>
<td>N/A</td>
<td>7920 Lomita Drive, Rossmoor, CA 90606</td>
<td>909-278-7953/66</td>
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<td>West Coast Mission Hill Resort</td>
<td>300</td>
<td>N/A</td>
<td>Resort</td>
<td>Yes</td>
<td>N/A</td>
<td>58003 Pointe Steeple, Rancho Cucamonga, CA 91701</td>
<td>909-306-8906/8905</td>
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<td>Goodwill Corporation</td>
<td>462</td>
<td>N/A</td>
<td>Aircraft Components</td>
<td>N/A</td>
<td>N/A</td>
<td>3200 Airport Avenue, Ontario, CA 91761</td>
<td>909-584-5125</td>
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<td>North American Medical Management-California</td>
<td>360</td>
<td>N/A</td>
<td>Physician Practice Management</td>
<td>Yes</td>
<td>N/A</td>
<td>500 E. Grant Rd. Suite 700, Ontario, CA 91761</td>
<td>909-970-4000/4000</td>
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<td>Jewish Family</td>
<td>300</td>
<td>N/A</td>
<td>Food Environments</td>
<td>Yes</td>
<td>N/A</td>
<td>3235 W. McKinley Avenue, Pomona, CA 91716</td>
<td>909-856-2212</td>
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<tr>
<td>The Toro Company</td>
<td>214</td>
<td>N/A</td>
<td>Irrigation</td>
<td>Yes</td>
<td>J. Lazzaro</td>
<td>58232 Jewel Street, Pomona, CA 91720</td>
<td>909-692-9221</td>
</tr>
</tbody>
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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 -28,000 square feet, more than double the number from the first quarter of the year. The report also shows that the vacancy rate is inclining, rising to 20 percent mark and new construction completions are not being developed due to investor uncertainty.

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 any recovery, with rates remaining flat at $2.19 and $1.80 per square foot, respectively. The report predicts that the 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., Van Nuese-based manufacturer of the popular line of Bratz dolls, has agreed to lease 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 Lee Small Company, while Bill Heim & Associates represented AMB.

Commercial Mortgage Origination Volume Reflects Tightening Financial Climate. First-quarter origination volume was substantially lower than a year ago levels. The financial market shock caused commercial mortgage origination volume to fall to a record low last year when compared to the previous six-month period. The decline, however, was due entirely to commercial mortgages. 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. The market must also work through a backlog of an estimated $30 billion of mortgages before a true recovery cycle can gain traction. The market must also get its balance sheet in order to move into a self-sustaining period.

CRASH

In the July edition of Inland Empire Business Journal, MGA was featured as a community leader and the major deal in the area. The deal included the lease of a 210,000-square-foot building in the Inland Empire.

**Special Report... continued from pg. 14**

Fed also extended its term auction facility and 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 a widening of the term funding gap in the financial sector, Fed also extended credit to J.P. Morgan Chase to support the acquisition of Bear Stearns.

**Reality Sets In.** Until last summer, strong secondary market demand for mortgages allowed lenders to continually replenish capital. This was happening even as new lending slowed. Borrowers are now proceeding with caution and careful consideration of actual NOIs as opposed to pro forma figures and raising equity requirements. Lenders are now placing greater emphasis on the credit quality of the underlying property, location, shying away from riskier deals that rely heavily on future rent and occupancy gains. Increasingly, the financial sector has become more challenging, with many major lenders avoiding these markets altogether. On average, LTV’s have declined from 75 to 80 percent to 60 to 70 percent, respectively. LTVs now range from 60 to 65 percent, up from 1x, or break-even in some cases, as recently as mid-2007.

Uncertainties Surrounding Exaggerated Spread Movement. Investors will remain highly reactive to economic indicators in the near term, causing continued volatility across financial markets. Lender spread have been fluctuating in a wide band since last summer, with moves of 50 basis points in one day not uncommon. In early May, conduit began to slowly re-enter the market with spreads at 325 to 400 basis points or more over the 10-year Treasury. Portfolio lender spread have also spread and remained consistently compared to conduits, at 225 to 275 basis points or more. The 10-year Treasury for apartments and 225 to 320 basis points may be the spreading pattern for other property types. Apartment investors have the advantage of using Freddie Mac and Fannie Mae, which are pricing loans for 75 percent, while DSCRs are priced at 210 to 255 basis points or more over the 10-year.

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Real Estate No... continued from pg. 34

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.

Oliver McMillan, 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 lease, Assa Abbey Door Group Inc. agreed to a 61-month, $3.1 million lease 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 Abbey, 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 McDaniell and Cameron Dreiscl, also with Voit, represented the tenant in the transaction.

The property is along Foothill Boulevard with very high traffic counts for the area. Much of the tenants are long-term occupants with well established businesses which depend upon area residents. Richard Longobardi 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 Talco 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 $2.52 million ($937/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 Rents.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.realty.com.

The company actually was the second purveyor of clubs and cigar ashtrays. Home furnishings, et cetera, et cetera, as we would say.

There is no such person as Tommy Bahama. He is a marketing image, like Betty Crocker or Uncle Ben. 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 tenor 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 décor 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 an acquired taste. As our waitress said, “It’s not for everyone.” So we went with the Bacardi. One great Mohito and one strong rum and diet cola.

Headly staffed. Appetizers consist of such humble titles as Tommy’s World Famous Coconut Shrimp and Crab Calloway. The soups are Tortola and Coconut Island Crab Bisque. With a hebb cheese 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 zesty and good.

For entrées, we went with the Sanibel Stuffed Chicken and the Long Island New York Strip. They really had to stretch to get the island reference in the meat dish, but it works. It was field center cut with seasoned butter and served with onion rings. The stuffed chicken was moist and flavorful. It was stuffed with a hebb cheese and roasted red peppers and had a parmesan and Japanese bread crumbs topping.

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 dock shoes, golf clubs and cigar ashtrays. Home furnishings, et cetera, et cetera, et cetera.

The company actually was the second purveyor of clubs and cigar ashtrays. Home furnishings, et cetera, et cetera, et cetera.
“What to Say to a Porcupine: 20 Humorous Tales That Get To The Heart of Great Customer Service.”

by Richard S. Gallagher


Summer is the traditional time for light reading, even in business books. Author Richard Gallagher has developed one of the more clever books to come along in a while. He takes his lead from the ancient Aesop’s fables by substituting animals for people in a series of situational customer service examples. The fables all focus on how to provide better service to customers.

The 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 the importance of good employees and calls “Running with the Pack.” The moral is that listening to what your customers tell you is a key step to helping 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 mirror image of yourself in the quality and crowd size at many of the places where you eat. For example, different restaurants in the same chain can have wildly different levels of success depending on how customers are treated. More importantly, a neighboring restaurant with the same menu can react dramatically with even subtle changes in how customers perceive the level of service, even when the food is exactly the same. When employees are unimpressed and uninterested, retail customers will usually get smaller and smaller until these restaurants eventually go out of business. And...the restaurant owners probably never even understood why.”

This book can change this dynamic by making a habit of asking customers what they think. It allows employees to build on their feedback, 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 role from the cautionary tales of dealing with rude, hard-to-satisfy customers (the “porcupine in the cafe” and “You and Your Service Team” sections offer 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 ridicule. “Look at today’s most successful coaches—like baseball’s Joe Torre or basketball’s Phil Jackson—and you’ll see the modern coach: a manager who behaves more like psychologists than slave drivers.... Both have one thing in common: more responsibilities than anyone in their generation.”

If you supervise others, take this book and look at your coaching style. People hate being criticized, but love learning and skills. And when you put the basics of positive, strength-based coaching to work, you’ll notice the significant difference it makes 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 building of customer relationships. “What to Say to a Porcupine” makes no attempt to change that, but giving the reader a storyline and strategies, it is a must-read book on the structure of customer service. It is encouraging to read a book on a 21st-century teaching tool with profitable relationships with the people who are most important to you in your business. Your customers.

—Heinrich Holtzman

Here are the current 10 bestselling books for business. The list is compiled based on information from retail booksellers throughout the U.S.A.

1. “The Post-American World” by Fareed Zakaria (W.W. Norton & Co.; $25.95) (2)

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 McCall (John Wiley & Sons.; $15.95) (4)

3. “Debt Cures” They Don’t Want You to Know About,” by Kevin Trudeaux (Equity Press; $25.95) (5)


5. “Playing the rules is the only way to win.”


8. “New investment strategies as seen by the global investment guru.”

9. “Money Management” For the Age of Change,” by Mohamed El-Erian (McGraw Hill; $27.95) (8)

10. “Money Management” For the Age of Change,” by Mohamed El-Erian (McGraw Hill; $27.95) (8)

Acquire all of these books at your local supplier. They are all available at your local supplier.

—Continue from pg. 15

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 feel like they’re personal­ly connected with you because you’ve become one of them.

Why do people underestimate the power of this? There are two reasons that nonfiction decision making and induc­tive reasoning are less valued than linear decision making. And there are two reasons. Both on the misconception that nonlinear decision making and inductive reasoning are inherently irreproducible, unprofitable.
More Myths Abo...

continued from pg. 12

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 Cheney and who is this Bozo coming up next? One of the most liberating ideas—why not 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.

Our history is littered with bloody wars with no plan for winning and no plan for leaving. We’re running the biggest war in the history of the world. Everyone’s hunkering down, fingers crossed, hoping it won’t happen again. Well guess what people are thinking. We are having more floods right now. What we are 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 prone 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 doing about it? Likely nothing!

Name me a government leader who can articulate a plan for paying down the debt, solving the energy crisis, or managing the health care problem. The silence is deafening. But these are the crises we 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 bone head on Fox News will call them a name? Give it a rest. Why don’t you give us 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 1970’s 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 shut off the crack and go to work. Let’s tell ‘em all we’ve had enough.’

Editor’s Note: Your opinions are appreciated. Your comments addressed to “Letters to the Editor.”
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 pescator......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 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 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 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 continued on page 35