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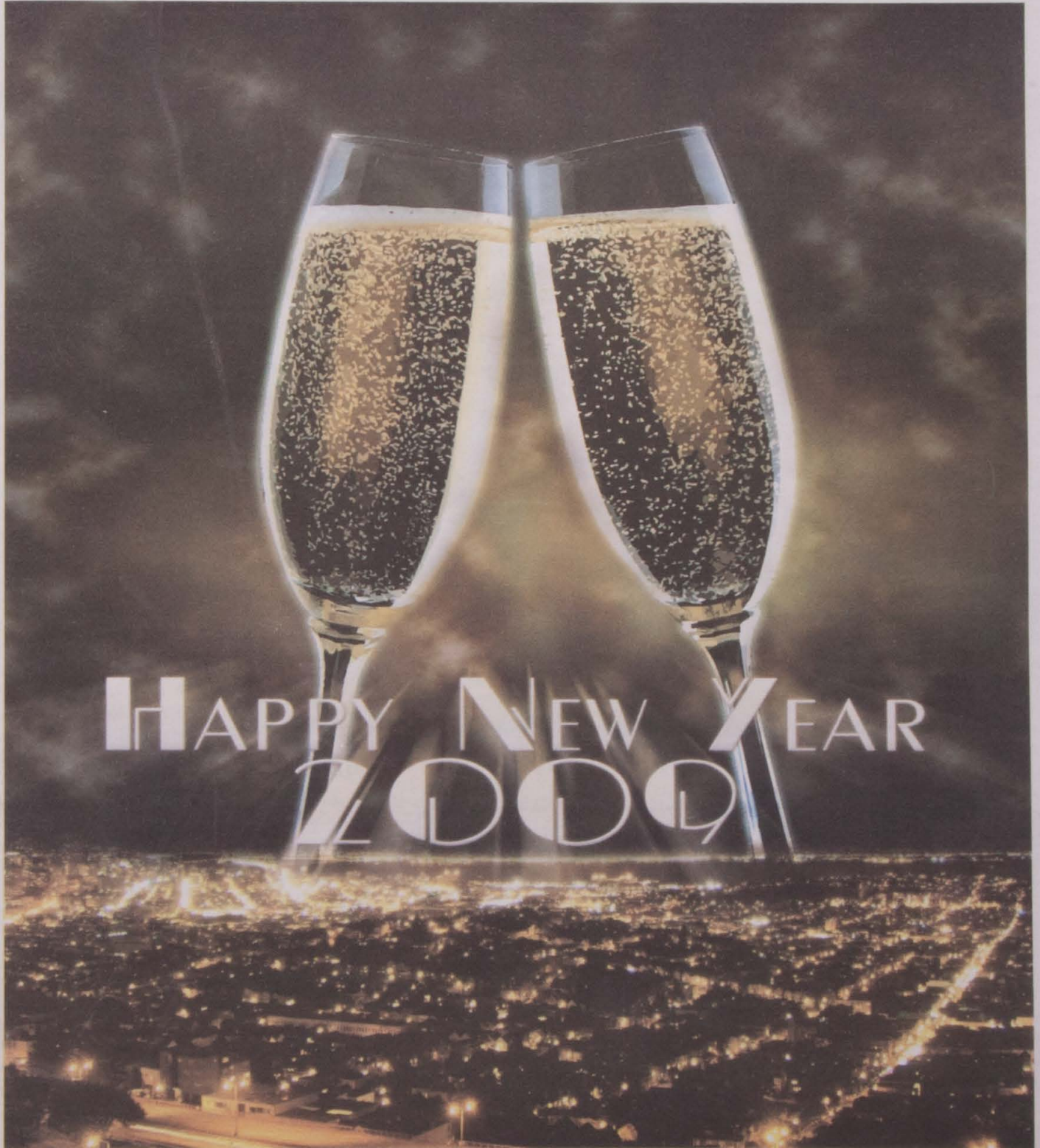
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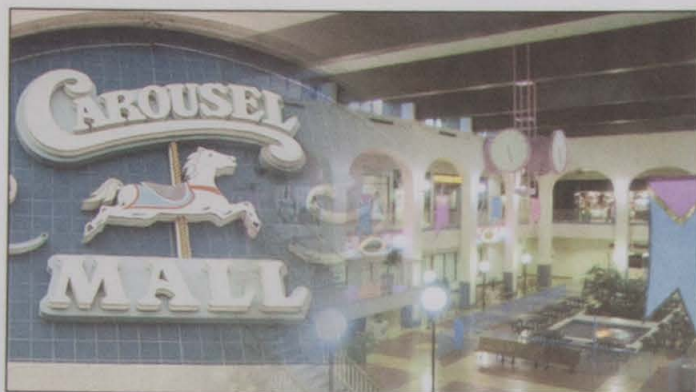
HAPPY NEW YEAR
2009

AT DEADLINE

MWA Expects Near Record Low Deliveries from State in 2009— Agency told to expect only 15% of annual entitlement

Falling interest rates, gasoline and home prices are a good thing—but not everything that's falling is good. Water levels in reservoirs throughout the state continue to drop prompting the Department of Water Resources (DWR) to notify State Water Contractors, including Mojave Water Agency (MWA), that deliveries from Northern California starting in January 2009 will initially be only 15% of demand. With the exception of a 10% allocation in 1993, this marks the second lowest initial allocation in the history of the State Water Project. Ongoing drought conditions and court ordered restrictions on water deliveries from the Delta also influenced DWR's decision. If, however, hydrologic conditions improve later in the year, DWR could increase allocations to MWA and the other contractors. "This announcement does not come as a surprise considering the general deteriorating state of water supply conditions we have seen over the last few years" said Kirby Brill, MWA general manager. Of its 75,800 annual acre-feet entitlement, MWA has been able to import only 27,000 acre-feet of State Water Project water for the 2008 water year, which ended Dec. 31st. "This represents only 35% of our annual entitlement," added Brill. "So we've already come to expect reduced deliveries." But therein lies the challenge—having adequate supplies to meet present and future demands. To meet these anticipated challenges

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Retail hubs at real economic risk

By Parija B. Kavilanz

As the recession leaves more retail casualties in its wake, rising store bankruptcies and mall closures could have devastating economic consequences. As more stores exit malls, vacancies in regional malls could rise past 7%, a level not hit since the first quarter of 2001, according to real estate research firm Reis.

Major cities will be affected, said David Birnbrey, chairman and co-CEO of Atlanta-based The Shopping Center Group, a retail real estate services firm.

Both Birnbrey and Susan *continued on page 12*



Five Insiders Give Dire Warnings About China

by Tony Sagami

Because of its rapid economic growth over the last 30 years, it's easy to forget that China is a communist country. The Chinese, like everybody else, love money. But the Communist Party is clearly in control.

One of the areas controlled with an iron communist fist is China's media. The main TV station, China Central Television or CCTV, is owned, operated, and controlled by the government. And unlike the U.S., Chinese government officials can't spout off their own opinion. Instead, they must speak the 'company line' of the ruling Communist Party and carefully choose their words.

Chinese officials must speak the voice of the Communist Party. And last week, they had a lot to say.

Frankly, I don't pay too much *continued on page 6*

Special Sections

Trust Your Teammates: Everyone Wins

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Make 2009 a Winner

Pg. 27



D-DAY pg. 14

Murrieta Safest City

Murrieta is the safest city in Riverside County and two other Southern California counties, according to a report released by Congressional Quarterly Press (CQ Press), a well-respected and award-winning commercial publisher.

The report also ranks Murrieta as the 10th safest city in the state and 42nd in the nation. The rankings were calculated by determining the amount of murder, rape, robbery, aggravated assault, burglary and motor vehicle theft that occurs in cities with populations of 75,000 and more.

"We work very hard at keeping this city safe," said Captain Michael Payne of the Murrieta Police Department. "We attribute that success to Murrieta having its own police force and employing top-notch officers."

Murrieta has a population of about 100,000 and employs 92 police officers.

Murrieta Police Chief Mark Wright believes that the city's low crime rate is directly related to a strong sense of social intervention.

"Most of our officers live here and feel that it is their personal responsibility to keep this community safe," Wright said. "Our officers have developed strong partnerships with this *continued on page 34*

'Taxes' Are Raised for the General Revenue 'Fees' Are OK for Regulatory Purposes

By Tom Martin

SMAC Executive Director and Legislative Chairman

"The (Appellate) court noted that, if revenue is the primary purpose, and regulation is merely incidental, the imposition (of a fee) is a tax, but if regulation is the primary purpose, the mere fact that revenue is also obtained does not make the imposition a tax. Moreover, according to United Business, if a fee is exacted for revenue purposes, and its payment gives the right to carry on business without any further conditions, it is a tax." California Supreme Court on "Fees". June 26 1997.

"Taxes are raised for the general revenue of the governmental entity to pay for a variety of public services." Most taxes are compulsory rather than imposed in response to a voluntary decision to develop or to seek other government benefits or privileges.

As the Appellate court observed in SDGE "Proposition 13's goal of providing effective property tax relief is not subverted by the increase in fees or the emissions-based apportionment formula .

CREATIVE FUND RAISING

California Assembly Speaker Karen Bass and Senate President Pro Tem Darrell Steinberg in mid-December decided that with the budget standoff continuing and the Republicans (needed to get the two-thirds legislative approval required under the Article XIII A3 of the state Constitution) refusing to consider tax increases, the Democrats could raise revenue by claiming their actions were tax neutral.

Speaker Bass said, "In order to address the state's looming budget deficit, resolve its immediate cash crisis, avoid derailing transportation projects and protect the jobs that go with them, the California State Assembly voted (Dec. 18) on a package of \$18 billion in real cuts, new revenues and other solutions to the state's growing fiscal emergency. Following repeated efforts by Republicans to block budget solutions requiring a 2/3 vote, the \$18 billion solutions package put forward by Assembly and Senate Democrats and passed without Republican votes was constructed to require only a majority vote."

TAXES THE DEMOCRATS WOULD RAISE

Sacramento Bee reporter Shane Goldmacher wrote:

To call the Democrats' latest tax package complex would be an understatement. "California law requires a two-thirds vote to increase taxes—meaning Republican support is necessary." But Democrats made an end-run around the GOP with their package, which the Democrats passed.

HERE'S THE BOTTOM LINE:

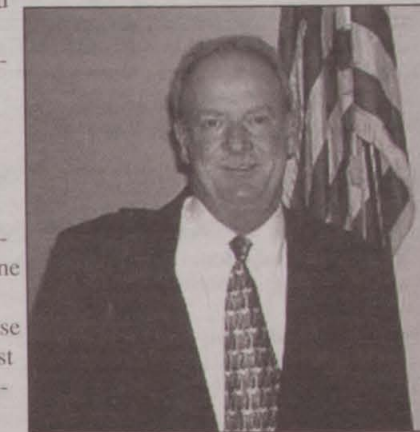
The state sales tax will rise three-quarters of a percent. Total in new taxes: \$4.9 billion through the 2009-10 fiscal year.

All residents will pay an additional 2.5 percent on their income tax bills. So if you owed the state \$1,000, you would now owe \$25 more. Total in new taxes: \$1.75 billion through the 2009-10 fiscal year. California would implement an oil severance tax—levied at 9.9 percent—on all oil extracted from the ground in the state. Total in new taxes: \$845 million through the 2009-10 fiscal year.

The current gas sales and excise taxes would be eliminated and replaced with higher gas "fees." The new gas fee would be 13.5 cents per gallon higher than users at the pump currently pay. The new funds would be earmarked for transporta- *continued on page 24*

Arrowhead Country Club Welcomes Steve Henthorn

Arrowhead Country Club, one of the premier private country clubs in the Inland Empire, is pleased to announce that Steve Henthorn has been named as the general manager. Henthorn's years of experience and expertise will be a valuable asset to the club.



"This is an exciting time to be involved with such a prestigious organization. I encourage anyone who hasn't played this wonderful course to please do so. We are in the midst of a tremendously affordable membership drive," Henthorn said. Prior to joining Arrowhead Country Club, Henthorn had been president and CEO of the San Bernardino Convention and Visitors Bureau and most recently, director of operations of the National Orange Show.

Scott Daniels, president of Arrowhead Country Club, remarked, "We are pleased to have Mr. Henthorn join our staff. We are excited about the new year."

M'Elle Décor Design Studios— Expanding Instead of Downsizing

In a time when many companies are downsizing or laying off employees M'Elle Décor Design Studios has actually expanded its design studio with the addition of three new interior designers, Amber Roberts, Allissa Kelly, and Sara Clark. With each designer bringing a different design background and different specialties, M'Elle Décor Design Studios can provide design services for every market from residential to hospitality.

The owner of M'Elle Décor, Melissa Brewer, has a different approach to the economic slow

down than most. She has chosen to expand her business by adding new employees and new services at a time when many others are pairing down. She understands that when the market begins to come around, the businesses that are prepared and fully staffed will be capable of handling the resurgence of available customers.

M'Elle Décor Design Studios, located in Corona, services all of Southern California and is excited to announce these new hires to all of the areas that they serve.

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This January in the Inland Empire Business Journal!

News and Features

Increase Your Company's Profits by Becoming a Real-Time Organization Daniel Burrus tells us that you need to use your real-time data to change how you work, how you manage, and how you sell. 8

Job Hunting in an Economic Crisis There are many ways of getting ahead of the competition in finding the job you seek in an economic crisis situation. Lesa Caskey gives additional hints and tips that we are not aware of doing in job searches. 12

The Arrival of D-day D-day arrives on Feb. 17, 2009—the day that broadcast television switches from analog to digital broadcasts. Many people who think they are OK may not be. 14

Public Buy-In Equal's Higher Insured Rates, Lower Costs A detailed report issued by the Congressional Budget Office comparing health care reform options found that a plan to allow Americans to buy into Medicare before turning 65 would lead to more people with health coverage and lower costs than private insurance coverage. 15

Make 2009 a Winner: 10 Things You Must Do Now! George Hedley tells a business owner, manager or leader what to do NOW or die a slow death in these economic times. 27

Trust Your Teammates: Everyone Wins Trust is essential in today's business world. Mark Eaton, former NBA All Star, knows about teams "sticking together." He relates this trust in the business world and gives us some suggestions for businesses to become all-star champions. 33

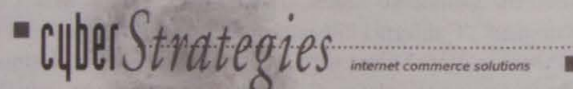
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Economic Forecast: The California Report: Financial Meltdown and Consumer Uncertainty; From Wall Street to El Camino Real

by Jerr Ncebr

Senior Economist UCLA Anderson Forecast

In the September California Report, we struck a note of optimism about the now-current quarter. What we did not expect was the spectacular Panic of 2008.

California consumers reacted in a predictable way: they stopped shopping and began to conserve their resources. Our optimism remains only in tampering our pessimism.

The state is going to share the national recession with negative economic growth through the middle of next year and high unemployment into 2010. The U.S. recession will be unevenly felt across California. The Inland Empire, Orange County, the East Bay and the Central Valley will be hit the hardest as the recession provides a double whammy with a generalized downturn in demand and a postponement of a recovery in residential construction. The coastal areas will not be immune as a U.S. downturn means that imports flowing through California's ports will continue to decline, and recessions in Europe and Japan mean that export demand for California manufacturing will be muted. In short, the forecast for the next three quarters is one of contraction in economic activity followed by the beginning of a slow recovery.

Housing has become less of a drag on economic growth, but remains an important part of the current California economic scene. Price declines in the housing sector continue to accelerate. According to the OFHEO Home Price Index, (the most conservative of the measures of housing prices), home prices in California dropped 25% from their peak at the beginning of the 3rd quarter of 2006. We have been saying that this accelerating rate of decline will burn off the excess appreciation by early 2009 and that prediction remains true. The Case/Shiller Index shows only an 11%-15% price appreciation in housing in major California cities over the past five years. That being the case, only the excess appreciation of 2001-2003 remains to be burned off.

But, the more general downturn in economic activity and concomitant job loss will soften the California housing market even further. So foreclosures will continue and residential construction and manufacturing of home furnishings and appliances will contract through the 2nd quarter of 2009 and begin to turn around closer to the end of '09.

Though the California economy was already weakened by the nearly three-year-old downturn in housing and finance, it took a fall in consumption to push it over the edge. Beginning last summer, California consumers struggling with high gasoline and food prices began restructuring their consumption purchases. The spate of bad news from Wall Street and Pennsylvania Avenue starting the first week of September when the collapse of Fannie Mae and Freddie Mac created sufficient increased uncertainty for consumers to pull back and the malls to empty out. The reticent American shopper is usually a transient phenomenon. If the piles of Black Friday purchases sitting in my living room are any indication, the pullback may be very transient. But, uncertainty about future economic prospects as well as the incipient job loss in the early part of the recession will negatively impact the California economy for the next few quarters.

Thus far, the economic aid packages from Washington are directed towards the financial markets in *continued on page 13*

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PUBLISHED BY
Daily Planet Communications, Inc.
MANAGING EDITOR
Ingrid Anthony

BOARD CHAIRMAN
William Anthony
ACCOUNT EXECUTIVE
Jeanette Ochoa

PUBLISHER'S ADVISORY BOARD

Julian Nava, Ph.D., Former U.S. Ambassador to Mexico
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CORRESPONDENTS AND COLUMNISTS

Daniel Burrus	Lesla Caskey	J. Allen Leinberger	Joe Takash
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Camille Bounds	Ryan Carter	Ron Burgess	Tony Sagami
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STAFF

Travel Editor: Camille Bounds
Administrative Asst.: Nina DeMasi
Consultant: Mel Pervais
Art Director: Jonathan Serafin
Sales: Mitch Huffman & Jeanette Ochoa

CONTACT US

William J. Anthony	Publisher & Producer	williamj@busjournal.com
Ingrid Anthony	Managing Editor	ingrid@busjournal.com
Jonathan Serafin	Art Director	jonathanserafin@gmail.com
Nina DeMasi	Administrative Asst.	icbj@busjournal.com

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I'd put my money on the sun and solar energy. What a source of power! I hope we don't have to wait until oil and coal run out before we tackle that.

— Thomas Edison

The Stone Age did not end for lack of stone and the Oil Age will end long before the world runs out of oil.

— Sheikh Zala Yamani

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Higher Taxes Mean Fewer Jobs

With California's unemployment rate rising above 7%, the national economy shrinking, and the state's budget deficit widening, voters are looking for answers to ease their financial fears and fix the state's budgetary mess.

The temptation among some in Sacramento is to raise taxes in order to fund government programs that they believe would both help people through these difficult economic times and balance the budget. However, increased taxes would only worsen the situation by hindering economic recovery, which in the long run, means fewer jobs.

California already ranks among the top 10 in hostile business environments in the nation. According to the Tax Foundation, only New York and New Jersey beat California in harsh business climates.

A hostile business climate does not invite entrepreneurs to expand business or start the businesses necessary to create jobs. This means less investment in the state, which means fewer employment opportunities for California residents.

Nearby states like Nevada, Arizona and Texas—all of which have lower income and sales tax rates—are creating jobs, oftentimes by enticing California entrepreneurs to open shop. Were it not for high taxes and burdensome regulations, many of these jobs would otherwise stay in California.

Furthermore, increased taxes will not lead to balanced budgets, especially if state spending is not cut. California has faced this situation before, and should learn from its mistakes when it comes to raising taxes during an economic recovery.

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Five Insiders...

continued from page 2

I do, however, pay very careful attention when they start talking about trouble.

You see, glowing words can be true or a complete lie. But whenever the talk turns negative, you can take those warnings to the bank. And the 'talk' coming out of China has turned very, very negative.

Just over the last few weeks, five very knowledgeable insiders had some not-so-pretty things to say about the Chinese economy.

Negative Talk #1: Li Yizhong, head of the Ministry of Information and Technology, said this:

"The international financial crisis is having a severe domestic impact."

"We don't think we've bottomed yet."

"Just about every industry has overcapacity."



China's Premier Wen Jiabao did not offer an optimistic outlook.

Negative Talk #2: China's economic and social goals are based upon a series of Five Year Plans.

The head of that planning body, Zhang Ping, described the economic outlook from his office's perspective:

"The global crisis has not bottomed out yet. The impact is spreading globally and deepening in China."

"Some domestic economic indicators point to an accelerated slowdown this month."

"Excessive bankruptcies and production cuts will bring massive unemployment, stirring social unrest. Owing to dramatic changes in the international economic and financial environment, the Chinese economy faces growing downside pressure."

Negative Talk #3: The Minister of Human Resources and Social Security, Yin Weimin, echoed the same warning:

"The current situation is grim, and the impact is still unfolding." China's Premier Wen Jiabao did not offer an optimistic outlook.

Negative Talk #4: The biggest politician of all, Chinese Premier Wen Jiabao, said a mouthful last week, too:

"We must be crystal clear that without a certain pace of economic growth, there will be difficulties with employment, fiscal revenues and social development."

attention to any government official, Asian or not, when they boast about how wonderful everything is.

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Financial Brokerage Firms Serving the Inland Empire

Ranked by Number of Offices in Inland Empire (Riverside and San Bernardino Counties)

Company Address City/State/Zip	# Offices Inland Empire Company Wide	I. E. Registered Brokers Full Time Part Time	Services	Headquarters Year Established	Top Local Executive Title Phone/Fax E-Mail Address
1. Edward Jones 5420 Philadelphia St., #D Chino, CA 91710	37 10,000	37	Stocks, Bonds, Mutual Funds, Life Insurance, Estate Planning, 401k, and other Retirement Plans	St. Louis, MO 1871	Jamie Harwood Investment Rep. (909) 591-3555/(888) 285-6050
2. Arrowhead Financial Group 550 E. Hospitality Lane, Ste.100 San Bernardino, CA 92402	27 n/a	13	Financial Planning, Retirement Planning, College Funding, Stocks, Bonds, Mutual Funds, Annuities, Tax Planning	San Bernardino, CA 1997	Larry Sharp President/CEO (909) 379-6550/379-6909 arrowheadinvestments.com
3. Merrill Lynch & Co. 4141 Inland Empire Blvd., Ste. 150 Ontario, CA 91764	4	18	Financial Planning, Stocks, Bonds, Annuities, Mortgages, Real Estate, Insurance Products	New York, NY 1886	Henk Fisher Resident Manager (909) 476-5100/476-5163 henkfisher@ml.com
4. Wachovia 3850 Vine St., Ste. 100 Riverside, CA 92507	4 745	7 7	Retail Brokerage, Public Finance, Corporate Finance	St. Louis, MO 1887	Mary Carruthers Branch Manager (951) 784-8700/682-2517
5. UBS 3801 University Ave., Ste. 300 Riverside, CA 92501	3 281	40	Full Service Brokerage	Weehawken, NJ 1879	Lawrence Zech Complex Manager (951) 684-6300/682-9409
6. Smith Barney Inc. 456 W. Foothill Blvd. Claremont, CA 91711	2	40	Investment Brokerage	New York, NY na	Tony Batiagla Branch Manager (909) 625-0781/621-6046
7. AEA Financial Group 39924 Brir St. Temecula, CA 92591	1	1	Stocks, Mutual Funds, Financial Planning	Murrieta, CA 1993	David Martin Broker (951) 296-0717
8. Bishop, Fuller & Associates (Amerifirst) 818 N. Mountain Ave. Upland, CA 91786	1 1,000+	2	Financial Planning, Full Brokerage Service, Insurance, Mutual Funds	Minneapolis, MN 1894	Ian D. Bishop Senior Financial Advisor (909) 608-0588/608-0589
9. Gorian Investments 1200 California St., Ste. 220 Redlands, CA 92374	1	6 6	Full Service Stock & Bond Brokerage, Retirement Plans, Mutual Funds, Fully Managed Accounts	San Bernardino, CA 1984	Charles Painter President (909) 888-7551/889-1647
10. JP Turner & Compant LLC 45110 Club Dr., Ste. B Indian Wells, CA 92210	1 1,900+	4	Mutual Funds, Equities, Life & Health, Insurance, Retirement Planning, Estate Planning, Fixed & Variable Annuities	Atlanta, GA 1962	Robert J. Bickele Branch Manager (800) 549-6900/(760) 779-5338
11. National Planning Corp. 222 E. Olive Ave., Ste. 2 Redlands, CA 92373	1	1	Investment Advisory, Financial Retirement Planning, Full Service Brokerage	Santa Monica, CA na	Eddie Ngo Broker (909) 307-1760/307-1763 edngo@verizon.net
12. Pacific Premier Investment Services 1598 E. Highland Ave. San Bernardino, CA 92404.	1 6	1 0	Mutual Funds, Tax-deferred Annuities Life Insurance, Long Term Care Insurance Financial Planning, 401K	Costa Mesa, CA 1983	Steve Gardner President (909) 886-9751/886-0710
13. RPM Insurance & Financial Services 300 E. State St., Ste. 438 Redlands, CA 92373	1	1	Investment Advisors Full Service Brokerage, PIM Financial Services	Redlands, CA 1974	William A. McCalmom President (909) 792-6765/798-9668
14. Thornes & Associates, Inc. Investment Securities 412 E. State St. Redlands, CA 92373	1	4	Full Service Brokerage, Stocks, Bonds, Mutual Funds, Retirement Plans & RIA	Redlands, CA 1996	John T. Thornes President (909) 335-7440/335-5746 thornes@thornesinvest.com
15. Triton Asset Management 777 E. Tahquitz Canyon Way, Ste. 200 Palm Springs, CA 92262	1	3	Full Service Brokerage	San Diego, CA 1973	Ken McDonald Regional Branch Manager (760) 323-5152 kmcndon5116@aol.com

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Lawmakers call...

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fewer paid holidays. It has come while even the spendthrift Democrat legislative majority was calling for billions of dollars in cuts for programs serving constituents. Nevertheless, 15 percent of the Assembly staff and 4 percent of Senate employees received raises without raising much of an objection in either house. Each legislator has a budget for staffers, who number more than 2,100 secretaries, aides, consultants and chiefs of staff. It's each lawmaker's right to apportion that money. But just

because they have the right to spend it, doesn't make it a good idea to spend it.

While California's unemployment rate has risen to 8 percent, and as the Legislature calls on others to sacrifice, it's particularly bad form for lawmakers to increase spending for their own. The Legislature is tone deaf to the public it serves. No wonder a recent Field Poll showed the approval rating for California lawmakers had sunken to a record-low 15 percent.

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OPINION

Lawmakers call for austerity while raising their aides' pay

More than 200 got raises the past year. Tacky

The latest evidence that California's Legislature is out of touch with constituents is the widespread, ill-conceived pay raises granted during the past year to 214 lawmakers' aides, including pay hikes for 57 staffers already paid \$80,000 or more a year. All but 29 of the raises were 5 percent or more. Another 105 legislative employees got raises with promotions.

All of this occurred even as Californians reeled from a yearlong recession that some economists say may be with us for several years. The raises also were granted while legislators sought to cut government spending because of an \$11 billion deficit in the current budget, which is expected to grow to a \$28 billion deficit in the next year and a half unless drastic measures are taken.

These raises occurred while the Legislature accomplished next to nothing on the fiscal front, other than haggle nearly three months beyond the constitutional deadline, only to approve the current \$103 billion budget that's already 10 percent in the red and expected to run out of money in February.

Nevertheless, 179 Assembly and 35 Senate aides "quietly received raises, a comparison of first-and fourth-quarter rosters shows," the *Sacramento Bee* reports. This occurred at the same time Gov. Arnold Schwarzenegger proposed cuts for the executive branch by imposing unpaid furloughs and

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SALES AND INCREASED PROFITS

Increase Your Company's Profits by Becoming a Real-Time Organization

By Daniel Burrus

Thanks to modern technology, today's computers and networks are ready for real-time data communications, and the advantages are nothing short of revolutionary. Some industries, including telecommunications, finance, and manufacturing, are already using real-time data in parts of their operations.

But having real-time data is not enough. To successfully compete and increase your company's bottom line, you need to become a real-time organization. In other words, you need to use your real-time data to change how you work, how you manage, and how you sell.

Imagine for a moment how much more productive and profitable your company could be if you could track products from warehouse to store shelves in real-time, provide targeted offers the moment a customer calls, and give executives up-to-the-minute reports on critical operations data? When you integrate existing technologies to become a real-time organization, you can do precisely that and so much more.

The fact is that organizations operating in real-time can deliver better customer service, turn around inventory faster, respond quicker to changes in the marketplace, and better anticipate challenges before they impact the business. Consider the following benefits of becoming a real-time organization.

You can be pre-active.

You've likely used the word "proactive," which means taking positive action now. But how do you know the actions you're taking will be positive when you have to wait and see? Those aren't good odds. A better idea is to be pre-active to future known events.

For example, if your real-time data indicates that there

was a run on blue jeans, size 32 waist and 34 inseam, in store number 53 and that there is only one pair left, you can safely predict that tomorrow there will be one or more customers who will not find what they want. You can solve this problem before it occurs. When you use your real-time data to be a real-time organization, everyone involved with keeping the shelves stocked will automatically be informed of the stock levels and the supply chain wheels will turn to make sure no customer is unable to find what he or she wants.

You can have up-to-date information on demand.

While many companies offer information on demand, most of the information is not up-to-the-minute. Becoming a real-time organization changes all that. Here is a simple yet powerful example of how real-time data can change even the most routine of chores.

Remember when you were in college and needed to use the school Laundromat to wash your clothes? All too often, everyone else had the same idea you did and all the washers and dryers were taken. Today, many universities use real-time data to change the Laundromat problem. Now students can use their computers from their dorm rooms to see which washers and dryers are in use and which are out of service. The smart Laundromat system can even e-mail or send a text message to a cell phone to let the users know that the machines are finished. Ask yourself, "Is my business as advanced as a college Laundromat?"

You can conduct event-based marketing.

The best time to market to people is when they demonstrate

a need. As such, good salespeople do event-based marketing all the time. If you show an interest in something, they grab the opportunity to show you something else they feel you might also be interested in.

With real-time data you can do event-based marketing without human intervention. For example, consider how Amazon.com makes additional sales. If you click on a book about the Lewis and Clark expedition, you will get a list of other top-selling Lewis and Clark books on the same page. Does such an approach work? It's one of the reasons that Amazon's stock has been one of best performing Nasdaq stocks for many years.

Create a Real-Time Enterprise Today

If you want your company to experience similar benefits, then you need to go from merely having real-time information and use it to become a real-time organization. The following tips will help:

Know Your Goals

The basic concept of real-time is that when something happens, you want to react to it the moment it happens, not an hour, day, week, or month later. As the speed at which a company can intelligently and automatically respond to change increases, the cost of all their business processes decreases.

Hearing this, you might think real-time is all about speed, but that's only part of the equation. If you don't know where you want to go, then faster won't help!

In order to gain the largest ROI for real-time initiatives, they need to be tied to your company's overall goals and objectives. Therefore, what do you hope to achieve? Are you

trying to increase sales? Improve customer service? Enhance your brand? Enter new markets? Whatever it is you want for your business, state it clearly so you can make sure your real-time activities support your overall goals.

Be Agile

Just as there is a difference between strategy and tactics, there is a difference between real-time computing and real-time business. Real-time processing can be seen as event-driven computing. Real-time business, on the other hand, takes business agility—the ability to rapidly respond to changing conditions as they happen—to the next level.

A real-time enterprise is defined by its ability to access information across all boundaries of the organization. By integrating people, strategy, technology, and processes, real-time organizations are able to recognize shifts in customer demand as they happen and respond accordingly with customer-focused solutions. This enables them to use their higher level of business agility as a competitive weapon, grabbing market share from less agile competitors.

Start Small

Realize that being a real-time organization is an evolutionary process. An ancient Chinese proverb states that a journey of a thousand miles begins with a single step. Therefore, select a place to start and build out from there. For example, Amberwood Homes, a residential homebuilder, has cut three weeks from the five months it takes to build an average 3,000-square-foot home by sharing information with plumbers, roofers, masons, and

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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
Vineyard National Bancorp	0.20	0.06	0.14	241.3%
Outdoor Channel Holdings Inc	7.18	6.07	1.11	18.3%
Hansen Natural Corp	32.93	29.75	3.18	10.7%
Watson Pharmaceuticals Inc	24.39	23.75	0.64	2.7%
National RV Holdings Inc	0.05	0.05	0.00	0.0%

THE LOSERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
PFF Bancorp Inc	0.00	0.01	-0.01	-55.6%
Channell Commercial Corp	0.15	0.33	-0.18	-54.5%
Temecula Valley Bancorp Inc	0.72	1.38	-0.66	-47.8%
Basin Water Inc	0.48	0.83	-0.35	-42.2%
Modtech Holdings Inc	0.00	0.00	0.00	-40.0%

	Ticker	12/19/08 Close Price	10/28/08 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Co	AWR	32.76	35.03	-6.5	42.12	27.00	23.1	NYSE
Basin Water Inc	BWTR	0.48	0.83	-42.2	9.00	0.42	NM	NASDAQ
Channell Commercial Corp (L)	CHNL	0.15	0.33	-54.5	1.90	0.03	NM	NASDAQ
CVB Financial Corp	CVBF	10.39	11.23	-7.5	20.00	7.12	13.5	NASDAQ
Emrise Corp	ERI	1.46	2.35	-37.9	3.45	0.65	NM	NYSE
Fleetwood Enterprises Inc (L)	FLE	0.12	0.15	-20.0	6.85	0.07	NM	NYSE
Hansen Natural Corp	HANS	32.93	29.75	10.7	48.65	20.52	18.4	NASDAQ
HOT Topic Inc (H)	HOTT	8.00	8.22	-2.7	8.98	3.90	19.1	NASDAQ
K-Fed Bancorp (L)	KFED	7.15	8.39	-14.8	12.25	7.12	18.8	NASDAQ
Modtech Holdings Inc	MODT	0.00	0.00	-40.0	1.00	0.00	NM	AMEX
National RV Holdings Inc	NRVH	0.05	0.05	0.0	0.67	0.01	NM	AMEX
Outdoor Channel Holdings Inc	OUTD	7.18	6.07	18.3	9.11	3.75	NM	NASDAQ
PFF Bancorp Inc (L)	PFFB	0.00	0.01	-55.6	15.00	0.00	NM	AMEX
Physicians Formula Holdings Inc (L)	FACE	2.84	2.96	-4.1	12.83	2.42	5.0	NASDAQ
Provident Financial Holdings Inc (L)	PROV	4.45	5.14	-13.4	18.40	4.00	44.5	NASDAQ
Temecula Valley Bancorp Inc (L)	TMCV	0.72	1.38	-47.8	13.75	0.67	NM	NASDAQ
Vineyard National Bancorp (L)	VNBC	0.20	0.06	241.2	11.00	0.05	NM	NASDAQ
Watson Pharmaceuticals Inc	WPI	24.39	23.75	2.7	32.70	20.17	13.2	NYSE

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

Duff & Phelps, LLC

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

Five Most Active Stocks

Fleetwood Enterprises Inc	97,404,167
Hansen Natural Corp	28,852,458
HOT Topic Inc	20,429,298
Watson Pharmaceuticals Inc	17,878,721
Vineyard National Bancorp	12,523,053

D&P/IEBJ Total Volume Month 206,075,456

Monthly Summary

12/19/08

Advances	4
Declines	13
Unchanged	1
New Highs	1
New Lows	8

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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Growing in a "Down" Economy

By Ron Burgess

In the marketing industry, there is a never-ending debate about what strategy to use in tough economic times. The answer to this boils down to two basic strategies:

1. When things are tough, cut advertising to stem the red ink;

2. Increase marketing to get as much business as possible, in the hopes that business will not decrease much, if at all. As it turns out, the answer requires you to have a clear understanding of all your expenses.

Eliminate Spending

Very conservative business people (and those who are too thin on cash) tend to clam up and stop all "unnecessary" spending. Since advertising and marketing can be stopped within a short time frame, these are some of the first cuts that are usually made.

Advertising, entertainment, marketing, turning down the thermostat, and finally firing employees are "controllable" expenses, making them easy prey to the axe. This strategy, along with other careful spending, may allow for a short-term profit in a lower-revenue environment.

However, the "cut-spending" strategy may only be a short-term solution. Since the real issues with costs have to do with how controllable the costs actually are. Most expenses—such as rent, utilities, minimum staffing levels, telephone, and payments on leasing computer equipment—are not immediately controllable; they are indirect or fixed expenses. One way to look at these expenses is to ask the question:

"What does it cost every day

to open the door?"

Most everyone will agree that the door to any enterprise must be open every day, in order to conduct any business at all! The issue is not so much a decision on what to cut, but is, instead:

"How do you maintain proper revenue to cover the expenses that you cannot control?"

When revenue declines, fixed expenses stay the same, so you can quickly start losing money—a loss not due to the cost of sales (the direct cost of providing the product, service, or the advertising budget), but due to the fact that the proportion of each dollar of sales to cover fixed-expense increases, as revenue declines.

Money can be lost more quickly in this scenario than when you battle to keep revenue consistent—even if you spend more to create greater income.

Increase Marketing

While this second strategy is not without risk, it has the potential to pave the way to higher profits. Here is why—When you spread your fixed-costs across more revenue dollars, you actually create more revenue to pay for increased marketing costs.

Of course, wasting advertising dollars is stupid in any economy! However, if additional marketing costs firm-up your revenue, you can maintain expenses and get closer to break even or maintain your profit margin.

In fact, some management studies support the notion that companies that do a better marketing job during a recession

emerge with greater momentum, possess a larger market-share, and are more profitable following the recession than those who hunker-down. Simply put, the future growth and profits gained by increasing marketing outweigh the sacrifices of increasing a company's marketing budget.

Of course, marketing, promotional and advertising dollars should always be measured and carefully monitored to determine their effectiveness. However, most small- to medium-sized businesses do not usually make these calculations in any economy, putting them at a great disadvantage when a

recession comes along, because they do not understand where to increase spending.

Managing the Risk

The founder of East Coast Wannamaker's Department store once said, "I know half of my advertising does not work, I just don't know which half."

Confused about how to manage your marketing budget? It is often difficult to assess what part of your marketing dollars to eliminate and which ones to increase. Following are some general suggestions for reconfiguring your marketing budget to squeeze the poor spending—

continued on page 18

Educating Our Future Work Force Economic & Demographic Impacts

A Panel Presentation featuring



Dr. Gary Thomas
San Bernardino County
Superintendent of
Schools



Dr. Virgil Barnes
Superintendent
Ontario-Montclair
School District



Dr. Henry Shannon
Superintendent/
President
Chaffey Community
College



Mathew Holton
Superintendent
Chaffey Joint
Unified High
School District

This panel of distinguished area educators will discuss the current economy and its impact on education in our local areas, as well as how changing demographics are affecting our schools.

Thursday, January 22, 2009 - 11:30 a.m.-1:00 p.m.
Check in begins at 11:15 and program will begin at 11:50

Lunch seminar to be held at John's Incredible Pizza Fusion Room
5280 Arrow Hwy., Montclair

\$15 Chamber of Commerce Members • \$20 Non-Members



Don't miss this informative luncheon.
Space is limited and reservations are required.



Top Colleges and Universities in the Inland Empire

Ranked by 2008 Enrollment

continued on page 21

Institution Address City, State, Zip	Students: Total Enrollment Student-Faculty Ratio	Faculty: Full-Time Part-Time	Type of Institution Year Founded	Tuition & Fees: Calif. Resident Non-Resident	On Campus: Room & Board (Avg. Yearly Cost)	Top Local Exec. Title Phone/Fax E-Mail Address
1. California State Polytechnic Univ. Pomona 3801 West Temple Ave. Pomona, CA 91768	21,190 21:2	559 482	Public, 4-Year and Graduate 1938	\$3,564 \$4,272	\$9,120	Dr. Michael Ortiz President (909) 869-2290/869-4535 www.csupomona.edu
2. University of California, Riverside 900 University Ave. Riverside, CA 92521	18,925 22:1	820 96	Public University 1954	\$2,839 \$9,709	\$13,280	Timothy White Chancellor (951) 827-1012/827-4362 tim.white@ucr.edu
3. California State University, San Bernardino 5500 University Parkway San Bernardino, CA 92407-2397	17,072 22:1	1,100 1,000	Public, 4-Year and Grad. 1965	\$1,350 Per Qtr., Undergrad. \$226 Per Unit+Fees, Non-Res. \$1,513 Per Qtr., Grad.	\$4,185-7,110	Albert K. Karnig President (909) 537-5188/537-7034 akarnig@csusb.edu
4. University of Phoenix 3110 Guasti Rd. Ontario, CA 91761	9,850 10:1	2 489	Private 1976	\$475 Per Unit/Undergrad. \$625 Per Unit/Grad.	N/A	Bill Pepucello President (909) 937-2407/969-2459 www.phoenix.edu
5. University of La Verne 1950 Third St. La Verne, CA 91750	8,328 13:5	194 422	Private 1891	\$26,910 Undergrad.	\$10,920	Phil Hawkey Vice-President (909) 593-3511/971-2294
6. California State University San Marcos 333 S. Twin Oaks Valley Road San Marcos, CA 92096-0001	7,502 22.3:1	228 225	Public 4-Year and Graduate 1989	\$1,825 Per Semester \$2,171 Per Semester	\$5,800-\$8,160 per yr. depending on 10-12 mo. occ. or single/double	Karen S. Haynes President (760) 750-4000/750-4033 www.csusm.edu/cbq
7. University of Redlands P.O. Box 3080, 1200 E. Colton Ave. Redlands, CA 92373-0999	4,317 12:1	214 266	Private 1907	Undergrad \$31,994 Grad. \$30,326	\$10,122	Stuart Dorsey President (909) 748-8390/335-4076 www.redlands.edu
8. Loma Linda University 11060 Anderson St. Loma Linda, CA 92354	4,100 na	2,500	Private/Health Sci. 1905	\$520 Per Unit na	na	Richard H. Hart President (909) 558-4540/558-0242 rhart@llu.edu
9. California Baptist University 8432 Magnolia Ave. Riverside, CA 92504	3,909 16:1	128 85	Comprehensive Private 1950	\$23,500	\$30,070 (Includes Tuition)	Dr. Ronald L. Ellis President (951) 689-5771/351-1808 www.calbaptist.com
10. Chapman University (Ontario Campus) 3990 Concours Dr., Ste. 100 Ontario, CA 91764	2,554 15:1	4 50-60	Private (Non-Profit) 1861 (Orange)	\$345 Per Unit/Undergrad. \$415 Per Unit/Grad.	N/A	Al DiStefano Director (909) 481-1804/481-9510 ont@chapman.edu
11. Western University of Health Sciences 309 E. Second St./College Plaza Pomona, CA 91766-1854	2,399 16:1	184 800	Graduate University of Medical Sciences 1977	Varies by Program \$17,500 - \$28,010	N/A	Dr. Philip Pumerantz, Ph.D. Founding President (909) 623-6116/620-5456 www.westernu.edu
12. Claremont Graduate University 150 E. 10th St. Claremont, CA 91711	2,044 12:1	95 72	Private (Non-Profit) Graduate Research 1925	\$16,849 Per Semester	\$8,500 Per 10 Month Year	Robert Kiltgard President (909) 621-8000/607-7911
13. Pomona College 550 N. College Ave. Claremont, CA 91711	1,522 8:1	178 39	Public 1887	\$35,625	\$12,220	David Oxtoby President (909) 621-8131/621-8671 president@pomona.edu
14. Claremont McKenna College 500 E. Ninth St. Claremont, CA 91711	1,211 8:1	150 21	4-Year Undergraduate 1946	\$37,060	N/A	Pamela B. Gann President (909) 621-8088/621-8790 www.claremontmckenna.edu
15. La Sierra University 4500 Riverwalk Parkway Riverside, CA 92515	1,051 15:1	122 95	Private 1922	\$620 Per Unit/Undergrad. \$570 Per Unit/Grad.	\$2,236 Per Quarter	Randall Wisbey President (951) 785-2000/785-2406 rwsisbey@lasierra.edu
16. Pitzer College 1050 N. Mills Ave. Claremont, CA 91711	1,000 N/A	75 10	4-Year Undergrad., Coed, Private, Liberal Arts 1963	\$35,912 \$29,852	\$10,212	Dr. Laura Trombley President (909) 621-8129/621-8479 admissions@pitzercollege.com
17. Scripps College 1030 Columbia Ave. Claremont, CA 91711	944 10.2:1	80 28	Private/Liberal Arts 1926	\$37,736 \$35,850	\$11,500	Frederick Weis Interim President (909) 621-8148/607-8004 www.scrippscollege.edu

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

For Advertising Information,
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Top Colleges and Universities in the Inland Empire

continued from pg. 19

Ranked by 2008 Enrollment

Institution Address City, State, Zip	Students: Total Enrollment Student-Faculty Ratio	Faculty: Full-Time Part-Time	Type of Institution Year Founded	Tuition & Fees: Calif. Resident Non-Resident	On Campus: Room & Board (Avg. Yearly Cost)	Top Local Exec. Title Phone/Fax E-Mail Address
18. Harvey Mudd College 301 E. 12th St. Claremont, CA 91711	735 9:1	79 10	Private/4 year 1955	\$36,635	\$11,971	Maria Klawe President (909) 621-8000/607-4005 admission@hmc.com
19. Chapman University (Victor Valley Campus) 12421 Hesperia Rd. Ste. C-6 Victorville, CA 92395	630 12:1	3 50	Private (Non-Profit) 1861 (Orange)	\$345 per Unit/Undergrad. \$415 per Unit/Grad.	N/A	Dr. Hough-Everge Interim Director (760) 955-7555/955-7444 vv@chapman.edu
20. Western State Univ. College of Law 1111 N. State College Blvd. Fullerton, CA 92807	450 20:1	22 35	ABA Provisionally Approved Private Institution, 1966	\$15,500 Full Time/ Summer Session \$872/Unit (Non-Resident Same)	\$10,400 (Per Semester)	Maryann Jones Dean (714) 459-1101/441-1748 adm@wsulaw.edu
21. Chapman Univ. (Coachella Valley Campus) 42-600 Cook St., Ste. 134 Palm Desert, CA 92211	350 15:1	13 80	Private 1861 (Orange)	\$345 per unit/Undergrad. \$415 grad.	N/A	David Haigh Director (760) 341-8051/346-4628

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 IEJ.

Retail hubs...

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Wachter, professor with University of Pennsylvania's Wharton Real Estate Department, warn the social and economic impact of empty stores can be devastating.

"One of the biggest consequences [of store and mall closings] is the loss of a sense of community," Bimbrey said. "I am a big believer that malls are an essential part of Americana. A mall is a place where people gather and socialize." In addition, many municipalities are heavily dependent on retailers for the tax revenue and jobs that they generate.

For example, Montgomery County, Pa., gets as much as 50% of its tax revenue from the local King of Prussia mall, said Wachter.

The impact will be felt on local police service, schools and roads, said Bimbrey. The village of North Randall in Cuyahoga County, Ohio, is on the verge of extinction after a challenging economic and competitive climate has crippled business at the Randall Park Mall.

The shopping center, once the largest enclosed mall in the greater Cleveland area, is closing after 32 years. The pain could be far reaching. "The Midwest, California, Florida, Atlanta and Arizona are very vulnerable to a retail recession," said Wachter.

The International Council of Shopping Centers (ICSC), in its most recent forecast, expects that 6,100 chain stores will shutter in 2009, the highest level since 2004 "as the U.S. recession continues to take its toll on the retail sector and its job market."

In 2009, the ICSC estimates that store closings could exceed 3,100 in just the first half of the year. However, the number of potential closings rises exponentially when the firm takes into account both public and private sector businesses.

The ICSC projects that about 148,000 retail establishments - both public and private - will go out of business this year and another 73,000 stores will close in the first half of 2009. The ICSC projects that about 625,000 retail jobs will be eliminated this year "with little change in the pace for early 2009."

Fewer retailers means less competition and fewer places to shop. "Right now everyone is euphoric over the big sales," Bimbrey said. "Once the holiday season is over then we could get this monopolistic situation where the [retail] survivors realize that they don't need to be as competitive on prices."

But not everyone sees a dead mall as a negative development.

"Our country has six times more retail space per capita than any other county," said Ellen Dunham-

continued on page 20

Job Hunting in an Economic Crisis

By Lesa Caskey

The financial sky is falling and you need to get a job. What do you do? You've done all of the obvious exercises of posting your resume on job boards and have submitted your resume to dozens of jobs posted online. You've alerted your network to the fact you're on the market and are actively looking for a new job. Now what?

Don't be so sure you've posted your resume everywhere it should be. There are recruiters and hiring managers who search every job board that exists. Some definitely get more traffic than others, but all of them get some traffic so it's worth your time to register and post your resume with as many as are applicable to your search to gain the most exposure. To briefly review, the big job boards are Jobing.com, Monster.com, HotJobs.com and CareerBuilder.com. But there are literally thousands of others across the country that cater to almost every niche possible—be it by industry such as healthcare, construction or finance or by geographic location; by state, county, region and city. There are job boards specific to people who have a security clearance, people who are of specific ethnic origin, education levels, veteran status and certifications. Do a few searches based on these criteria to find the ones that suit your background and objectives.

Nearly every company you can think of has an employment/careers section on their Web site. You can go to those pages yourself to apply directly to these companies. You can also submit your resume directly to recruiting firms by going to their Web sites. Sometimes you'll be able to submit your resume to a general inbox as opposed to submitting it for a specific job. You want your resume to be in their internal databases for when they conduct searches there. Find out about local job fairs by doing Internet searches and reading the business section of your local newspaper. In fact, you can search for certain news information online using a variety of search engines and tools.

Have you joined some groups online to get and stay connected to what's happening in your world? There are many social networking sites that offer various ways to connect with people. Get online, search for social networking sites, register and explore their unique universes. They mostly all have groups and what happens in these groups is people hear of news and then announce that news to the group. For instance, I belong to

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Economic Forca...

continued from page 5

New York, California and other local governments are struggling with falling revenues for the 2008/2009 and 2009/2010 fiscal years and are unable to counteract this with an economic stimulus of their own. So the most important question for California is: what are the connections between the financial markets in New York and the Main Street economic activity in California? And how will the Wall Street crises impact the duration of the recession and the speed of the recovery?

In this California Report we first try to make sense out of what is happening in financial markets as it applies to California governments, businesses and consumers. Then we breakdown the components of job growth by sector with particular attention to the retail sector. Retail and professional and business services employment have taken over from residential construction and finance as the principal drivers of the current downturn. With respect to retail, the bottom ought to be when consumers come back into the market, and it should be coincident with the bottom in the national economy.

There is no suggestion in the data that we are near that bottom. A good holiday season will speed this along. A decent Black Friday was a good start, but there are many shopping days to go and we are not optimistic about the prospects. The report finishes with the latest California forecast and highlights the course of the recession as it impacts the state economy.

Financial Crisis in New York and Economic Growth in California:

The turmoil in the New York financial markets from Sept. 8 to Nov. 24 has been nothing short of incredible. Obviously California is not immune to the collateral damage from the failure of some of Wall Street's most venerable institutions. But most of the action in the meltdown of financial markets and the intervention of the Feds is unfolding far away from the Golden State. Sorting through the data to ascertain what the scope and magnitude of the impact might be turns out to be something of a walk through a jungle. The soft analytics provided to Congress in support of the TARP plan is but one instance of this.

So, to keep all of this in perspective we want to carefully distinguish between financial instruments which already exist—previously issued loans, bonds, and securities—and newly-issued or about to be issued financial instruments. This is true for interest rates and yield spreads as well. Packages of existing loans, securities, and bonds which carry a variety of ratings from AAA on down are sold in secondary markets and their pricing is followed carefully by market participants and reported in the financial press. But the yield on a AAA rated bond which was initially sold in the easy credit days of 2005 is not the same as the interest rate or yield to be paid by the issuer of a AAA bond in the tight credit markets of 2008. So, all AAA ratings are not alike even though they all are ostensibly of the same credit worthiness.

When all of this is sorted out, we find that nonfinancial, non-real estate, credit-worthy borrowers seem to have credit markets open to them. But, there are not enough of these potential borrowers to make this particular slice of the credit market exhibit tight credit market conditions. Rather, general economic conditions have sharply reduced demand on the part of this class of borrowers. For other than the best credit real estate borrowers, financial borrowers, and for those whose credit is not stellar, the supply of loans has shrunk more rapidly than demand and the credit crisis pinch is felt here in this, the largest segment of financial markets.

It will surprise no one that bank lending conditions have tightened. As is typical in a downturn, banks ration their scarce loan availability with more stringent qualify-

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Five Insiders...

continued from page 6

"In this coming period, we will starkly confront the effects of the sustained deepening of the international financial crisis and pressure as global economic growth clearly slows."

Negative Talk #5: This last comment wasn't from a Chinese official. It was, however, from someone who should be on top of things since his country is one of the key suppliers of natural resources to China. I'm talking about Glenn Stevens, head of the Australian central bank, who said:

"The most striking real economic fact of the past several months is not continued U.S. economic weakness, but that China's economy has slowed much more quickly than anyone had forecast.


"There is every chance that the rate of growth of China's (gross domestic product) is currently noticeably below the 8 percent pace that is embodied in various forecasts for 2009."

Those five insiders have good reason to talk cautiously because the Chinese economy, while still growing at a healthy pace, is getting pulled down by our economy.


Consider these three pieces of economic news from last week ...

1. Chinese exports fell by 2.2% in November, the first time in seven years ...
2. Imports fell by eight times as much, dropping 17.9% in November, and ...
3. Manufacturing output shrunk by a record amount

All those negative comments and sluggish numbers do mean that investors need to be very careful.




TRITON
Communications, Inc.



Please allow us to introduce ourselves: Triton Communications, Inc., a full service telecommunications company. Originally formed in 1981, and incorporated on August 12th 1982. We began as a contractor providing installation service for Rolm of California. In 1985, Triton Communications, Inc. became an interconnect and began to serve its own customers.

We are very proud to say that many of our original customers are still with us today. Please review the list of services and qualifications below. We are certain you will find that Triton Communications, Inc. can be of assistance to you and your company. We have a very well trained technical staff and our installation and service technicians have an average of fifteen years experience each. The following is a list of our services:

- Sales and Service of refurbished (Nortel, Toshiba) & new (NEC) telephone systems and equipment.
- Complete System cabling of voice, data, and computer networking.
- Voice Mail and Paging systems to Video conferencing and Call Accounting systems.
- Providing Local Dial Tone, T1, Long Distance and 800 numbers.
- VoIP solutions.



Aspire

Triton Communications, Inc.
663 Brea Canyon Road Ste. 4
Walnut, CA 91789
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COMPUTER

The Arrival of D-day

By J. Allen Leinberger

D-day arrives on Feb. 17, 2009. That is the day that, after many decades, broadcast television switches from analog to digital broadcasts. Now, if you don't understand the difference, don't worry. It would take a full freshman semester of broadcast technology classes to explain. Suffice it to say, you'll get a better picture.

Or, perhaps, no picture at all.

You see, old style analog TVs, like the one you watched as a kid, won't receive the new signals. Of course, if you have cable TV or a dish, you're OK. If you got a new flat screen TV for Christmas, you're OK. But, if you've been watching the same tabletop set with rabbit ears for the last decade or two, you are going to be disappointed.

Many people who think they are OK may not be. Sure, they have a 50-inch HD set in the entertainment room, but what do they have out in the garage? What do they watch in the bedroom or the home office? What do their kids have in their room or their college dorm?

And let's not forget those handheld sets by Sony Watchman and Casio. None of them are going to work anymore.

You can fix all of that with a converter box. In fact, there is a government discount program to save you money. Check the Website at www.dtv.gov for more information. What it

won't tell you is who will wire the new box up for you. The answer is simple. Ask your kids. Or ask your grandkids. Ask the kid down the block. You may not understand it all, but there is an entire new digital generation out there that gets it.

You might want a new antenna as well, since the new digital picture will be better



than you used to get, but remember this—there is no such thing as an HD antenna. Any antenna that gets you VHF and UHF channels works just as well for HD pictures.

Your antenna, along with your converter box will now give you a better picture, free from lightning interference and other "snow" conditions. The sound will be better also. What it

can't tell you is how reception will be in notoriously "bad" areas of the Inland Empire. (No doubt you've seen all of those tall TV antennas along the 215 in the north end on San Bernardino.)

Of course, except for the converter box, over-the-air programming remains free.

There is yet another alterna-

But wait! There's more. Although the version that I have been playing with, EyeTV 3, is designed for the Mac, it does some wondrous things. You can share your recordings with other Macs on your network. It can capture recordings for video iPods. And it provides even better editing and Wi-Fi access. You can even take a snapshot of one particular frame from a video.

Why, you might ask, do you want to convert your computer to a TV set? One answer is that college student I mentioned earlier. In a dorm you may have room for a computer or a TV, but not both. The same may be true of the home office. The same may be true where you work, if the boss doesn't come around that often. Besides, you used to wonder why you needed Internet access on your computer—or MapQuest.

Video editing equipment has been expensive, but it's getting less so all the time, just like the flat screens and the DVD players. The EyeTV device is less complicated than a larger editor or editing program. Truly, what used to take up a block of floor space in Hollywood can now exist on your computer desk.

EyeTV may not be the answer you need for the digital change on Feb. 17, but now is as good a time as any to consider it.

For more info go to www.elgato.com.



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Public Buy-In Equal's Higher Insured Rates, Lower Costs

A detailed report issued by the Congressional Budget Office comparing health care reform options found that a plan to allow Americans to buy into Medicare before turning 65 would lead to

more people with health coverage and lower costs than private insurance coverage. Download the CBO report: <http://www.cbo.gov/doc.cfm?index=9925>

The CBO studied a limited Medicare buy-in option for those between 62 and 64 years old. The CBO estimates that the annual premium for single coverage in 2011 would be about

\$7,600 including drug coverage. In comparison, a private insurance policy premium for a 64-year-old can easily cost \$12,000-\$16,000 a year not including copays and deductibles and after excluding coverage for those with even minor health problems. In 2006, Medicare spent about \$10,200 on average per beneficiary, which currently includes an older and sicker population than that envisioned by the buy-in program.

"The report emphasizes an important point for policy makers to keep in mind as they grapple with fixing our nation's health care: Medicare provides more affordable coverage because it eliminates the waste and profiteering of the private market," said Jerry Flanagan of Consumer Watchdog. "Polls show that seniors are also happier with their coverage than those of us with private insurance policies because they have better access to health care."

The CBO report did find that the Medicare buy-in program would lead to higher than expected Social Security payments because, due to the program, more Americans over 62 would retire earlier than without the program. Consumer Watchdog said those expenditures, which the CBO found would be "minimal" over the long term, could be erased if the program were expanded to allow any American to buy-in to Medicare regardless of age.

If Medicare also covered the young, the estimated cost per person would plummet. Children in federally subsidized plans cost about \$2,300 a year (including dental), and younger adults fall in the middle.

It is estimated that 34.7% of Americans (89 million people) under the age of 65 did not have insurance for some part of the year during 2006. Ten to 14 million people currently purchase individual insurance policies. These 100 million Americans would benefit from a low-cost, *continued on page 39*

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MANAGEMENT

Build Team Performance Through Individual Meetings

By Joe Takash

While having dinner with my parents at a cozy Italian restaurant, my Dad excused himself to say hello to a former work colleague. As he left the table, I asked my Mom, "What's the one thing you can tell me about Dad that I don't know?" Her response: "I learn something new about your father every single day."

This was on the evening of their 40th anniversary.

People are complex. If you've ever taken a personality assessment test, you know well we all have different propensities, values, drivers, and motivations.

As managers and leaders, how can you get the most out of people in the workplace? What are ways you create cohesiveness and trust? How can you adapt and adjust to different people problems with dynamic solutions?

One highly controllable component is to have individual meetings. They allow you to connect with your employees and build a stronger team, one person at a time.

If you justify not having these because of your hectic travel schedule or too many people reporting to you or the demanding needs of your clients for not having time, you're not the leader you thought you are. If "I do have individual meetings" is your response, good for you. But test your mettle against the steps below to see if there's a nugget or two that may help.

Step One: Designate time on your calendar.

As much as I'd like to say have them at the same time every week or two, that is not always realistic. From personal time to client crises, yes, schedules can be challenging. However, the designation of time and commitment to sched-

ules can instantly build morale and loyalty simply by valuing the development of staff and understanding their challenges and needs.

Watch out for the backfire. Bruce is a senior manager at a successful healthcare company. In a leadership program my firm was conducting, he mentioned that his staff would always bet whether or not he would make their meetings. After a while they stopped betting because they knew the answer. Bruce's message and impact was clear: "Meeting with you is not a priority. Therefore you are not a priority."

Designating time to your staff should be as important as a client presentation. By booking it on your calendar regularly, you can learn, teach and mutually benefit in a non-distracted atmosphere.

Step Two: Be mutually prepared.

To save time and increase productive outcomes, be certain both parties have submitted their intended discussion points and outcomes prior to individual meetings via an e-mail or quick discussion. This is more than just an agenda—it involves objectives, updates, challenges, solutions, and walk-away duties. Having both parties submit this prior to the meeting keeps everyone in the game and allows both leader and team member to be accountable.

As the meeting begins, be sure both parties have the agreed-upon checklist to follow so your schedule is tight and results-focused. It also makes sense to clarify what was exchanged at the beginning of each meeting, so you are both aligned with a roadmap. This framing can allow for quick additions or adjustments.

Step Three: Make personal connections every few meetings.

All too often, the only issues discussed in group and individual meetings are processes, procedures and quotas. Understandably, it is, in fact, a business meeting. But you're meeting with people who are driven by personal goals, values and passions. People have a need and a right to be asked how they are doing. Otherwise, crucial areas for performance growth may be ignored.

Let's say you had individual staff meetings once a month, but once every three to four meetings, you asked some or all of the following questions and did every check points on their answers:

- What are you motivated by?

- What's the biggest challenge you're facing?

- What can I do to help you bring your performance results to the highest level?

- What are your aspirations or goals over the next couple of years?

Many leaders don't ask these type of questions because they lack awareness or view these as unnecessary, or they make wrongful assumptions that they know the answers. But the misalignment between what leaders believe employees want and need, versus what they actually do, is frighteningly pervasive.

In group meetings, these questions can be too intimate and personal. One on one, these give a team member a chance to open up, be heard and educate you on how you can lead him or her to a performance where

everyone wins.

Step Four: Document and follow up.

Many leaders are influencers and drivers. If you're one of these, beware. You may be charming, enthused and consensus building, but that can all be lost if you don't keep your word. When team members bring an idea or ask for support on issues and you don't follow through and get back to them on issues discussed, you can erode trust and team dynamics.

Unfortunately, many leaders do not intend to hurt or offend team members. They simply don't capture, confirm and clarify what was exchanged. (This is not to say team members are not responsible, but this is about what you can do to be better in leading people for results).

It is important to review and clarify what was discussed at the end of each meeting to align accurate understanding. Then, create joint accountabilities for follow up so all parties know the timeline and deliverables due and on which date. This discipline keeps positive growth in perpetual forward motion. Key behaviors here are timely follow through and response. Or, as we've all heard, "Do what you say you're going to do, when you say you're going to do it." Simple but profound.

Bonus Step: Get feedback on your leadership.

It's funny how annual reviews offer the boss authorization to evaluate us, but doesn't apply the law of reciprocity. It may be a checked box in some HR circles, but the truth is most bosses don't get the truth.

Individual meetings provide you an opportunity to create a safe atmosphere, one team member at a time, and get vali-

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Economic Forces...

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ing conditions. Since the financial crisis was generated by the housing downturn, and about 2/3 of bank loan portfolios are in real estate, a rapid response in bank lending conditions was expected. At the same time, a collapsed market for home sales diminished the demand for residential financing.

Interestingly, consumer interest rates have recently fallen. Mortgage interest rates, home equity line of credit interest rates and auto loan interest rates are down from a year ago. The decision to purchase Fannie and Freddie mortgages on the part of the Federal Reserve Tuesday of Thanksgiving week has pushed these rates down further. So in fact the lack of demand by potential consumer borrowers who can meet today's standards relative to the available supply of residential mortgage credit has put downward pressure on interest rates. And this is really a chicken and egg problem—housing demand falling like a rock caused the credit crisis, and the credit crisis caused lenders to be unwilling to make real estate loans to all but the best customers. So this aspect of the credit crisis, whether the crisis caused the fallout in California or the fallout caused the crisis may, be in the eye of the beholder. But clearly there exists an open credit market in California.

The same is true for non-residential real estate. The December Allen Matkins/UCLA Anderson Forecast Office Market Survey clearly reflects this. Panels from the major markets in California reported that higher threshold rates of return and larger equity participation levels are being required for funding. To be sure, there are cases, particularly in some of the tighter markets, where the perception of the risk of a project on the part of the investors is lower than that of the potential lenders, and as a consequence, the investors are finding the credit markets are not open to them. However, diminishing prospects for non-residential structures, in particular retail and industrial projects, has caused the demand to fall rapidly. But, commercial real estate is a market where both the demand and supply of lending dried up at about the same time.

In terms of the stock of loans however, financial institutions still hold large portfolios of performing California residential and non-residential loans, and in spite of the rash of defaults, the outstanding amount of credit is not diminished much. Single family residential mortgages held by banks in the 12th Federal Reserve District which includes California were \$342B, up from \$324B a year earlier.

Some, or perhaps much of this increase represents homeowners drawing on previously approved home equity lines of credit, but some is undoubtedly supporting the new, albeit diminished, number of transactions which took place over the last year. For non-residential structures the outstanding stock in the 2nd quarter was \$172B. This also represents an increase in the stock and is partially related to previously approved loans. Managing the risk of these large, previously generated portfolios has an indirect and deleterious effect on the willingness of lenders to make other types of loans.

With respect to industrial and commercial loans the situation is slightly different. The credit crisis was not caused by slack demand in the commercial and industrial sectors. Indeed these sectors held up remarkably well prior to last September. Beginning in the 2nd half of 2007 credit conditions for commercial and industrial borrowers began to tighten and they have continued to tighten since that time. But, unlike the recession of 2001, loan demand did not diminish by much. This is perhaps because interest rates were falling even as credit conditions tightened.

The stock of commercial and industrial loans held by U.S. banks has increased in the last 12 months. In the 12th district, the stock diminished slightly, but this may only be reflective of the large presence and financial stress that Wachovia and WaMu experienced, or it may be somewhat anomalous.

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In Fontana, Oltmans Construction Company recently completed an \$11 million corporate HQ facility for Door Components Inc. on a five-acre parcel of land at 7980 Redwood Ave, just east of I-15 and north of I-10. The facility, which consolidates two company sites in nearby Rancho Cucamonga, features an intentionally skewed design that offers a dramatic canvas for the company's cutting-edge building products while at the same time advances the latest technologies in seismic stability and energy efficiency. Door Components recently took occupancy of the facility, where roughly 160 people will be employed. Established in 1981, the company manufactures hollow metal doors and frames along with stainless steel door frames and window frames. The concrete tilt-up, 93.2k-sq.-ft. build-to-suit structure includes 13,000 sq. ft. of two-story office space, 11 dock-high loading positions and 30 feet of minimum warehouse clear height. WLC of Rancho Cucamonga designed the interior spaces, while Irvine-based HPA Inc. was the project architect.....Construction has just been completed on a new six-story, 160,000 sq. ft. Class A office tower located at 4160 Temescal Canyon Road in Corona, within the master-planned community of Dos Lagos. The building, which broke ground in February 2007, is presently completing the LEED registration process, with certification anticipated shortly. It is the first of three buildings planned for Lakeshore Plaza, a project that will ultimately total 473,000 sq. ft. and is situated adjacent to The Promenade Shops at Dos Lagos retail center. Irvine-based Timberline Commercial Real Estate is the project's developer in partnership with the Dos Lagos master developer, SE Corp. The architect for the property is Ronald Frink Architects, with venerable OC builder Snyder Langston on board as the general contractor.....In Ontario, a 47,300-sq.-ft. multi-tenant industrial and office business park was acquired in a \$5.6 million (\$118/sf) investment transaction. The property, Airport Tech Center, consists of four buildings located at 59 South Miliken Avenue and 4335, 4355 and 4405 East Airport Drive, near to I-10, I-15 and Ontario International Airport. The business park is 80 percent occupied and is situated near several retail amenities including the Ontario Mills Mall. It offers a variety of unit sizes, office and showroom configurations and is well suited to accommodate a variety of uses and tenant expansions. Alan Pekarcik and Dan Vittone of Voit Commercial Brokerage represented the seller, Essex Realty Management. Douglas Wells of Penta Pacific Properties handled matters for the buyer, LBSW LLC.....AEP Industries, a manufacturer of over 15,000 types of multi-purpose and flexible packaging films, signed a long-term lease for 143,900 sq. ft. of industrial space in the city of Chino. The 88-month transaction has a total value of about \$7 million, or \$0.55/sf/mo. AEP's new building is at 6949 Bickmore Ave., east of the 71 Freeway and just a few blocks southwest of Chino Airport, within Watson Commerce Center Chino. It will serve as an expansion facility to AEP's existing Chino headquarters on Monte Vista Ave. AEP's space is within a larger 265,300-sq.-ft. building and features 25 trailer storage spaces, concrete truck courts, and abundant clerestory glass. The building allows for easy access to major area freeways including Highways 71 and 60, I-15, as well as Ontario International Airport. Currently, more than 848,000 sq. ft. of the 1.3-million-sq.-ft. master-planned Watson Commerce Center Chino has been leased. Chuck Belden of Cushman & Wakefield represented AEP Industries in the trans-

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Growing in a...

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1. Reduce your Yellow Pages advertising. Far fewer people use the phone directories than just a few years ago. So, if you have a 2" ad, cut it to a 1" ad, and refer people to view your Website for complete details. Don't eliminate your listing from multiple directories; just reduce the cost in each one.

2. Maintain the frequency of newspaper and magazine advertising, but cut the ads' sizes and direct readers to your Website. Most advertising is not large enough to sell your company. By sending potential clients to your Websites, you are allowing them to view your entire company. Send prospects directly to your company's Web page where the specific product is offered, and offer a coupon for those who call from the Website, or who e-mail you directly.

3. Shorten radio and TV ads in the same way. Always refer viewers to your Website, or give them keywords where your Website shines. Again, do not completely pull your ads from media that may be important.

4. Your Website is a strong marketing tool. By now, you can see that I highly recommend a Website. Put additional money into the site to make sure it is competitive with your competitors, and that it adequately tells "your unique story" - why people should buy from your company over that of your competitors.

5. Absolutely buy keyword and pay-per-click advertising. If you are not already doing this, you are missing the greatest land-rush since Oklahoma! This is a measurable media and you should be able to tell exactly how many people come to your site, and are interested in what you have to sell. Your Website is integral to the process. Select a

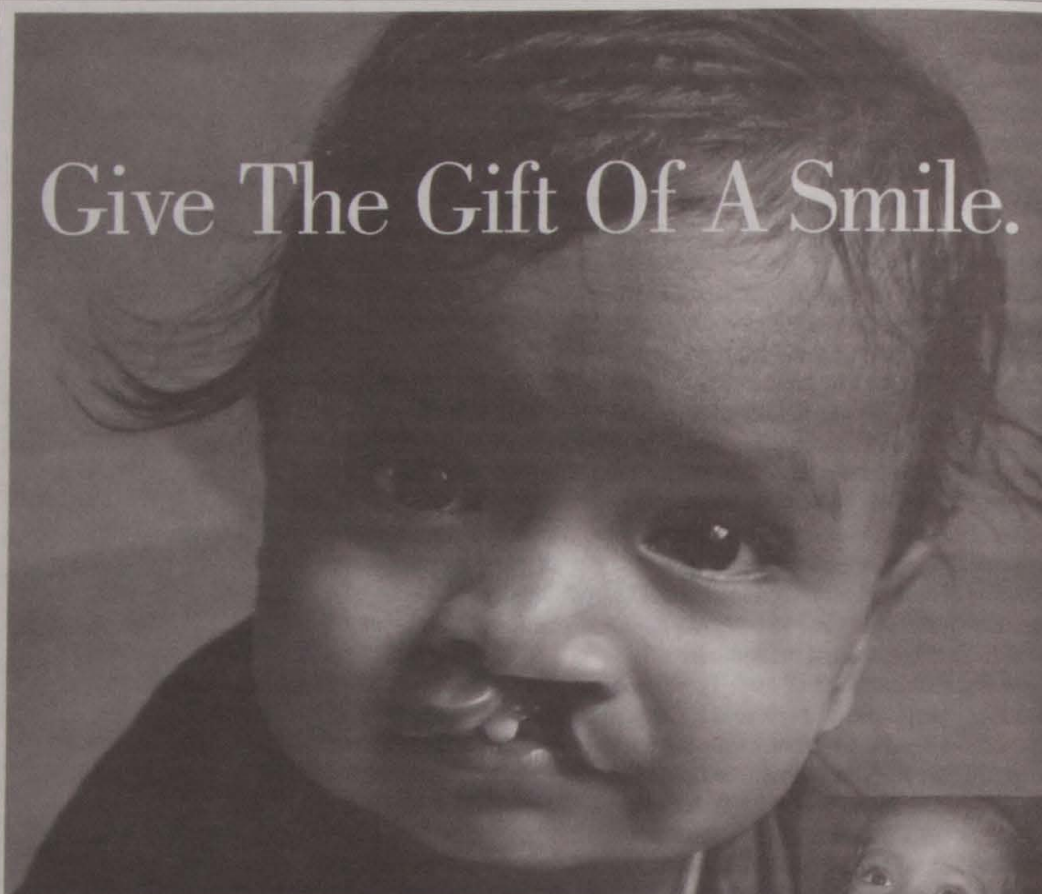
marketing-experienced Web company, because building pages that lead to a goal (sale of inquiry) is not typical for most Websites, which frequently operate more like a billboard than a sales tool.

6. Understand your response ratio. If you execute direct mail correctly, you

already know how many calls you receive from direct mail campaigns. The rule of thumb is from .5% to 1% response. Calculate your costs for direct mail, and compare against an average sale. The cost for the entire mailing should be covered by one sale (due to the hope of new customers and additional purchases).

If you have a one-time sale, the cost should be about 10% of an average sale. In all cases, be sure to push them to your Website, as well. Try a Web-only offer (where a discount is used) to lure them to the Website. You should get more Web visitors that you receive calls, because people do not

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

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Urge State Leaders to Adopt Flexible Scheduling, Clearer Meal/Rest Period Rules

The California Chamber of Commerce is urging employees and employers to contact Governor Arnold Schwarzenegger and state legislative leaders and ask them to adopt legislation that would allow greater flexibility in individual employee work sched-

ules and simplify meal/rest period requirements. On Nov. 6, Governor Schwarzenegger called a special session of the Legislature and proposed a combination of cuts, taxes and economic stimulus measures to address a budget deficit now estimated at

\$11.2 billion. The Governor's proposals called for providing overtime exemptions and allowing more flexible work schedules to increase productivity to keep high-paying jobs in the state, as well as clarifying meal and rest period rules to save businesses litigation

costs.

Flexible Work Schedules

The CalChamber believes more flexible work schedules will not only help employees deal with family matters and save on commute costs, but also reduce traffic and greenhouse gas emissions.

Under current Labor Code Section 511, and following the Industrial Welfare Commission wage orders, employers may institute alternative work schedules only if a super majority of affected employees agrees to the arrangement by secret ballot. Then, all employees in the work unit are subject to alternative scheduling.

Therefore, more than one schedule is prohibited without repeating the voting process, and an employee does not have the option to return to a traditional workweek schedule without the secret ballot process taking place again.

"Any deviation from the rigidly controlled process voids the election and subjects the employer to potential lawsuits that can seek up to three years of back overtime pay for affected workers," CalChamber policy advocate Marti Fisher explained. "This effectively eliminates most

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2009 EDITORIAL SCHEDULE

EDITORIAL FOCUS	SUPPLEMENTS	LISTS
February • Commercial R.E. Developers • Residential Real Estate • Architecture/Land Planning • Redevelopment	• 2009 Economic Forecast • Building and Development-Who's Building • Business Banking	• Banks • Commercial/ Industrial Contractors • Residential Builders • Architectural Engineering, Planning Firms
March • Major/MultiEvent Venues • Financial Institutions • Health Care	• Environmental • Executive Education • City Economic and Demographic Data	• MBA Programs • HMOs/PPOs • Residential R.E. Brokers • Women-owned Businesses
April • Meetings & Conventions • Airports • New Home Communities • Malls & Retail Stores	• Women Who Make a Difference • Meetings/Conventions • Travel/Hotels/Tourism • Commercial R.E. Brokers • Small Business Handbook	• Indian Gaming • So Cal Vacation Spots • Hotel Meeting Facilities • Travel Agencies • Visitors and Convention Bureaus
May • Economic Development (Riverside Cty.) • Marketing/PR/Media Advertising • Insurance Companies	• Women-owned Businesses • Human Resource Guide • Chambers of Commerce • Who's Who in Law	• Environmental Firms • Employment/Service Agencies • Law Firms • Dental Plans • I.E. Based Banks
June • Financial Institutions (1 st Quarter, '09) • Travel and Leisure • Employment Agencies • Home Health Agencies • Economic Development (San Bernardino County)	• Health Care & Services • High Technology • Golf Resorts • Senior Living Centers • What's New in Hospital Care	• Hospitals • Savings and Loans • Motorcycle Dealers • Medical Clinics
July • Manufacturing • Distribution/Fulfillment • Credit Unions • Event Planning • High Desert Economic Development	• Marketing/Public Relations • Media Advertising • Casual Dining • Building Services Directory • Cities of Irvine and Newport	• CPA Firms • Commercial Printers • Ad Agencies/Public Relations Firms • Largest Insurance Brokers • SBA Lenders • Staff Leasing Companies Serving the I.E.
August • Personal/Professional Development • Employment/Service Agencies • Health & Fitness Centers • Caterers	• Environmental • Expansion & Relocations • Women in Commercial Real Estate • Who's Who in Banking	• Largest Companies • Small Package Delivery Services • Tenant Improvement Contractors • Credit Unions
September • Mortgage Banking • SBA Lending • Independent Living Centers	• Health Care & Services • Airports • Golf Guide to Southern California • Who's Who in Building Development	• Largest Banks • Largest Hotels • Golf Courses
October • Lawyers/Accountants-Who's Who • HMO/PPO Enrollment Guide • Economic Development Temecula Valley • Financial Institutions (2nd Quarter, '09)	• Telecommunications • Office Technology/Computers • International Trade • Holiday Party Planning	• Internet Services • Long Distance/Interconnect Firms • Copiers/Fax/Business Equipment • Private Aviation
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 (3 rd Quarter, '09) • Top Ten Southern California Resorts • Temporary Placement Agencies	• Health Care • Professional Services Directory	• 2010 "Book of Lists" • Business Brokerage Firms

Economic Forca... Nevertheless, while credit has been allocated by financial institutions much more carefully, the credit crisis up to and including early September did not seem to result in California companies with decent credit being unable to obtain new loans.

The same availability of credit appears in the data for state, municipal and governmental district bonds from California and for short term commercial paper. California's governments are active issuers of bonds to cover infrastructure, revenue shortfalls, and the timing of tax collections. Although yields rose, there is no evidence in the volume of bond sales by California's governments of credit markets being closed.

A similar story appears for California businesses issuing commercial paper as bridge loans. Companies with AA ratings were able to obtain short term loans and loan rates for these short term loans fell with the falling Fed Funds rate. Financial institutions and non-financial companies with lesser credits did see a credit crunch in September. For these borrowers, the amount of short term commercial paper loan volume processed dropped and short term interest rates increased dramatically.

Critically important to California's growth future are the small firms which develop in California's knowledge communities. These are "no-credits" in the sense that they do not have an extensive track record and are selling the prospect that their innovations are going to be generating superior returns. Their financial market is the Venture Capital market, which draws its resources from some of the same wells as the melted down Wall Street firms. Fully half of the venture capital invested in the U.S. goes to innovative new California firms.

As with commercial and industrial loans, there is no dramatic evidence of a credit crisis for these firms. The amount of venture capital invested in the 3rd quarter was down, but not by much. This contraction has been explained as due more to the inability of venture capital firms to exit previous investments through IPOs rather than an unwillingness to lend or a slack demand for these funds. As a consequence of the problem of exiting previous investments, VCs are conserving cash through fewer deals and larger reserves. Thus the credit crisis has had an indirect moderate impact on VC investments in California, but the VC market has remained open.

What does all of this mean for the future? First, the road from Wall Street to El Camino Real is long. Events affecting national financial markets have affected California's non-real estate, non-financial lending markets, but today's California markets are as much about a lack of demand for finance as they are about a lack of supply. As the housing market stabilizes and real estate assets on the books of lenders have a bit more certainty with respect to their values, lender's reticence to provide other kinds of loans will abate.

At the same time, critical borrowing such as governmental borrowing (the city of Vallejo and perhaps some Central Valley cities excepted) and start-up company borrowing will not be an impediment to renewed growth when the housing and consumer led slow-down is behind us. So for all the fits and starts of economic policy out of Washington and the collateral damage that goes along with uncertain economic policy, it appears that there has been success in keeping critical financial markets open. However there is a fly in the ointment. If financial markets continue to implode, and money ceases to be available for commercial loans, commercial paper bridge loans, state and local finance and venture capital then all bets are off.

Labor Market Update: It's No Longer All About Housing

From August to November labor markets in California changed radically. The continued soft employment picture in housing related employment—residential construc-

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Retail hubs...

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"We're just cannibalizing our existing stores by building more stores even when sales aren't increasing," she said. "We were long due for a retail correction and we're going through it now."

Dunham-Jones said big-box enclosed malls have become a dying breed as more shoppers prefer going to shop at strip malls or "lifestyle" open-air malls. "The good news is that this isn't the first time we'll see dead malls," she said. In an upcoming book, "Retrofitting Suburbia," co-authored by Dunham Jones, she's included case studies of more than 100 places across North America that have turned dead malls or big-box stores into thriving community centers.

What's needed, she said, is for the public and private sector to be opportunistic and develop the 100 acres of prime mall space for mixed community use like schools, libraries and new housing.

John Norquist, a former mayor of Milwaukee who now lectures on urban planning, agreed with Dunham-Jones. "There's no disgrace in a dead mall," Norquist said. "In Milwaukee, we had one department store, Boston Store, in the downtown area. When that went away and the rest of retailing went into the suburbs, we focused in developing the empty space into housing and I gave fast permits."

Norquist rationalized that more housing would eventually attract more retailing. "Milwaukee opened up for [retail] business in 2001 and it's continued to grow," he said.

But Wharton's Wachter remained unconvinced. She said any talk of redevelopment in this environment is "unrealistic."

"Everything that has been suggested needs funding. There's no money for these adaptive reuses [of retail space] for communities," she said Bimbrey's criticism was somewhat harsher. "It's human nature to put a positive light on a bad situation," he said. "It's just a case of hope springs eternal."

Next month the Inland Empire Business Journal will take an in depth look at Dos Lagos in Corona, Montclair Plaza in Montclair, Carousel Mall in San Bernardino as well as Ontario Mills and Victoria Gardens in Rancho Cucamonga.

Jones, director of the architecture program at Georgia Institute of Technology.

**"SPOTLIGHT ON MEMBERS"
NETWORKING BREAKFAST**

January 15 - 7:30 a.m.

- Connect with lots of potential customers who support fellow Chamber members
- Monthly updates from City of Montclair Department Heads
- Updates on what's happening at Montclair Plaza from the General Manager
- Networking Bonanza Events
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- Promotion table for your business literature (please take with you when you leave)
- Everyone will get a chance to introduce themselves and their business.

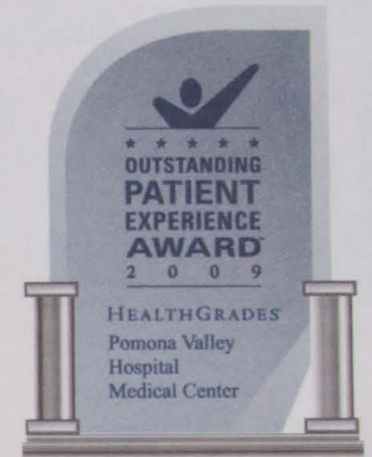
Spotlight
Volatility in the Stock Market
Jeff Fuller, Ameriprise Financial Services

City Spotlight
Montclair's Risk Management & Liability Claim Practices
Gary Charleston

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Montclair Chamber of Commerce
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Exit strategies urged for entrepreneurs

By Ryan Carter

Royce Stutzman knew several years ago that as baby boomers began retiring, they would need advice on how to unload their businesses.

As an accountant, his clients kept asking about it. Stutzman is president and founder of Exit Transition Strategies LLC in

Glendora.

The problem was, his clients were asking others, too, and getting different answers from accountants, lawyers and bankers. "They would end up sitting there and doing nothing," he said.

But the stakes of doing

nothing are high, said Stutzman, an accountant who ultimately made business exiting strategy—the logistics of turning over a business—his business.

Business owners who don't plan well for exiting their business could find themselves losing it and getting nothing for it.

Or, having a chance to save it, they lose the attraction from buyers because bad planning led the firm to near bankruptcy.

As the economy slogs through a deep recession, planning is vital, Stutzman said.

"It's a tough market out there—buyers are more demanding than ever before," he said. He offered a few tips for business owners looking to exit their companies with something to show for years of hard work. His advice is designed to enable exiting owners "to build the story" of the business and ensure they can get maximum value for it.

Plan. Research shows that 25 percent of business owners have planned or researched how to unload their business—or whether the business is even viable in a new market.

Use this time. In the current economic climate, many business owners, uncertain about their futures, decide to wait before they unload the enterprise, Stutzman said. You may have to work a little longer, he added. "But that's the time when I think those owners who have not done anything have an excellent opportunity to get their shop in shape," he said.

Ask questions of yourself, to look good for a potential buyer. "Owners almost carry marginal employees too long," Stutzman said. "Do I really need to have this cadre of people? What's the culture of the business?"

Plan for afterward.

"What are you going to do when you don't have the business anymore?" Stutzman said. That's the most difficult issue for entrepreneurs, he said. What to do with the business was something Bill Hughes, 80, and his wife, Lydia, grappled with before high rent forced them to either move their Morrissey's Catholic Gifts business from Uptown Whittier or close.

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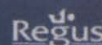
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Taxes are...

continued from page 3

tion spending.

HOW IT WORKS:

The first part of the plan is a quarter-cent sales tax hike that will bring in the state an estimated \$1.6 billion in the next fiscal year.

At first blush, that would seem to require a two-thirds vote. But Democrats insist that technically they won't be voting to raise the tax. Instead, they will be voting simply to stop paying that amount to local governments. With that money not flowing, local sales taxes have a trigger to automatically rise—of a percent. So the move is a de facto tax hike and the state saves money by not paying local governments.

The second part of the equation is just as complex.

In a single bill, Democrats will eliminate the sales and excise taxes on gasoline and replace those taxes with higher income taxes, sales tax and an oil severance tax. The total revenues collected will turn out the same in that bill. But the Democrats will then vote on a different piece of legislation to replace the old gas sales and excise taxes (which only went to transportation needs) with a gasoline "fee," to be set at 39 cents per gallon.

Because they are raising a "fee" and not a "tax," Democrats believe (and they say their lawyers have approved) they can do this with a majority vote. (ED NOTE: Would everyone who wants to pay an additional 39¢ "fee" per gallon of gas rather than the current 26¢ per gallon tax please raise your hand. If this fee had been in place in June or July 2008, we could have paid an average \$4.74 per gallon rather than the \$4.61 we did pay.)

In 1997 the California Supreme Court was asked to define the difference between "taxes" and "fees" While they had not faced the issue before that, a number of California Appellate Court decisions were on point.

They wrote that if revenue is the primary purpose, and regulation is merely incidental, the imposition (of a fee) is a tax, but if regulation is the primary purpose, the mere fact that revenue is also obtained does not make the imposition a tax. In addition to all that, Democrats also plan to implement a new 3 percent income tax withholding on businesses that do independent contracting. This is not a new tax; the state is simply collecting the money earlier. It will result in \$2 billion additional money in 2009-10 but will not be a long-term source of revenue.

All told, Democrats say the package will raise \$9.3 billion in revenues.

CUTS

The Democratic leaders said

the package will contain the same cuts the Legislature rejected on Nov. 25.

K-12 Education: roughly \$4 billion, including the current year and 2009-10. The state's biggest expenditure would take the biggest hit in the budget outlined by Assembly Democrats.

Community colleges: \$200 million over two years University of California and California State University: \$264 million over two years

Personnel: \$657 million over two years. How this cut would be distributed - layoffs, furloughs, salary freezes—would be determined by various agencies and bargaining units. Cuts of \$240 million in the current year and \$417 million in 2009-10.

SSI/SSP grants: \$600 million over two years. This would take back scheduled federal increases for cost-of-living for low-income aged, blind and disabled scheduled for 2009.

CalWORKS: \$100 million from cost of living suspension. Cost-of-living adjustment (COLA) would be suspended for the state's welfare program.

Regional Centers: \$112 million over two years from cuts to regional centers. There would also be a 3 percent cut to regional centers across the state, saving \$40 million in the current year and \$72 million in 2009-10.

continued on page 36

New Economic Relief Act benefits Seniors and Employers

The economic downturn and mounting stock market losses are shrinking retirement accounts and impeding employers' ability to meet pension funding requirements. The Worker, Retiree and Employer Recovery Act of 2008 (WRERA) is designed to help seniors recover some of the value their retirement accounts have lost this year and ease employer pension funding requirements that could have forced businesses to make large pension fund contributions at a time when cash is in short supply. In addition, the act "corrects" several technical provisions of the Pension Protection Act of 2006 (PPA).

Excise tax affecting seniors suspended

Due to the steep drop in the stock market during the past several months, you likely have found that the value of your retirement plan has plummeted, too. Many seniors have been particularly hard hit because of rules stipulating that those age 70½ or over generally must take required minimum distributions (RMDs) from their IRAs, 401(k)s or other tax-deferred retirement plans each year. Failure to withdraw the RMD in any year could result in a 50% excise tax on the shortfall. The RMD for a given year is the balance as of Dec. 31 of the prior year divided by a factor based on age. As a result, those having to take RMDs in 2008 have had to base their withdrawals on Dec. 31, 2007, values — which in many cases were considerably higher than current ones. This requirement has caused them to take larger RMDs than they would have based on current values. These relatively larger withdrawals, combined with the drop in market value of the assets remaining in their accounts, have left many seniors with significantly reduced retirement funds. WRERA temporarily suspends the RMD excise tax for 2009 for IRAs as well as all defined contribution plans, including 401(k), 403(b) and 457 plans. This gives seniors the option to keep remaining funds in their plans for another year without incurring a tax penalty — providing time for their investments to perhaps recoup recent losses. This provision applies to all individuals age 70½ or older, regardless of their retirement plan's account balance or whether the plan has incurred any losses.

Seniors, of course, still have the option of withdrawing funds from their plans if they need the money. But even before the recent stock market volatility, many have preferred to withdraw only the RMD to maximize continued tax-deferred growth. And now, thanks to WRERA, they can choose not to withdraw at all — at least in 2009.

Employer pension funding requirements eased

The economic downturn has also greatly affected employers' ability to fund pension plans. WRERA eases the pension funding requirements enacted in PPA. Here are some of the key changes for:

Single-employer plans. Under PPA, employers were required to increase funding for single-employer pension plans to 100%, from 90%, over a seven-year period. The target funding level is 92% in 2008 and 94% in 2009. The penalty if employers didn't reach those benchmarks had been that they must immediately fund the plan 100%. Under WRERA, employers who can't meet these requirements must make subsequent contributions only up to the target for that year, rather than hit the 100% target.

Multiemployer plans. WRERA offers relief for multiemployer pension plans that are "endangered" or in "critical status." PPA provided funding restrictions for these plan types, and the new law eases those restrictions. Specifically, the act allows plan sponsors to elect to temporarily freeze the status of certain multiemployer plans at the funding status held during the previous plan year. This covers plan years beginning on or after Oct. 1, 2008, and before Oct. 1, 2009. Also, if the plan was "endangered" or in "critical status" the preceding plan year, it isn't required to revise its funding improvement plan or schedules until the following plan year.

Allowing non-spouse beneficiary rollovers now mandatory

WRERA makes it mandatory that, beginning after 2009, qualified retirement plans, 403(b) plans or 457 plans allow non-spouse beneficiaries of a deceased participant to roll over their balance directly to an "inherited IRA." PPA had made this a permissible option, but not a requirement.

Know how WRERA affects you

Even though WRERA's main provisions are relatively simple, knowing exactly how they affect you and what to do about them is a more complicated matter. To find out, please contact your tax advisor.

Hotel Suites in the Inland Empire

Ranked by Total Number of Suites

continued on page 26

Hotel Name Address City, State, Zip	Number of Suites	Rate Range * May be Seasonal	Year Built Yr. Renovated	Owner Headquarters	Number of Employees	Amenities	Top Local Executive Title Phone/Fax E-Mail Address
1. Hyatt Grand Champions Resort 44-600 Indian Wells Lane Indian Wells, CA 92210	580	\$200-800	1986 2006	Grand Champions LLC Greeley, CO	400	B,C,E,FP,G,GS,H,I,L, N,P,R,T,W,	Allen Farwell General Manager (760) 341-1000/674-4382 afarwell@hyatt.com
2. Sheraton Suites Fairplex 601 W. McKinley Pomona, CA 91768	247	\$129-229	1992 2004	L.A. County Fair Assoc. Pomona, CA	200	B,FP,N,C,D,CB,CG, CR,I,R,F,L,H,CH,W,X,P	John Gilbert General Manager (909) 622-2220/622-1028 john.gilbert@sheraton.com
3. The Residence Inn by Marriott 2025 Convention Center Way Ontario, CA 91764	200	\$99-299	1985 2007	Island Hospitality Palm Beach, FL	56	CB,CH,X,I, FP,N,P,CR,H,W F,T	Frank Palacios General Manager (909) 937-6788/937-2462 ontariogm@ih-corp.com
4. Embassy Suites Palm Desert 74-700 Highway 111 Palm Desert, CA 92260	198	\$99-269	1984 2008	Shamrock Hostmark Shaumburg, IL	100	H,C,R,I,L,CB,CH,T, F,P,G,B,FP,N,GS,R	David Hirsch General Manager (760) 340-6600/340-9519 david.hirsch@hilton.com
5. Hyatt Regency Suites P.S. 285 N. Palm Canyon Dr. Palm Springs, CA 92262	193	\$79-600	1986 1991	GGG Co. Ltd. Hotel Holding Division in California	150	B,FP,N,C,P,GS, R,C,R,I,H,F,L,W,X	David Hill General Manager (760) 322-9000/969-6005
6. Ayres Hotel & Suites 1945 E. Holt Blvd. Ontario, CA 91761	167	\$109-199	1994	Ayres Hotel Group Costa Mesa, CA	50	B,CR,R,X, CB,F, Eve. Social Hr., In-Room Refer., Microwave, H,N,FP,CH,P,I	Abdul El Mekhgiange General Manager (909) 390-7778/937-9718 www.ayreshotels.com
7. Country Suites by Ayres 1900 Frontage Rd. Corona, CA 91720	164	\$119-169	1998 2003	Ayres Hotel Group Costa Mesa, CA	28	FP,N,P,CH,H,CR,W,F, Cardio Fitness Room, Comp. Full Breakfast/Eve. Refreshments, In-Room Refer., Microwave	Greg Eimenman General Manager (951) 738-9113/738-9182 geimenman@ayreshotels.com
8. Wyndham Palm Springs 888 E. Tahquitz Canyon Way Palm Springs, CA 92262	158	\$119-249	1987 2004	Highland Hospitality McLean, VA	150	B,C,CR,F,FP,GS, H,I,L,N,P,R,S,W,X	Duane Rohrbaugh General Manager (760) 416-2914/416-2900 drohrbaugh@wyndham.com
9. Best Western Inn Suites 3400 Shelby St. Ontario, CA 91764	150	\$89-169	1990 2007	Inn Suites International Phoenix, AZ	67	CB,CR,P,CH,L FP,GS,H,I,N,R,X	Dennis Monte Regional Manager (909) 466-9600/941-1445 dmonte@innsuites.com
10. Ayres Suites at the Mills Mall 4370 Mills Circle Ontario, CA 91764	138	\$109-179	1998 2004	Ayres Hotel Group Costa Mesa, CA	50	B,CR,R,X, Comp. Breakfast/ Eve. Social Hr., In-Room Refer., Microwave	Carlos Mendoza General Manager (909) 481-0703/484-2601 cmendoza@ayreshotels.com
11. Shilo Hilltop Suites and Conv. Center 3101 Temple Ave., Pomona, CA 91768	129	\$109-169	1992	Mark S. Hemstreet Portland, OR	45	B,P,ST,C,R,W,CB,H,R, CR,I,F,X,L,S,A, N,SD,FP,OC,SR	Heinz J. Gehner General Manager (909) 598-7666/598-5654 heinz.gehner@shilohilltopinns.com
12. Country Inns & Suites, by Carlson 231 N. Vineyard Ave. Ontario, CA 91764	120	\$89-204	1987 2002	Cambridge Group Ontario, LP	32	FP,CB,CH,X,P,CR,N,H,I Full Kitchens, Eve Social Hour	Pamela Rivard General Manager (909) 937-6000/472-9010 pamela.rivard@countryinns.com
13. Towne Place Suites 9625 Milliken Ave. Rancho Cucamonga, CA 91730	112	\$129-149	2005	Campbell Lodging Brea, CA	na	B, K, CB, CR, F, FP, GS, H, I, L, N, P, S, W, X	Michelle Levonius Sales Manager (909) 466-1100/466-1101 cmpm047@cmpm.net
14. Country Side Suites (by Ayres) 204 N. Vineyard Ave. Ontario, CA 91764	107	\$69-205	1991 2001	Ayres Hotel Group Costa Mesa, CA	30	FP,N,P,CR H,W,CH,X	Elizabeth Velasco General Manager (909) 937-9700/937-2070 evelasco@ayreshotels.com
15. Palm Springs Hilton Resort 400 E. Tahquitz Canyon Way Palm Springs, CA 92262	71	\$81-325	1981 1990	The Walters Co. Beverly Hills, CA	210	FP,N,C,P,T,F,GS,L,LX, CR,H,N,R,T,W	Aftab Dada General Manager (760) 320-6868/320-2126 aftab.dada@hilton.com
16. Marriott's Desert Springs Resort & Spa 74855 Country Club Dr. Palm Desert, CA 92260	51	\$119-429	1987 1993	Marriott Corporation Washington, D.C.	1,600	B,C,F,CR,FP,G,GS, H,I,L,N,P,R,T	Ken Schwartz General Manager (760) 341-2211/341-1872 www.desertspringsresort.com

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FP=Free Parking **G=Golf Course** **GS=Gift Shop** **H=Handicapped Rooms** **I=In Room Movies** **L=Lounge**
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Hotel Suites in the Inland Empire

Ranked by Total Number of Suites

continued from page 25

Hotel Name Address City, State, Zip	Number of Suites	Rate Range * May be Seasonal	Year Built Yr. Renovated	Owner Headquarters	Number of Employees	Amenities	Top Local Executive Title Phone/Fax E-Mail Address
17. The Westin Mission Hills Resort & Racquet Club 71333 Dinah Shore Dr. Rancho Mirage, CA 92270	40	\$189-1,060	1987 2008	Starwood Hotels & Resorts Worldwide, Inc. White Plains, NY	1,000	B,FP,N,C,G,P,GS,R, CR,H,T,F,I,W,L	Ken Pilgrim General Manager (760) 328-5955/770-2173 ken.pilgrim@westin.com
18. Mission Inn Hotel & Spa 3649 Mission Inn Ave. Riverside, CA 92501	29	\$350-1,400	1902 2006	Historic Mission Inn Corporation Riverside, CA	450	B,C,CR,F,GS,H,I, L,N,P,R,W,X	Joe Wancha General Manager (951) 784-0300/683-1342 jwancha@missioninn.com
19. Indian Wells Resort Hotel 76-661 Highway III Indian Wells, CA 92210	25	\$89-299	1957 2007	L.R.K. West Inc. Indian Wells, CA	100	B,FP,N,C,G,P,CB,GS,R, CB,CH,H,T,CR,I,W,F,L	Brad Weimer General Manager (760) 345-6466/772-5083 brad@indianwellsresort.com
20. La Quinta Resort & Club 49-499 Eisenhower Drive La Quinta, CA 92253	22	\$800-2,000	1926 2007		1,535	R,P,E,T,G,X,N, B,L,GS,H	Sergio Bocki Director of Operations (760) 564-4111/564-5718 laquintaresort.com
21. Marriott's Rancho Las Palmas Resort 41-000 Bob Hope Dr. Rancho Mirage, CA 92270	22	\$250-900	1979 2007	KLS	600	B,FP,N,C,G,P,GS,R, H,T,I,F,L Full Service Spa	Victor Woo General Manager (760) 568-2727/568-5845 ranchoz@rancholaspalmas.com
22. Renaissance Esmeralda Resort 44-400 Indian Wells Lane Indian Wells, CA 92210-9971	22	\$250	1989 2007	Marriott Corporation Washington, DC	600	B,FP,N,C,G,P,GS,R, CR,H,T,F,I,W,L	Bob Walsh General Manager (760) 773-4444/346-9308 bob.walsh@renaissancehotels.com
23. DoubleTree Hotel-Ontario Airport 222 N. Vineyard Ave. Ontario, CA 91764	21	\$85-350	1981 2001	Hilton Corporation Beverly Hills, CA	390	CR,B,C,F,FP,G,GS, I,L,N,W,P,R,H,X	Bassam Shahin General Manager (909) 937-0900/937-1999 www.doubletree.com
24. The Ritz-Carlton, Rancho Mirage 68-900 Frank Sinatra Dr. Rancho Mirage, CA 92270 CLOSED FOR REMODELING (Due to open in Fall 2009)	21		1988 2008	Ritz-Carlton Hotel Company Atlanta, GA	500	B,P,N,CB, H,W,C,GS,T,R, F,L,I,X	Brad Jencks General Manager (760) 321-8282/321-6928
25. Doral Palm Desert Princess Resort 67-967 Vista Chino St., Cathedral City, CA 92234	13	\$383-517	1985 2006	Interstate Hotel Resorts	300	CR,F,FP,G,GS, I,L,N,P,T,R,H,X	Elie Zod General Manager (760) 322-7000/322-6853 eliezod@ihrc.com
26. Hilton San Bernardino 285 E. Hospitality Lane San Bernardino, CA 92408	12	\$175-350	1972 1994	Carpenter's Pension Trust Fund Los Angeles, CA	160	P,GS,R,W,H,RS,CR,I,S,X,L, N,SD,FP,Mini Refrigerators, complimentary a.m. coffee	Tim Jenkins General Manager (909) 889-0133/381-4299 tim.jenkins@hilton.com
27. Lake Arrowhead Resort 27984 Highway 189 Lake Arrowhead, CA 92352	11	\$159-350+	1982 2006-2007	Fulton Village Green Investors Santa Monica, CA	227	B,CR,F,FP,GS,H,I, L,N,P,R,T	Steven Boswell General Manager (909) 336-1511/744-3088
28. Spa Resort Casino 100 N. Indian Cyn. Dr. Palm Springs, CA 92262	10	\$89-329	1962 2004	Aqua Caliente Palm Springs, CA	1000	F,P,N,C,P,GS,R,N,CR,I,F,L,Y Spa Casino, In Room Coffee/Refrigerator	Julius Kazen General Manager (760) 778-1579/778-1521 jkazen@scmail.net
29. Hilton Ontario Airport 700 N. Haven Ontario, CA 91786	9	\$119-199	1985 2006	Prudential Real Estate Parsippany, NJ	165	FP,N,C,P,GS,2Rs,CR, H,F,I,W	Russell Tanakaya General Manager (909) 980-0400/941-6781 cboulton@starlodge.com
30. Northwoods Resort 40650 Village Dr. Big Bear Lake, CA 92315	9	\$99-599	1994 2008	Brisam, LLC San Diego, CA	62	B,C,CR,F,FP,GS, H,I,L,N,P,R	Lynne Baker Dir. of Sales & Marketing (909) 866-3121/878-1767 info@northwoodsresort.com
31. La Quinta Inn & Suites Ontario Airport 3555 Inland Empire Blvd. Ontario, CA 91764	8	\$99-139	1998 2007	La Quinta Inns Inc. Irving, TX	35	FP,N,P,CB,H,CR,I,F,X,W,C	Alex Oh General Manager (909) 476-1112/476-1121 lq0170gm@laquinta.com
32. Sheraton Ontario Airport 429 N. Vineyard Ave. Ontario, CA 91764	2	\$99-239	1992 2007	SWK Properties Los Angeles, CA	84	FP,N,P,CB, CR,H,F,I,W,R,L,X	Bonnie Gardner General Manager (909) 937-7454/937-8028 bgardner@sheratonont.com

B=Business Service C=Concierge CB=Complimentary Cont. Break. CH=Comp. Cockt. Hour F=Fitness Facility
 FP=Free Parking G=Gift Shop H=Handicapped Rooms I=In Room Movies L=Lounge
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SALES

Make 2009 a Winner: 10 Things You Must Do Now!!

By George Hedley

Customers have stopped buying, companies are closing, layoffs are common, banks have stopped lending, consumer confidence is falling, and the list goes on. Many business owners hope things gets better before it's too late and are struggling to stay afloat during these tough times.

As a business owner, manager or leader your choice is simple. Do what you know you need to do and do it fast, or die a slow death. Most people are afraid to make tough decisions, try new ideas, or do business differently. So they continue to hope their outdated business strategies will keep working as they tread water or sink slowly and wait for something good to happen. Even if survival is your goal, past methods won't work. Running your company the same way you always have will result in failure. The successful will make tough decisions. What difficult choices do you need to make right now to grow your business and make a profit?

You must do these 10 things right now:

1. Set goals to grow and make a profit now!

Stop lowering your prices and cutting costs. Start focusing on sales, customers, and making money. Write down your annual targets for revenue, direct costs, overhead expenses, and net profit for the next three years. This will get you aligned in a positive direction so you decide what steps you'll need to take to achieve your profit goals.

2. Cut your fixed cost of doing business now!

Determine what your business really needs to prosper in tougher times. Decide how much overhead you can cut, so

you can make a profit with reduced revenue. Eliminate all unnecessary expenditures or underutilized people. Hold a company contest to see who can cut the most money from the budget. Sell or eliminate any underutilized equipment or assets. And if you can't sell it, rent it out.

3. Preserve cash now!

In times like these, cash is king. Delay any major purchases. If you really need something, lease it on an "as needed" basis. Outsource or subcontract as many things as possible including engineering, manufacturing, design, drafting, accounting, human resources, payroll, maintenance, training, or trucking. The more services you outsource, the longer you hold on to your cash.

4. Cut your poor performers now.

Eliminate poor employees who have bad attitudes, stopped contributing, don't make money, or don't fit into your long-range plans. Good people are easier to find now, so you have choices. Rate your people on an "A - B - C" scale. Keep the A's, train and challenge the B's, and replace the C's with potential A's.

5. Go visit your top customers now!

Most service businesses have a handful of loyal customers who provide 80 percent of their revenue. Make a list of your top 10, 20 or 50 repeat customers. Go see them and ask about their needs, problems, and plans. Learn how your company can become a bigger part of their future, how you can provide additional services and solutions, and what else you can do to improve your relationship.

6. Seek new customers

and markets now!

Continuing to sell your services or products to the same customers won't give you better results. As sales opportunities decrease, you must increase the number of sales proposals to land the same amount of business. Your selling price might be lower, so more revenue will be required to hit your profit goals. Start looking for more customers, markets, and territories. Seek difficult, technical or complicated customer requirements competitors won't go after. Find new underserved locations or forgotten customers waiting for what you have to offer.

7. Get in the opportunity business now!

Why do you continue to only offer what you've always provided? Wealthy business owners realize their companies are platforms to seek business opportunities to maximize their bottom-line. For example, speedy printers keep busy by printing for customers who show up at their store. Successful printers are proactive and seek new creative types of entrepreneurial opportunities like joint venturing with authors to publish books or producing catalogs for a piece of the profits. Seek strategic alliances, ventures, new profit centers, and additional services.

8. Increase sales and marketing now!

Now, more than ever, you must make marketing and sales your top priority. Advertise or mail to your target list monthly. Enhance customer relationships via meals, sporting events, and time together. Send thank-you cards and handwritten notes to every customer to let them know you appreciate their business and want to do more. Upgrade your image, presentation, sta-

tionery, uniforms, facility, signs, storefront, and Web-site.

9. Increase spending on technology now!

Can you improve or become more efficient by implementing cutting-edge technology? Make it your goal to eliminate paper, and never stop upgrading your technology.

10. Seek companies to buy now!

Keep on the lookout for struggling companies available to acquire at low prices. Weak competitors may need an infusion of cash and consider merging with your business. Also look for distressed real estate to invest in. Get out of your comfort zone and look for new ways to make more profit.


You can continue to do business the same way and hope it gets better, or you can start looking for new ways to build your business. The only way to succeed in tough times is to make tough decisions, face reality, and change the way you do business. Don't wait until it's too late. Implement these 10 ideas now!

Visit George Hedley's Website at www.hardhatpresentations.com, email: gh@hardhatpresentations.com, or call 800-851-8553.

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Community Colleges in the Inland Empire

Ranked by Enrollment

Institution Address City, State, Zip	Students: Total Enrollment Faculty-Student Ratio	Faculty: Full-Time Part-Time	Type of Institution Year Founded	Tuition & Fees: Calif. Resident* Non Resident	Top Local Exec. Title Phone/Fax E-Mail Address
1. Mt. San Antonio Comm. College 1100 N. Grand Ave. Walnut, CA 91789	40,000 1:30	395 884	Comm. College 1946	\$20 per Unit \$201 per Unit	John S. Nixon, Ph.D. President (909) 594-5611/598-2303 www.mtsac.edu
2. Riverside Community College 4800 Magnolia Ave. Riverside, CA 92506	35,785 1:24	245 485	Public 1916	\$20 per Unit \$201 per Unit	na (951) 222-8000/222-8035 www.rcc.edu
3. Chaffey College 5885 Haven Ave. Rancho Cucamonga, CA 91737	20,500 1:32	240 620	Comm. College 1883	\$20 per Unit \$203 per Unit	Henry D. Shannon, Ph.D. Superintendent/President (909) 652-6000/941-2783 www.chaffey.edu
4. Victor Valley College 18422 Bear Valley Rd. Victorville, CA 92392	14,000 1:22	132 500	Comm. College 1961	\$26 per Unit \$203 per Unit	Dr. Robert Silverman Superintendent/President (760) 245-4271/245-9019 www.vvc.edu
5. San Bernardino Valley College 701 S. Mt. Vernon Ave. San Bernardino, CA 92410	12,090 1:20	150 252	Comm. College 1926	\$21 per Unit \$210 per Unit	Denise Whittaker President (909) 888-1996/889-6849 www.valleycollege.edu
6. Mt. San Jacinto College 1499 North State St. San Jacinto, CA 93583-2399	12,000 1:28	96 350	Comm. College 1963	\$20 per Unit \$201 per Unit	Roger Schultz President (951) 487-6752/654-6236 www.msjc.edu
7. College of the Desert 43-500 Monterey Ave. Palm Desert, CA 92260	11,468 1:21	105 385	Comm. College 1958	\$20 per Unit \$210 per Unit	Jerry Patton President (760) 773-2500/341-9732 www.collegeofthedesert.edu
8. Crafton Hills College 11711 Sand Canyon Road Yucaipa, CA 92399	5,800 N/A	76 126	Comm. College 1972	\$20 per Unit \$206 per Unit	Gloria M. Harrison President (909) 794-2161/794-0423 www.craftonhills.edu
9. Palo Verde College One College Dr. Blythe, CA 92225	4,300 N/A	42 112	Public 1947	\$20 per Unit \$201 per Unit	James W. Hottis President (760) 921-5500/921-5590 www.paloverde.edu
10. Barstow Community College 2700 Barstow Rd. Barstow, CA 92311	4,100 1:20	41 104	Comm. College 1959	\$20 per Unit \$204 per Unit	Dr. Richard A. Jones Interim/President (760) 252-2411/252-1875 www.barstow.edu
11. Community Christian College 251 Tennessee St. Redlands, CA 92373	100 1:8	1 15	Private Community 1995	\$215 per unit	Dr. Friedhelm Radandt President (909) 335-8863/335-9101 www.ccccollege.edu

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

Exit strategies...

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having to move the business, the couple, who bought it in 1989, could have retired. They could have sold it. Instead, they decided to move to another location on east Whittier Boulevard, which was easier to get to, Hughes said. Their idea was that it ultimately would be more attractive to a potential buyer in about a year.

There were other issues. "This is not the kind of business every Tom, Dick and Harry can walk into," he said, adding that religious background plays a role in its operation. "You can't be out for the money. There's more lows than highs in this type of business.

Not only that, but selling

immediately or just going out of business would not be fair to the employees or to a community of loyal customers, he said. Hughes agreed with Stutzman that planning is vital. "It's very important to plan ahead," he said. "When opportunity strikes, you can take advantage of it."

These days, many people are holding on and waiting for that better opportunity, Stutzman said.

"We're in an economy that's on the skids...and (business owners) are looking at that and saying 'I'm not sure I can move out when I expected to,'" he said.

The key is to be ready.

"Make tough decisions now and be ready in a year or two," he said.

Urge State...

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employers and employees from choosing alternative options."

Simplify Meal/Rest Period Rules

The CalChamber is calling for a solution that will provide both employers and employees with the clarity and flexibility needed to comply with the meal period statute.

As the press release announcing the Governor's economic stimulus plan pointed out, current law is confusing and has led to costly litigation against California businesses.

Historically, state enforcement officials have interpreted the statute and related regulations narrowly and unreason-

ably, wrongly increasing employer liability. To avoid liability under these interpretations, employers have had to discipline or discharge employees for not taking meal periods as directed, and to police employees to make sure they are taking the meal period according to the rules.

Several recent federal court decisions have rejected those narrow and unreasonable interpretations. In addition, the California Supreme Court has agreed to hear a key case on the subject, but has not yet issued a ruling that resolves the issue. Both employers and employees seek flexibility and clarity now.

Action Needed

The CalChamber is urging continued on page 29

Economic Forces...

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tion, finance, and building supplies—has been eclipsed by deteriorating market conditions in service sectors. The bulk of the increase in unemployment now being experienced is driven by a pull back of consumer demand. As a consequence, retail and wholesale employment, transportation and warehouse employment, and temporary services employment are taking a nose dive.

About the only labor markets holding up in California are the markets for employment in education, health care and human services, information, government, and leisure and hospitality sectors. The latter two are not yet showing a decline in employment, but they soon will. In this section we examine the difference between past sectoral patterns, current conditions and the overall implications for California employment in the near term, the details of sectoral employment over the past few quarters and the most recent evidence on retail employment prospects.

In California, the historical pattern of recession unemployment is one in which manufacturing employment losses lead the downturn and are coincident with the U.S. manufacturing losses. This is followed closely by residential construction and then temporary services, retail, and wholesale. Losses in government employment are typically the trailing job losses in a recession.

But like much of the U.S. economy, things are different this time. Manufacturing did not have a sharp downturn in employment prior to October. Much of the manufacturing job loss in 2007 and 2008 has been related to productivity gains. The balance of job loss has been associated with building materials and home furnishings. Construction has been shedding jobs for the last six quarters while California was experiencing economic expansion, and the rate of job loss in construction has been diminishing each quarter in 2008.

The retail and wholesale sectors began shedding jobs earlier this year and have led the recession. Temporary employment job loss occurred during the last three quarters and governmental job loss has yet to occur. Of course, general economic weakness will cause continued losses in jobs in construction and manufacturing, but as a consequence rather than as a driver of softness in the economy. As forecasters, we rely on historical experience to plot out the most likely course of these markets. Since the timing of sectoral job loss going into the recession is different from recent experience, there is more uncertainty about the detailed sectoral allocations of employment loss and employment recovery in the forecast. Nevertheless, the macroeconomic forces driving California's economy should produce a similar aggregate employment pattern.

Total employment in California was flat during the first quarter of the year. In the second quarter, it took a turn for the worse as jobs were shed in most sectors and the unemployment rate climbed to 6.5%. This downward trend in total employment continued through the summer. In the last two months total employment has stopped falling, unemployment has continued to rise, and non-farm employment has continued to fall. The difference between the total employment and payroll employment patterns stems from an increase in the "self employed" group in total employment. This is typical of the early part of a recessionary period as some of the newly-unemployed start their own business or become self-employed consultants.

To understand the changing face of California's unemployment numbers, we must examine the breakdown of job loss by sector. Construction and finance job reductions have been leading the charge downward for the past year. After a dismal two quarters at the end of '07 and the beginning of '08, the hemorrhaging, while continuing, shows signs of abating. Construction job losses are quite a bit less than earlier in the year. Job loss was -2,400 for October (-7,200 quarterly rate) compared to -28,000, - continued on page 31

Job Hunting...

continued from page 12

many groups relating to Human Resources and Recruiting where I learn something new every single day without exception relating to the industry in some way. I hear about seminars I can participate in, tools (software and otherwise) that I may want to use, best practices for every facet of my business, candidate and company information and even tidbits about how to stay motivated. We all have something to learn and we each also have something to share. It is guaranteed that you will learn, and what you learn may be the key to opening the door to your next job.

You've let your immediate circle know you're looking. Have you specifically asked them to help you in your search? They don't have to do much beyond remember you as they go about their day. With you and your search on their mind, they will absolutely find information to share with you that may help. But you have to ask them to do so and keep in touch with them to remind them you're still looking. An e-mail or quick phone call to say "Don't forget to keep me in your thoughts because I need all the help I can get" are both great reminders. Have you found that your awareness grows once you have something to relate to? For instance, not realizing how many Volkswagens are on the road until you own one. Keep yourself in their minds and it will help your search.

What are you doing when you're not making your eyes dry out from staring at the computer or the TV? Look into volunteering your time somewhere at least twice a week for a couple of hours. Do this in person in an environment conducive to meeting new people. A soup kitchen, homeless shelter, animal shelter, your local community center, senior center, political organization, church, the library, etc. are all equally good venues. Give of yourself while you have the time. This activity will help you in multiple ways because it will take your mind off of yourself and your situation for at least a little while (we all need a break from our own reality sometimes), and it will give you an opportunity to meet people and make them aware of your search.

When asked how they got their jobs, most people will respond with some form of networking story. It was their friend, their wife's cousin or their best friend's son who knew someone who was able to get them an interview or an application. There are quite a few who get their jobs through recruiters as well, but at the end of the day recruiters are simply people who get paid to know lots of people - it's all networking. Get out there and get yourself as much exposure as possible. You literally never know where the successful lead will come from.

Lesa Caskey is the Principal of Brick Elm LLC, a staffing company serving the areas of IT, Accounting and Finance. She can be reached at lesac@brickelm.com.

Urge State...

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employees and employers to contact Governor Schwarzenegger and legislative leaders (care of the CalChamber) and ask them to ensure that flexible work schedules and clarification to the state's meal/rest period requirements are enacted.

An easy-to-use sample letter and other tools to help you contact the Governor and leg-

islative leaders are available at www.calchambervotes.com.

Please fax copies of your letters for Governor Schwarzenegger and legislative leaders, care of the California Chamber of Commerce, to (916) 325-1272. California Chamber of Commerce will deliver letters in person.

MWA Experts...

continued from page 2

associated with a known variable imported water supply, MWA created groundwater storage accounts, or underground water "banks" throughout its service area. Policy adopted by MWA several years ago has been to deposit in the water banks high quality supplemental water from the State Water Project, so that the water can be withdrawn in times of prolonged drought like the state is now experiencing. "This aggressive management, combining State Water Project water supplies with local groundwater storage, puts our community in a very unique situation to avoid or minimize drastic mandatory cutbacks to end users that many others in the state will likely be facing next year," said Brill. He added that conditions like we now face is another indication that the region needs to ensure it is prepared when high quality supplemental water is available through the State Water Project, to act fast to purchase it, recharge our basins, and deliver it when and where it's needed. "The Regional Recharge and Recovery Project—known as R-cubed—is the best example of regional cooperation to ensure that infrastructure is in place to meet future demands." R-cubed is expected to serve water needs of seven water agencies. Another example of regional cooperation between water agencies to meet water demands is the Water Conservation Incentive Program. Launched in February 2008 by MWA and the Alliance for Water Awareness and Conservation (AWAC), 20 agencies have joined to offer cash incentives to encourage water users to become more proactive in their water use habits. "In recent years communities throughout the High Desert have seen dramatic population growth and increased water demands, and water agencies have stepped up their

efforts to be more water efficient," added Brill. "These two projects are examples of several from the Agency's Integrated Regional Water Management Plan." Adopted by MWA in 2005, the Plan contains other projects and management actions to help meet water demands through the year 2025. DWR has historically made this important announcement about

the next year's allocation at the end of November. The early announcement comes slightly earlier to help local water agencies better prepare for 2009, which is expected to be another dry year. Founded in July of 1960, Mojave Water Agency serves the High Desert region of San Bernardino County as one of the 29 State Water Contractors. MWA is the only

water wholesaler in the region and is responsible for managing the High Desert region's groundwater resources to ensure a sustainable supply to meet present and future water demands. For more information about Mojave Water Agency and its plans to meet local water demands, contact Kirby Brill at (760) 946-7000 or by e-mail at kbrill@mojavewater.org.

Marcus & Millichap

NATIONAL SENIORS HOUSING GROUP

Gary Lucas
Managing Director
750 Battery Street, Fifth Floor
San Francisco, California 94111
Tel: (415) 963-3000
glucas@marcusmillichap.com

Seniors Housing RESEARCH REPORT

RESIDENTIAL WOES AFFECTING SENIORS HOUSING MARKET

The seniors housing market will continue to transition during the coming months as state budgets tighten, forcing owners to become more creative when seeking to boost revenues. Areas where state spending increased due to the booming residential market, such as the retirement hotbeds of Florida and Arizona, will record the largest declines in reimbursement from state governments as a result of the economic and housing market downturn. In addition, homeowners are unlikely to transition into seniors housing until home values rebound, placing downward pressure on occupancy levels in the independent living segment. To support revenue growth, builders in the West are capitalizing on the aging baby boomer population, a large portion of which have significant retirement funds, by focusing on Continuing Care Retirement Communities that offer upgraded amenities, including clubhouses and seniors-focused events. In the Southeast, revenue gains for properties in the skilled nursing segment will have to come from operational improvements. The region's assisted living facilities, however, may benefit from the current budget crisis, as residents that are unable to qualify for state funds will remain in facilities longer, buoying occupancy levels.

The investment climate in the seniors housing market will remain positive during the next several months, given the long-term prospects for growth, though velocity will stay relatively subdued as few publicly traded firms expand portfolios. In the short term, fewer buyers will transition into seniors housing from other commercial real estate segments due to financing hurdles. Independent living properties, which are generally popular with crossover investors, are facing elevated competition from alternative housing options, causing many buyers to take a "wait-and-see" approach. Nonetheless, seniors housing cap rates remain among the highest in commercial real estate and should keep cash-heavy buyers active. Smaller skilled nursing assets will offer the most value-add potential, while new mega-projects in the West remain attractive to institutional buyers implementing a flight-to-safety strategy.

SENIORS HOUSING MARKET HIGHLIGHTS¹



Independent Living (IL): Softer demand and elevated construction in the IL sector have resulted in a 200 basis point drop in occupancy to 94.1 percent over the past year. Revenue growth has eased to 4 percent in the same period to \$2,471 per occupied unit per month.



Assisted Living (AL): Occupancy in AL facilities fell 120 basis points during the past 12 months to 94.3 percent in the second quarter. Revenue growth remained healthy in that time, climbing 4.5 percent to \$3,543 per occupied unit per month.



Skilled Nursing (SN): Conditions in the SN segment have stayed relatively stable due to a lack of substitute care. Occupancy has inched down 70 basis points year over year to 93.2 percent, while per-diem revenue has advanced 4.2 percent to \$224 per occupied bed.



Dementia Care (DC): New construction has helped push DC occupancy down 180 basis points to 94.4 percent over the last year. The DC segment has recorded the largest improvement in revenue through that stretch at 5.4 percent to \$5,343 per occupied unit per month.

Economic Forca...

continued from page 28

15,000, and -6,000 for each of the first 3 quarters of 2008. The two problematic sectors are leisure and hospitality, and government. Leisure and hospitality has not yet shown job loss in the face of a weakening domestic economy. This may be explained in part by foreign tourism. Earlier in 2008 the U.S. dollar was weak and the Asian and Mexican economies were booming. Overall, foreign tourism was up in the U.S. and California was able to get its fair share. But the last quarter has seen the economic situation for foreign tourists turn around. The Mexican Peso, U.K. Pound and Euro have fallen in value relative to the dollar. Germany, Italy, the U.K and Japan are in a recession. Mexico and China are experiencing much weaker economic growth.

Breaking down the retail numbers by type of establishment for the last three months compared to a year ago we find widespread weakness in employer demand. Interestingly there is no bounce in retail employment from the falling gasoline prices. Food and beverages and Internet are the two sub-sectors showing positive growth. Food and beverage employment growth is in fast food and full service restaurant employment. With a consumer led downturn, it is reasonable to expect these to turn negative in the coming months.

With respect to non-store retailers, the news is also not good. In the first three weeks of November online retail sales were running 4% below a year ago! That may pick up during the holiday season, but it does not give online retailers a reason to hire seasonal employees at other than a conservative pace the balance of this quarter. So the news from retail, which also affects manufacturing, wholesale, transportation, and warehousing employment, is uniformly bad.

California Forecast

This is the first California forecast since the U.S. economy went into the recession. The turning point was clearly seen at the time of the collapse of consumption in early September. Overall our outlook for California is for a very weak first 3 quarters of 2009 and the beginnings of a recovery in the latter part of the year. The keys to California's recovery are the recovery in U.S. consumption improving the demand for imports from Asia and for products from California's factories, the resumption of non-residential, public works and multi-family residential construction growth, and the return of growth to the retail sector. Manufacturing will continue the slow bleed of jobs through the 2nd quarter of 2010 primarily due to productivity improvements, and leisure and hospitality will remain weak as the recessions in Europe and Japan are expected to be of longer duration than the U.S.

Our forecast is for a fairly sharp hit to personal income in the first half of next year. This is because the upper-tier of income earners in California are the innovators and entrepreneurs, and the small-to-medium size knowledge-based corporations, and while they are not going out of business at a rapid rate, the growth that generates stock options, capital gains, and corporate profits will be absent in the early part of the recession. As the housing market has completed most of its required adjustment prior to the downturn in general economic activity, it is not as much of a drag as during normal recessions. The downward pressure on income and employment from housing will carry over into the second quarter, but will have abated before the recovery begins.

On an annual basis our expectation is that total employment will contract by -0.7% in 2008 and by -1.4% in 2009 before growing at a 0.3% rate in 2010. Employment growth will not exceed labor force growth until the full force of the recovery is in place in 2011. Real personal income growth will slow from 0.1 % to -0.6% as we move into 2009 and then return positive growth at 0.9%. Personal income growth will not return to its trend

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Victorville Small Business Owners Receive a Boost

Victorville Redevelopment Agency is encouraging small business owners to use the SBDC (Inland Empire Small Business Development Center). One way they are doing this, is by using redevelopment funds to help bring SBDC's services to Victorville's existing, as well as aspiring, small business owners.

The city has long recognized the benefits of helping small businesses thrive, and is committed to continued funding for small business programs provided by the SBDC. The focus of this assistance is to encourage positive growth in the Victor Valley, with the ultimate goal of creating new jobs for local citizens.

The programs offered by the SBDC will be free to those

interested in receiving them. The services include one-on-one counseling, training workshops and seminars covering a wide range of topics. Some of the topics to be discussed will include business planning, financial management, sources of capital assistance, record keeping, office automation, and human resources.

Small Business Owners will be able to access economic and statistical data, public/private financial opportunities and referral lists from the SBDC as well.

The SBDC is open Monday through Friday, 8am to 5pm, and staffed by a business consultant at the Inland Empire North - Small Business Development

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LEGISLATIVE REPORT CARD

HOW DID OUR AREA LEGISLATORS VOTE ON MAJOR BUSINESS LEGISLATION FOR 2008

Below are the voting records of our area legislators on major bills that the Inland Empire Chamber Legislative Alliance and the California Chamber of Commerce deemed important to business. These votes reflect how many times a legislator voted for business and how many times against. This record does not capture votes on bills rejected by legislators in policy or fiscal committees. This vote record does not include all bills supported or opposed by business, but those deemed to have the greatest impact on the business climate in California.



State Senate
29th District
Bob Margett
With Business - 13
Against Business - 1



State Senate
31st District
Bob Dutton
With Business - 14
Against Business - 0



State Senate
32nd District
Gloria Negrete McLeod
With Business - 6
Against Business - 8



State Assembly
59th District
Anthony Adams
With Business - 15
Against Business - 0



State Assembly
60th District
Bob Huff
With Business - 14
Against Business - 1



State Assembly
51st District
Nell Soto
With Business - 0
Against Business - 0



State Assembly
62nd District
Wilmer Amina Carter
With Business - 4
Against Business - 11



State Assembly
63rd District
Bill Emmerson
With Business - 15
Against Business - 0

For more detailed information about how your legislator voted on specific business legislation go to iecla.org or calchambervotes.com.



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MANAGEMENT

Trust Your Teammates: Everyone Wins

By Mark Eaton, former NBA All Star

Trust is essential in today's business world. Every day people talk about how important trust is, yet few know how to create it. Trust comes when people know they can count on you. Trust comes when people know you're there for them. When people protect each other, there is trust—it's that simple. When you're committed to others and their well-being, you can expect an extraordinary commitment in return.

In the NBA, basketball players follow the concept of "sticking together." They know by protecting each other, working collaboratively and standing united against the competition, their chances of winning greatly increase.

In business, the only way you can do your job effectively, be creative and be innovative, is when you know someone has your back. When you're confident someone is watching out for you, you're more willing to take risks to increase the bottom line. Unfortunately, in most companies, people are just there to collect a paycheck. There's no creativity, no innovation and no risk-taking, all because there's no sense of trust among team members. After all, if no one is backing your ideas, why try to implement them? The chance of failing is too great.

The world of professional basketball offers the perfect learning example: In basketball, one person's job is to guard the basket. As long as that person is doing his job, his teammates up the court can take risks and try to steal the ball from the other team. If they're unsuccessful with the steal and the competition happens to get by them, they can count on the person guarding the basket to protect the team and keep the rival from scoring.

If the team members can't

count on each other, they're not going to take risks. They're going to play it safe. They'll stay in front of their man, do their best to not let him score, and stay in a defensive mode rather than taking an offensive position and going for the score.

The same is true in business. People may have some good ideas, but they don't voice them because they don't feel protected. They don't feel that sense of trust or appreciation, so they stay under the radar and do just enough to not get fired. They become clock-watchers who only care about themselves and their own agenda. As a result, you have a company filled with people who know only how to complain and whine rather than take action and responsibility. Now you no longer have a team; you only have divisiveness.

If you want people in your company to not only think of new ideas but also execute them, then they need to feel supported. Protecting your teammates is a key ingredient in the NBA, because if you don't have that trust, then things quickly fall apart. For businesses to succeed, they need the same mentality. If you want your company to grow, to change, to innovate, to succeed, and to rise to the top of your industry, then you can't afford to have a bunch of people playing it safe. You need the creativity and entrepreneurial spirit that comes when trust abounds.

So if you're ready for your company to go from a "playing it safe" rookie to an innovative all-star champion, then consider the following suggestions.

1. If you're an employee, encourage fellow employees to step out and take risks.

What would it be like if everyone on your team truly felt safe? If you want to be invaluable, be the person people can

count on. If you want to have enduring relationships, look out for others. Put others first. When you protect others, they take risks. They know they won't be criticized should they fail. When you protect others, you create an environment of safety and freedom. That's what supports innovation and the immediate response required in a world and market characterized by incessant change. When you protect others, you sometimes give up an opportunity or put yourself on the line. But when you do that, you show people you care. Therefore, let people know that they have your trust and support, even if that's not the prevalent culture. Remember that change has to start somewhere.

2. If you're in management or a supervisory position, become a protector.

Encourage your people to come to you with ideas. When you decide to implement one of the ideas, let your employees know you completely support them. Win or lose, you're there for them. If you must, think of your employees as your children. As a parent, your first priority is protecting your young. Just like children, adults do their best when they feel cared for and safe. So if you want peak performers, create an environment where everyone feels safe. The ideal manager is like the coach who stands up for his team. The ideal manager who creates an atmosphere of trust is really creating a space where people will exceed expectations.

3. Observe how behavior changes in the workplace with the implementation of this concept.

One glimpse of trust starts a wellspring of performance and confidence. Think about it ... if your supervisor said to you,

"That's a great idea. Take this project on. You have my complete support," how would you feel? You'd probably feel a sense of shock, and then a sense of eager anticipation. You'd be excited and quick to tell others on your team what just happened. Then your co-workers would think, "Wow. I have an idea, too. I want to talk to the boss about it." So one simple gesture of trust can create a sense of energy and enthusiasm in the workplace, which is really what everyone wants. The more management communicates with their staff that they're creating an environment of trust, the more ideas and innovation that people will bring to the table.

The Keys to Performance and Success

Trust and loyalty are what distinguishes a team from a group. They're what make relationships irreplaceable and irresistible, and people invaluable. When you fight for another person and transcend your self-interest, you change the world.

Trust comes when people know they can count on you...that you're there for them no matter what. When people protect each other, trust is inevitable. It's that simple. When you commit to protecting others, you can expect an extraordinary commitment in return.

Trust sets people on fire. When you defend another, you find courage that you didn't know you had. Fighting for someone else and doing more for others than you do for yourself brings out the best in yourself. And that's where you find the win. It's called the magic of teamwork.

For more information, visit www.7ft4.com or e-mail Mark Eaton at info@7ft4.com.

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Challenging your thoughts in relation to business, politics, economic conditions and the general business life of San Bernardino and Riverside counties.

**Hosted by
Cliff Cummings and Bill Anthony**



REAL ESTATE NOTES

continued on page 17

action. Watson Land Company was represented by Tom Taylor, Steve Bellitti and Josh Hayes of Colliers International.....**Principals of Lehrer + Gangi Design + Build**, a venture of Lehrer Architects and Gangi Architects, the architecture and planning division of Burbank-based **Gangi Development**, were presented one of six Honor Awards during recent ceremonies (Nov. 7) at the U.S. Green Building Council-LA "Green Gala" at the Wallis Annenberg - California Science Center in Los Angeles. Only LEED projects were eligible for the award, which was part of Architectural Foundation of Los Angeles' (AFLA) "Design/Green" competition. AFLA, an entity of AIA Los Angeles Chapter, is dedicated to bringing awareness about the value of architecture and related arts to the general public and design professionals. The award recognizes the Water + Life Museums in Hemet, which comprise Metropolitan Water District's Center for Water Education and The Western Center for Archeology and Paleontology. Earlier the project received a Platinum LEED rating, the highest bestowed by USGBC.

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.

Growing in a...

want to "be sold" unless they have already decided to buy.

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7. Be sure to be creative in constructing the offer, as well as to provide incentives to "act now." Most do-it-yourself ads and direct mail are passive and do not provide a strong enough incentive to act.

8. Do not forget to tune your people in to the need to collect information from customers. If you have e-mail addresses, use an opt-out program to send worthwhile communications about what interests your customers. Good Internet Web designers can help you with these tools, but you may need marketers to help craft the message.

9. Re-double efforts to target the right customers. Make your budget work hard by eliminating prospects who do not share your customer profile. Use mailing lists that carefully target your market. In down times, eliminate media whose scope is not narrow enough. For example, do not use media advertising that broadcasts to a broad demographic group, when your market is smaller.

10. Understand every demographic reach of each media that you use. For instance, younger customers rarely read newspapers today, but mostly obtain their news from TV and the Internet. If your business is limited to a small area, use specific local media in favor of broader regional advertising. If you are a business-to-business firm, do not use general publication, but instead use industry-specific hubs, to better focus your advertising dollars.

Ron Burgess is a marketing management consultant and principal of Burgess Management Consulting, located in Redlands, California.

Economic Forces...

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This slowing in the growth rate of personal income portends problems in state government finance until the 2010/2011 fiscal year. Taxable sales will decline this year and not recover until 2010 due to weakness in the demand for consumer durables in 2008 and 2009 and the more general fall off in retail purchases. The potential for declining prices of consumer goods has not been factored into the forecast but could, if it were to occur, further exacerbate retail sales tax revenue. The combination of declining income at the upper-tier of the income distribution adversely affecting income tax revenue and declining consumption adversely affecting sales tax revenue implies declining government employment through the balance of the forecast.

Finally, unemployment is going to continue to be ugly. We expect it to grow to a high of 8.7% next year and to remain at that level the following year. The stalled California economy is simply not producing the jobs required for the new entrants to the labor force over the next couple of years to prevent these elevated levels of unemployment to persist once the job layoffs cease.

The upside risk to the forecast is dependent upon the consumer. If the consumer in the U.S. in general and California in particular, takes a cue from Black Friday and decides to go on a spending spree for the holidays, this could be a very short downturn. So we have adopted a middle position in our forecast, the consumer takes longer to come back, and credit market conditions do not get much worse than the past three months.

There are, finally, key political assumptions in our forecast. We now have a new president-elect. He has moved rapidly to appoint a new economic team and promises to implement solid policies to turn the U.S. economy around. While these always take time to move into place, the reduction in uncertainty about the future course of the economy is a necessary condition for consumption to begin growing again. The perception that the "sky will not fall, Chicken Little," is enough for this to happen rapidly.

Our California forecast is predicated on consumer uncertainty being reduced by the 2nd quarter of 2009 through observation of the course of the economy and increased confidence in government policy. Secondly, Sacramento continues to face revenue shortfall problems. The governor has proposed a sales tax increase of 1.5% to be in effect for three years. When taxes go up they have a negative effect on consumption. This increase will dampen expenditures on restaurant and tavern purchases by about 3% and all other purchases aside from gasoline by about 1.5%. The current forecast does not assume a tax increase. Were one to be approved, retail and leisure and hospitality employment would be weaker than forecast for 2009 and 2010.

Murrieta...

continued from page 2

community through the relationships developed and maintained with our school district, our social service agencies, our business community, our residents and all our local government and community services."

City Manager Rick Dudley credits the report's findings to the City Council's strong support of public safety and to the family-oriented nature of Murrieta.

level of 2.9% until 2011 at which time we expect it to be growing faster than U.S. personal income.

"Public safety is always a concern of ours and we take it very seriously," Dudley said. "There is an increase in your quality of life when you feel safe in your community."

Although Murrieta was rated by CQ Press as the safest city in Riverside, San Diego and Imperial counties, Chief Wright won't rest until the city is the safest in the nation.

"We are happy with our success," Chief Wright said. "But we are never satisfied by it."

RESTAURANT REVIEW



About an hour south of San Diego, CA, along the Baja Coast, lies what was once a small fishing village called Puerto Nuevo. For many years, tourists flocked to the local fishermen's houses to feast on local Pacific lobsters. These lobsters, split open and flash-fried, were presented on big platters and served with piping hot flour tortillas, delicious rancho beans, Mexican rice and local red hot chili sauce. Guests would pick the meat from the shells and wrap it in the tortillas along with

the beans, rice and a dousing of hot sauce! And of course, icy cold Mexican beers and pitchers of margaritas would be the beverage of choice!

In 1983, Rick DiRienzo, the founder of Rockin' Baja Lobster, introduced these lobster dinners to legions of fans in San Diego. He converted the historical Old Bonita Store in Bonita, California, to a Puerto Nuevo style lobster house. In 1992, he opened a second location on the harbor in



Oceanside. It was here that he created his now famous Baja Buckets®. Not satisfied with just lobster prepared Baja style, he experimented doing every type of shellfish the same way. The buckets now come with choices ranging from slipper lobster tail, shrimp, and snow crab to Alaskan

continued on page 36

BAJA BUCKETS®

Rockin' Baja® features Baja style seafood similar to the fishing villages of Puerto Nuevo, Mexico. Deliciously flash fried in the shell, seasoned with our blend of Mexican spices and brought to your table in our rustic Baja Buckets.®

Add Bottomless Caesar Salad Bowl + 3 (serves 1-2) + 5 (serves 3-6)

Shrimp Lover's Bucket 18 per person
A dozen large shrimp for the really hearty appetite

Baja Beach Bucket® 21 per person
A seafood feast of delicious snow crab and jumbo shrimp

Surf & Turf Bucket 22 per person
The best of land & sea! Shrimp and snow crab combined with grilled chicken and carne asada

Rocky's Original Big Baja Bucket® 25 per person
With carne asada, grilled chicken, large shrimp and our famous slipper lobster tails. Try it!

Baja Shrimp & Slipper Lobster Combo Bucket 26 per person
A pairing of two favorites

Cabo Wabo Crab Bucket
• Canadian Snow Crab 25 per person
• Alaskan King Crab 36 per person
About 1-1/2 pounds of sweet crab legs

Macho Meat Lover's Bucket 20 per person
Surf's up for the hearty meat eater! BBQ ribs, carne asada, crispy carnitas and grilled chicken

Bahia del Mar Bucket 34 per person
Slipper lobster tails, Baja shrimp, Alaskan King Crab legs and snow crab legs

All of our famous buckets can be built for one to four people, but please, NO substitutions.

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Our Most Incredible Bucket of All!
Includes All of the Following!
• 8 oz. Certified Angus Flat Iron Steak
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• A 1-1/4 lb. Seasonal Lobster
• A Grilled Marinated Chicken Breast
• 1 lb. of Sweet Luscious King Crab Legs
• Grilled Corn on the Cob
Served for Two Persons Only 69



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INLAND EMPIRE'S BEST NEW RESTAURANTS OF 2008

- Ra Sushi—Chino Hills, Das Lagos • Taps—Dos Lagos
- East 180° Chinese • Rockin' Baja Lobster—Montclair
- Saffron at Riverside Art Museum

RESTAURANT OF THE YEAR

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Taps in Dos Lagos

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Palm Desert Chamber of Commerce Grand Opening Mixer

Meet and mingle with PDCC and the local business community. The Palm Desert Chamber of Commerce welcomes you to the Grand Opening Mixer Event on Wednesday, Jan. 21 from 5:00 to 7:30 p.m. in the New Chamber Offices, The Henderson Community Center, LEED Registered: 72559 Highway 111. This mixer is only \$5 for



members and \$15 for non-members. Bring enough business cards for another great turnout. Start 2009 off right, at the Palm Desert Chamber with great members and members of the community. Quite an event is in store, the Palm

Desert Chamber Board Members are all bringing their favorite wines to share with you at the No Host Bar. For information call the Palm Desert Chamber of Commerce at 346-6111 or visit www.pdcc.org.

Generously sponsored in part by Classic Party Rentals Enjoy a "Taste of Palm Desert" with Champagne upon arrival courtesy of Corktree Restaurant and as we experience flavors from the following restaurants at this event: Pat & Oscars, Port of Subs, Cuistot Restaurant, Ruths Chris Steakhouse, Fantasy Springs Resort, Desert Willow Resert, Murphs Gaslight, Corktree Restaurant, Casuelas Café, Cucina Pasta, Tommy Bahamas, Papa Dans Pizza and Pasta, and ZPizza, and more.



Rockin' Baja...

continued from page 35

King Crab, all prepared Baja style. Buckets come with other taste-tempting ingredients such as grilled marinated carne asada and chicken to crispy tacos. The Original Baja Bucket® comes overflowing to your table with Baja style slipper lobster tails and shrimp along with grilled carne asada and chicken. And all the buckets are available in sizes for 1, 2, 3 or 4 guests!

What truly adds to the sunny coastal paradise of these restaurants, besides the beach murals and funky artwork and signage, are two very important ingredients: the unlimited all-you-can-eat chip and salsa bar, warm

flour tortillas and platters of Mexican rice and beans—and the endless smiles and hospitality of the staff. They pride themselves on offering their guests a fun, rockin' good time; truly delicious and unique food offerings; and icy cold beer by the bucket, if you wish, and a varied selection of the best tasting margaritas anywhere.

So come on in, sit down, get in the mood, lick your fingers after each bite and quench your thirst any way you please. It's Rockin' Baja!

Rockin' Baja is located at 9335 Monte Vista Ave., in Montclair. For more information call 909-621-7788.

Taxes are...

continued from page 24

Judiciary: \$35 million in cuts
Local public safety programs: \$250 million in the current year and \$500 million in 2009-10 The cuts come by eliminating funding for local law enforcement programs, though some of the funding (roughly \$500 million over the two years) would be restored through a new \$12 fee on car registration.

Williamson Act: \$35 million cut. Would eliminate state funds that currently go to counties for this program to preserve agricultural lands.

The Republicans and the Howard Jarvis Taxpayers Association immediately called on the Governor to veto the bills while vowing to immediately challenge them in court as unconstitutional because they were passed without a two-thirds majority vote.

The bill also recommends \$375 million in wage cuts, to be determined in negotiations between unions and management. Nothing mandates the unions accept any wage cuts, but they must go through the motions of negotiating.

GOVERNOR PROMISES VETO

Governor Schwarzenegger declared he would veto the budget bills sent to him by the legislature because they fail to provide real solutions for California's budget crisis and also fail to provide economic stimulus and mortgage relief for California.

He argues that on Nov. 6, he presented a budget proposal to the legislature that would address all his issues. Democrats believe if they add his proposals to their budget proposal, he will still agree to these tax increases. They pragmatically believe the courts will not enjoin them, and they can begin collecting immediately. They believe even if they lose the court case, a year or more in the future most people will not demand refunds or be able to prove they qualify for them.

The budget bill facing veto was passed three days after the Republicans on Dec. 15 finally put a no-new-taxes proposal on the table that called for cutting deeply into schools and social service programs. Neither Democrats nor Gov. Arnold Schwarzenegger embraced the \$22 billion plan, which included \$6 billion raised by raiding voter-approved preschool and mental health funds. In fact, Democratic legislative leaders made pretty clear the proposal was DOA.

On Tuesday, Dec. 16 Assembly Democrats and Republicans split along party lines in rejecting a Democratic plan to end the standoff. The roughly \$19 billion package of companion bills included one for \$11.3 billion in tax hikes, the other for \$7 billion in spending cuts.

On Wednesday, Dec. 17 as expected, state officials cut off funds for thousands of public work projects statewide, including roads, levees, schools and prisons. State Treasurer Bill Lockyer called the action regrettable but necessary to preserve cash as the state general fund tumbles toward insolvency.

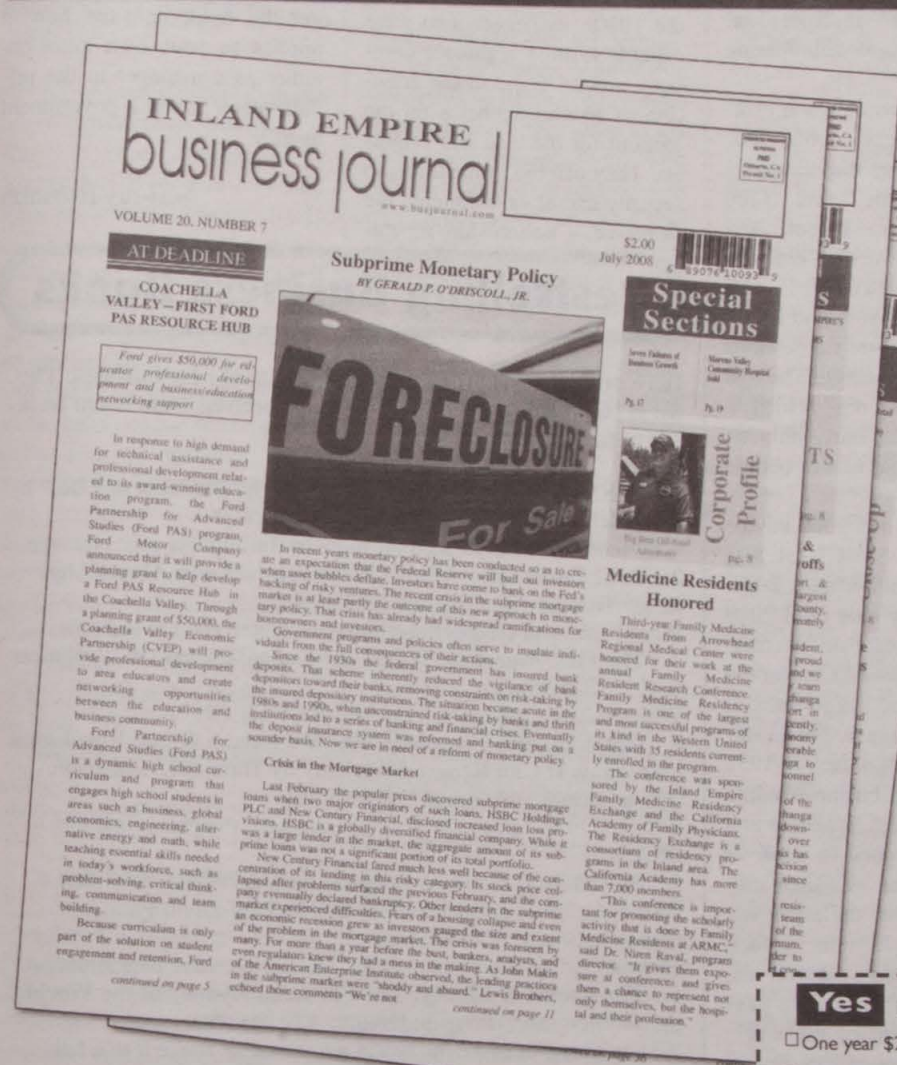
On Dec. 19, after the Democrats passed the budget facing veto they left for the rest of the year. Governor Arnold again called another special legislative session urging them to remain in Sacramento and negotiate. But he also left Sacramento, at first speaking at various events throughout the state. And finally on Dec. 22, he and his family left Sacramento for Idaho and a family holiday. He insisted he could continue negotiations by video conference.

On Friday, Dec. 26 the clock tracking the growing deficit was expected to pass \$7 billion and the state is still expected to run out of money in late February or very early March.

Transit: \$312 million over two years. Cuts of \$156 million in each of the next two years.

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MANAGER'S BOOKSHELF

"The New Manager's Tool Kit: 21 Things You Need to Know to Hit the Ground Running,"

by Don & Sheryl Grimme; AMACOM; New York, New York; 2009; 256 pages; \$16.95.

Despite the title, there's a lot of good information in the book that's also appropriate to experienced people who are higher on the organization chart than recently arrived managers. As co-authors Don and Sheryl Grimme note, the book was designed to be "both a how-to and why-to" project. The authors' expectation is that first-time managers will be best served reading in a very linear fashion from cover to cover. It's also their belief that more experienced members of management will focus on areas of immediate concern first, then prioritize any remaining issues.

The 21 tools in the manager's tool kit "address principles and techniques, skills to implement those techniques, skills for personal and interpersonal effectiveness, and barriers to an effective workplace." These tools were derived from the training programs developed by the authors for clients among business and government organizations.

The authors base their need for the book on the frequent disconnects between manager opinion and employee fact. They note that for some 60 years, managers have always rated good wages and job security are the top things that employees want from their jobs. Oddly enough, most studies indicate that employees rank these below appreciation for work done, good working conditions, and interesting work. That's what the authors mean by the difference between opinion and fact.

The tools, themselves, are divided among six categories: Leading People, Diversity, Leader Effectiveness,

Optimizing Contributions, Personal and Interpersonal Effectiveness, and Eliminating Conflict.

Contained within each category are several tools. For example, under the category "Leading People," are three tools: "Turn on Talent...and Turn off Turnover"; "Unleash Their Productivity"; and "Balance Their Work and Life." Within each tool are suggestions or "tips" and a "secret." The tips elaborate on "secret," which is usually a simple, fairly obvious reminder of what makes people tick.

All of which is good advice for managers, or at least was good advice until August 2008. It will probably take until 2010 for the well researched information that is the foundation for the tips, secrets, and suggestions to be valid once again. For example, we have to go back to 1932 when so many businesses laid off large numbers of people and closed their doors to look at information that was then current. In that year deflation, not inflation, had become a fact. People would do whatever the boss wanted, if it meant a paycheck at the end of the week. Employee turnover had ceased to be an issue until 1941. In far too many cases management enforced employee policy and procedures handbooks could be summarized in five words: "My way or the highway."

Fortunately, there are too many federal and state equal opportunity laws on the books these days for us ever to sink back into the worst excesses of employment practices that existed during The Great Depression. That's especially the case while the enforcement of those laws

are under the eyes of a new federal administration that will likely reinstate more than a few elements of the Roosevelt anti-depression laws.

Ironically, some of the Congressional Statutes might themselves be a cause for turnover among managers. In the 1930s, managers who were capable turning a private company around came to the attention of federal agencies on the lookout for the best and brightest. They offered immediate job security and always dangled the carrot of a nationwide reputa-

tion. This often meant senior positions in giant corporations after the Depression.

If we re-run the experience of 1932, one of the private sector's greatest challenges will again be the loss of experienced people to the government. That might be a darn good reason to get the book and see how it applies to your own situation, either as a manager in the private sector or for a government agency.

-- Henry Holtzman

Bestselling Business Books

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

1. "The Snowball: Warren Buffett and the Business of Life," by Alice Schroeder (Bantam Books...\$35.00) (1)*
Why there has always been far more to Buffet than meets the eye.
2. "Debt Cures 'They' Don't Want You to Know About," by Kevin Trudeau (Equity Press...\$25.95) (2)
What banks and credit card companies prefer you not to know.
3. "The Post-American World" by Fareed Zakaria (W.W. Norton & Co ...\$25.95) (3)
Why the 21st Century will not be "the American Century."
4. "Hot, Flat, and Crowded: Why We Need a Green Revolution - and How It Can Renew America," by Thomas L. Friedman (Farrar, Straus and Giroux...\$27.95) (5)
Why and how "green alternatives" can save the planet and the USA.
5. "Bad Money, Reckless Finance, Failed Politics, and the Global Crisis of American Capitalism," by Kevin Phillips (Penguin Group...\$25.95) (6)
How the global economy dropped into an intensive care situation.
6. "The Ascent of Money: The Financial History of the World," by Neil Ferguson (Penguin Group...\$29.95) (**)
Why money can make the world go around or brake it to a halt.
7. "Outliers: The Story of Success," by Malcolm Gladwell (Little, Brown & Co...\$27.99) (**)
Why the cause of success can be linked to where you were born.
8. "Call Me Ted," by Ted Turner (Grand Central Publishing...\$30.00) (**)
How a highly complex visionary became both complex and visionary.
9. "The Return of Depression Economics and the Crisis of 2008," by Paul Krugman (W.W. Norton & Co...\$24.95) (8)
Why 2009 is beginning to look a lot like 1933.
10. "Go Put Your Strengths to Work: Six Powerful Steps to Achieve Outstanding Performance," by Marcus Buckingham (The Free Press...\$30.00) (4)
How to identify and use your unique strengths at work.

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

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

Healdsburg...

continued from page 44

abound. Food is down-to-earth good and is brought as ordered at a fair price. In addition, they cater parties and weddings.

Bear Republic Brewing Company can be reached at 345 Healdsburg Avenue in Healdsburg. Visit www.bear-republic.com for menus and prices.

Top the evening off with the most scrumptious pastries at Casteaux's French Bakery. This bakery has a long history and goes back to 1923 when it was called the French American Bakery; and after being sold, it was expanded and renovated and always produced top quality breads and pastries. This bakery still holds its supreme standard in the field and has branched out to in-demand wedding cakes and catering. They serve a glorious breakfast and delectable sandwiches. Try any of the areas mentioned and enjoy. They also host rehearsal dinners and wedding brunches.

Casteaux French Bakery in Healdsburg is at 417 Healdsburg Avenue.

For tons of history and information visit www.costeaux.com.

A substitute for Prozac.

To say this area is idyllic and completely relaxing is an absolute understatement. Here is a place to unwind, forget the pressures and just let go. Doctors should prescribe this area as a substitute for Prozac. It would save the health care companies a bundle with the complete rejuvenation of the body and soul the Healdsburg area affords after a few days. Go take a massage, drink great wine, eat great food, soak in a hot tub, do nothing. It's not so much what you do, it's the quiet magic of this place that makes the difference.

A Great Combination

If you are going to motor or fly into San Francisco, here is a

Increase Your...

continued from page 8

other subcontractors via handheld devices in real-time. That does not mean that all of Amberwood's business processes and partners are operating in real time; it means they picked a profitable place to start and will build off that success.

The Real-Time Advantage

There is a clear competitive advantage to having high value, market-based information available almost instantly to the right people, both inside and outside of your company, and using that information to make quicker, more informed decisions.

Real-time business is about leveraging all of your relationships through optimized business processes that can take advantage of nearly instantaneous communications across all the components of a true collaborative network.

Delivering up-to-the-minute data with proper context makes all the difference between information and actionable knowledge.

The real-time trend is very real and its impact will be felt by every industry, whether they choose to buy into the concept or not. In today's hypercompetitive marketplace, there is a great advantage to extending your business processes via the Internet to your customers, partners, suppliers, and employees in real time. Those who take advantage of this trend will emerge as the market leaders and will watch their profits and productivity dramatically increase.

For more information, please visit: www.burrus.com.

great vacation idea. Combine Monterey, San Francisco and Healdsburg as an unforgettable quest for something different, delightful and relaxing. Be sure to allow enough time at each place to be able to enjoy and not rush.

Driving is a straight shot

Build Team...

continued from page 16

dated lab results on your effectiveness in management. The pushback many leaders will voice is "employees won't be honest because they fear retribution."

While some of this may be true, it depends on how the message is delivered. For example, if I say, "John, give me honest feedback on what I should do better," and deliver this with an aggressive tone, sitting two inches from him while staring at him like psychopath, I'm unlikely to get helpful feedback.

If I speak with a friendly tone and say, "John, I was hoping you could provide me some feedback on how I can be a more effective team leader. However, let me first say that the only negative that could come out of this is that I don't improve because you weren't honest with me. I'd really appreciate your suggestions." Wouldn't this situation be more conducive to open honesty?

The great leaders check their ego and apply this practice a few times a year because they know that feedback is a gift.

Individual meetings are a phenomenal opportunity. Even if they have to occasionally be done by phone, make time for the one on one, which can build your team in expedient fashion. The outcomes can show up in the areas of stronger talent management, crisp communication, confidence, loyalty, and inspired performance.

For additional information, visit www.joetakash.com or call: 888-918-3999.

north and daily flights are available.

If you enjoy train rides, you can also get there from Los Angeles by AMTRAK via Santa Rosa.

Camille Bounds is the Travel Editor for the Western Division of Sunrise Publications and The Inland Empire Business Journal.

Public Buy-In...

continued from page 15

high quality public option to the private market, no matter what the level of subsidy. Allowing employer groups to join the public purchasing pool over time would further maximize cost savings.

For more information, visit us on the web at www.consumer-watchdog.org.

Victorville...

continued from page 31

Center located at 15490 Civic Drive, Suite 102, Victorville, CA 92392. There is also a Website with business resources available at <http://www.iesbdc.org>.

If you are a small business owner, or would like to be, you can be one of the individuals receiving an information boost.

Higher Taxes...

continued from page 6

economic downturn. In the mid-nineties when California faced a budget deficit and a cooling economy, state leaders decided to raise taxes. Revenues consistently failed to meet the rosy projections.

In hindsight, their actions prolonged economic hardship without solving the fiscal problem of overspending. Based on that experience, now would be the worst time to consider burdening Californians and hindering our economy with higher taxes. Sacramento should not repeat the failed policies of the past.

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FREE ESTIMATE
FREE 8 DAY RAIN TOUCH-UP

WWW.BERGMANWINDOWWASHING.COM

NEW BUSINESS County of San Bernardino

- A FRESH START BEAUTY SALON**
130 S. RIVERSIDE DR.
RIALTO, CA 92376
- AA INCOME TAX SERVICE**
34664 COUNTY LINE RD.
YUCAIPA, CA 92399
- AFRICAN IMAGE MARKET**
444 E Foothill Blvd.
RIALTO, CA 92376-5180
- AMERICAN CAREER COLLEGE**
3130 EAST SEDONA CT.
ONTARIO, CA 91764
- AMERIMUTUAL SERVICE TAX PREPARATION**
14440 CIVIC DR.
VICTORVILLE, CA 92392
- AMIGOS INCOME TAX SERVICE**
788 N. WATERMAN AVE.
SAN BERNARDINO, CA 92410
- BACK TO HEALTH CHIROPRACTIC FONTANA**
17096 FOOTHILL BLVD.
FONTANA, CA 92335
- BIOZIC**
12316 AVALOMA ST.
VICTORVILLE, CA 92392
- BUCKET MOTORS**
847 E VALLEY BLVD.
COLTON, CA 92324
- BUCKET MOTORS RENT TIL U OWN**
847 E VALLEY BLVD.
COLTON, CA 92324
- C.I.P. REAL ESTATE**
4016 GRAND AVE.
CHINO, CA 91710
- CCTV DIRECT**
17109 DANBURY AVE.
HESPERIA, CA 92345
- CONNECT THE FAMILY**
13158 MAGNOLIA AVE.
CHINO, CA 91710
- CUEVAS MAINTENANCE SERVICES**
523 W. VIRGINIA ST.
RIALTO, CA 92376
- F & S TRUCKING**
14199 ESTATE WAY
VICTORVILLE, CA 92394
- FINEST US REALTY**
1777 E. LYNWOOD DR.
SAN BERNARDINO, CA 92404
- FOUR SEASON POOLS & SPAS**
249 AMBER CT.
UPLAND, CA 91786
- HITS GRILL**
12220 CENTRAL AVE.
CHINO, CA 91710
- I GOT YOUR TOYS**
8380-E SUNSET TRAIL PL.
RANCHO CUCAMONGA,
CA 91730
- J.A. & SONS TRUCKING**
17620 MAYWOOD ST.
BLOOMINGTON, CA 92316
- JJ&E TRUCKING**
17869 TAYLOR AVE.
BLOOMINGTON, CA 92316
- KOTOKO INTERNATIONAL MARKET**
444 E Foothill Blvd.
RIALTO, CA 92376-5180
- MAHOGANY'S WOODWORKS**
26769 BERMUDEZ ST.
REDLANDS, CA 92373
- MISS BIG BEAR SCHOLARSHIP PAGEANT**
169 SHADOWBROOK
BIG BEAR LAKE, CA 92315
- MONTE VISTA MORTGAGE AND REALTY**
2025 W. DAWNVIEW DR.
RIALTO, CA 92377
- MR. YOU EXPRESS**
291 E VALLEY BLVD.
COLTON, CA 92324
- NO LIMIT SECURITY/NO LIMIT MOTO SPORTS**
2885 WEST MIRA VISTA DR.
RIALTO, CA 92377
- OCEAN CLEAR**
6258 INDIGO
ALTA LOMA, CA 91701
- PIC IMAGING**
570 W. 4TH ST.
SAN BERNARDINO, CA 92401
- PORTILLO REALTY**
19030 VALLEY BLVD.
BLOOMINGTON, CA 92316
- R P TRUCKING**
9551 SPRING BROOK CT.
RANCHO CUCAMONGA,
CA 91730
- RAPID APPRAISAL SERVICES**
1121 CANYON VIEW LN.
COLTON, CA 92324
- RESTAURANTE EL REY**
9696 FONTANA AVE.
FONTANA, CA 92335
- SANDY'S SPORTS RESTAURANT**
40951 BIG BEAR BLVD.
BIG BEAR LAKE, CA 92315
- SCUFFED KNUCKLES FABRICATION**
9965 DATE ST.
FONTANA, CA 92335
- SILVER VALLEY SUN CLUB**
48382 SILVER VALLEY RD.
NEWBERRY SPRINGS, CA 92365
- SO CAL RV FACTORY SERVICE**
15875 SANTA ANA AVE.
FONTANA, CA 92337
- TDALJ ELECTRIC**
15237 CARMELITA AVE.
CHINO HILLS, CA 91709
- THE ALPENHORN NEWS**
23570 KNAPPS CUTOFF
CRESTLINE, CA 92325
- TOPS "R" US**
491 WILDROSE AVE.
COLTON, CA 92324
- UNIQUE WELDING SUPPLY & GASES**
22399 POWHATAN RD.
APPLE VALLEY, CA 92307
- VENDING UNITED**
10015 PALO ALTO ST.
RANCHO CUCAMONGA,
CA 91730
- WOODGUARD**
1375 E. BASELINE
SAN BERNARDINO, CA 92410
- YUCAIPA CAR WASH**
34712 YUCAIPA BLVD.
YUCAIPA, CA 92399
- A AND M PROFESSIONAL SERVICES**
1452 N. SAN DIEGO PL.
ONTARIO, CA 91764
- A DAY TO REMEMBER**
8735 PINE CREST PL.
RANCHO CUCAMONGA,
CA 91730
- A V DYNAMICS**
675 BERCH CT.
SAN BERNARDINO, CA 92410
- ABOVE ALL NAMES CONSTRUCTION SERVICES INC.**
1648 W. PERSIMMON ST.
RIALTO, CA 92377
- AERO-VAC AIR DUCT CLEANING**
474 GRANDVIEW RD.
TWIN PEAKS, CA 92391
- ALL IN ONE MOBILE SERVICE**
15350 ROSEMARY DR.
FONTANA, CA 92335
- AMERICAN JUDGEMENT RECOVERY**
23018 MINNETONKA RD.
APPLE VALLEY, CA 92308
- ANDRADE VENDING**
2110 CASA LINDA
NEEDLES, CA 92363
- ANGUS, LEWIS & LEWIS, INC.**
1076 CEDAR MOUNTAIN RD.
BIG BEAR CITY, CA 92314
- ART NATURALLY**
41003-C VALLEY OF THE FALLS DR.
FOREST FALLS, CA 92339
- ATTORNEY OWNED PARALEGAL**
8414 SIERRA AVE.
FONTANA, CA 92335
- AYRES SUITES-ONTARIO**
1945 HOLT BLVD.
ONTARIO, CA 91761
- BILL HEMMINGS INSPECTIONS**
74296 TWO MILE RD.
TWENTYNINE PALMS, CA 92277
- BOARD UP & CLEAN UP**
12016 AIR EXPRESSWAY RD.
ADELANTO, CA 92301
- BOB'S CORNER**
11957 DAWSON PEAK CT.
RANCHO CUCAMONGA,
CA 91739
- CALIFORNIA AUTO SPECIALIST**
1370 N LA CADENA
COLTON, CA 92324
- CHINO CINEMAS**
3750 GRAND AVE.
CHINO, CA 91710
- CLASSIC PARTS CONNECTION**
7995 HEMLOCK AVE.
HESPERIA, CA 92345
- COKI'S SALON**
9664 PERIDOT AVE.
HESPERIA, CA 92344
- COMMUNITY HOUSING NETWORK**
15942 LOS SERRANOS
COUNTRY CLU
CHINO HILLS, CA 91709
- COWGIRL CASTLE**
13974 SHIRWAUN RD.
APPLE VALLEY, CA 92307
- DANCO PGS, LLC**
17525 EUCALYPTUS ST.
HESPERIA, CA 92345
- E DOUGLASS ENTERPRISES**
11210 4TH ST.
RANCHO CUCAMONGA,
CA 91730
- FAST FREDDIE & SON AUTO GLASS**
13031 CENTRAL AVE.
CHINO, CA 91710
- FERNANDO DUENAS POOL SERVICE**
13050 TENTH ST.
CHINO, CA 91710
- INLAND EMPIRE CORAL FARMERS MARKET**
10022 6TH ST.
RANCHO CUCAMONGA,
CA 91730
- INLAND WHOLESALE**
750 E. CENTRAL AVE.
SAN BERNARDINO, CA 92408
- J.C. & J.A. ENTERPRISES**
2628 DAWNVIEW DR.
RIALTO, CA 92377
- JB CYCLES**
14189 FOOTHILL BLVD.
FONTANA, CA 92335
- JEM ENTERPRISE**
12541 DARWIN AVE.
GRAND TERRACE, CA 92313
- JTASIA**
14020 SAN SEGUNDO DR.
RANCHO CUCAMONGA,
CA 91739
- LAP TECHNOLOGIES, INC.**
13442 CAJON CREEK CT.
RANCHO CUCAMONGA,
CA 91739
- MAJESTIC NAILS AND SPA**
11563 FOOTHILL BLVD.
RANCHO CUCAMONGA,
CA 91730
- MEECHIES**
3428 CIRCLE RD.
SAN BERNARDINO, CA 92405
- MONROVIA THEATRES**
410 S MYRTLE AVE.
MONROVIA, CA 91016
- MONTE VISTA FINANCIAL**
4959 PALO VERDE ST.
MONTCLAIR, CA 91763
- MORENA'S GUISSINE**
14400 BEAR VALLEY RD.
VICTORVILLE, CA 92392
- MOSS BROS. CHRYSLER JEEP DODGE SAN BERNARDINO**
1100 SOUTH E ST.
SAN BERNARDINO, CA 92408
- M3 REALTY**
1155 DEVORE RD.
DEVORE, CA 92407
- NEW HORIZON MANAGEMENT GROUP**
12016 AIR EXPRESSWAY RD.
ADELANTO, CA 92301
- NP BENEFIT SERVICES**
8439 WHITE OAK AVE.
RANCHO CUCAMONGA,
CA 91730
- PALATE OF PARADISE**
15631 FALLEN OAK LN.
CHINO HILLS, CA 91709
- PAPA'S LOVE MUSIC**
1402 BLACK HAWK CT.
REDLANDS, CA 92374
- PARTH MARKET**
5103 RIVERSIDE DR.
CHINO, CA 91710
- PHELAN CONTRACTORS**
5786 CHEVOIT RD.
PHELAN, CA 92371
- PLATINUM PRESSURE WASH**
315 LA CASITA
TWIN PEAKS, CA 92391
- PROSAT INSTALLS**
797 MESA VIEW ST.
UPLAND, CA 91784
- QUIERO MI CASA PERO YA**
3290 E. GUAISTI RD.
ONTARIO, CA 91761
- RANDY'S RACERS AND ROUTED SIGNS**
56330 29 PALMS HWY.
YUCCA VALLEY, CA 92284
- REDLANDS CINEMAS**
340 N. EUREKA ST.
REDLANDS, CA 92373
- REDLANDS MINI MART**
402 E. REDLANDS BLVD.
REDLANDS, CA 92373-5227
- RIO RANCH MARKET #5**
73544 29 PALMS HWY.
29 PALMS, CA 92277
- ROMANEK EDUCATION-AL SERVICES**
26197 BOULDER LN.
TWIN PEAKS, CA 92391
- RYAN ANTHONY IMPORTS**
9002 S. HYSOP DR.
RANCHO CUCAMONGA,
CA 91730
- S.S. BRADFORD HOMES**
474 GRANDVIEW RD.
TWIN PEAKS, CA 92391
- SAN GORGONIO GALLERY**
41003-C VALLEY OF THE FALLS DR.
FOREST FALLS, CA 92339
- SAND CASTLE PLAZA**
8990 SIERRA AVE.
FONTANA, CA 92335
- SEDANO'S HVAC**
460 W. MOTICELLO CT.
ONTARIO, CA 91762
- SERVPRO OF RIALTO/BLOOMINGTON**
219 S. RIVERSIDE AVE.
RIALTO, CA 92376
- SHOWCASE AUTO GLASS**
1457 E. PHILADELPHIA ST.
ONTARIO, CA 91761
- SO-CAL BREAKERS CO.**
1384 WEST LORRAINE PL.
RIALTO, CA 92376
- TEAM VERIDIAN**
3290 E. GUAISTI RD.
ONTARIO, CA 91761
- THE GREAT STEAK & POTATOES**
14400 BEAR VALLEY RD.
VICTORVILLE, CA 92392
- THE HEALING CENTER**
1705 E WASHINGTON ST.
COLTON, CA 92324
- THE REFRIGERATION CO.**
7560 EL CERRITO AVE.
HESPERIA, CA 92345

NEW BUSINESS County of San Bernardino

- THE RESQ**
758 SOUTH PRIMROSE AVE.
RIALTO, CA 92376
- TONY'S STARTERS & ALTERNATORS**
124 WEST FOOTHILL BLVD.
RIALTO, CA 92376
- TRIPLE O**
10475 PALO ALTO ST.
RANCHO CUCAMONGA,
CA 91730
- W.E.F. ENTERPRISES**
22973 WATERS DR.
CRESTLINE, CA 92325
- WEE PLAY OCCUPATIONAL THERAPY**
4959 PALO VERDE ST.
MONTCLAIR, CA 91763
- WORD OF MOUTH**
3428 CIRCLE RD.
SAN BERNARDINO, CA 92405
- ALFRED'S GRAPHIX**
6617 RAINBOW PL.
HIGHLAND, CA 92346
- ALL FOR ONE**
6766 CARTILLA AVE.
ALTA LOMA, CA 91701
- AQUAPHONICS USA**
7954 BARBERRY AVE.
YUCCA VALLEY, CA 92284
- B & H MANUFACTURING**
15335 MANILA ST.
FONTANA, CA 92337
- BACKDRAFT EVENT P**
472 SONORA CIRCLE
REDLANDS, CA 92373
- BARSTOW GLASS & MIRROR**
1111 W. MAIN ST.
BARSTOW, CA 92311
- CHRONIC TACOS**
11920 FOOTHILL BLVD.
RANCHO CUCAMONGA,
CA 91730
- CIN SERVICES**
7667 BROADMOOR PL.
RANCHO CUCAMONGA,
CA 91730
- CRAWFORD INLAND COMPRESSOR**
13851 SANTA ANA AVE.
FONTANA, CA 92337
- D & D PAYMENT CENTER**
1221 E 4TH ST.
ONTARIO, CA 91764
- D CHRISTIANS TRADING**
16727 BEAR VALLEY RD.
HESPERIA, CA 92345
- DRAGON HOUSE CHI-NESE RESTAURANT**
6248 ADOBE RD.
29 PALMS, CA 92277
- EBS GLOBAL CO.**
11799 JERSEY BLVD.
RANCHO CUCAMONGA,
CA 91730
- EHR TECH**
11799 JERSEY BLVD.
RANCHO CUCAMONGA,
CA 91730
- EL MANANTIAL MORTGAGE GROUP INC.**
9375 ARCHIBALD AVE.
RANCHO CUCAMONGA,
CA 91730
- FERNANDEZ INCOME TAX**
115 WEST B ST.
ONTARIO, CA 91762
- FINANCIAL FUTURE LOOKS BRIGHT**
880 HIDDEN LN.
LAKE ARROWHEAD, CA 92352
- GABRIEL ENVIRONMENTAL SERVICES**
37359 IRONWOOD DR.
YUCAIPA, CA 92399
- GLASS ALLIANCE**
11629 FERN PINE ST.
VICTORVILLE, CA 92392
- GREEN VALLEY LANDSCAPE**
17405 BASELINE AVE.
FONTANA, CA 92336
- HARAMBE MUSIC**
30110 MARIANNE LN.
HIGHLAND, CA 92346
- LOOSESCREWS OFF ROAD SUPPLY**
20184 RIVERVIEW RD.
APPLE VALLEY, CA 92308
- LOZANO SHEET METAL**
5829 RIVERSIDE DR.
CHINO, CA 91710-6700
- MAGLUYAN WORLDWIDE MARKETING**
7354 HARDING CT.
HIGHLAND, CA 92346-5374
- MONMART GROUP**
12223 HIGHLAND AVE.
RANCHO CUCAMONGA,
CA 91739
- MOUNT FUJI**
61740C 29 PALMS HWY.
JOSHUA TREE, CA 92252
- PIZZA CHALET**
34579 YUCAIPA BLVD.
YUCAIPA, CA 92320
- PREMIER PERFORMANCE**
590 INDUSTRIAL RD.
SAN BERNARDINO, CA 92408
- PURILLE PLASTIC CO.**
11799 JERSEY BLVD.
RANCHO CUCAMONGA,
CA 91730
- REACH AND TEACH CPR**
638 VAN NESS CT.
UPLAND, CA 91786
- REGENT SCHOOL CATER-ING UCS**
100 W. 9TH ST.
UPLAND, CA 91786
- RUSTIC MOUNTAIN LOG HOMES**
40238 BONITA LN.
BIG BEAR LAKE, CA 92315
- SAC RACING**
1777 WOODLAWN ST.
UPLAND, CA 91786
- SALES AND MARKETING SOLUTIONS**
508 W. 20TH ST.
UPLAND, CA 91784
- STATEWIDE ASSET MANAGEMENT**
18144 HIGHWAY
APPLE VALLEY, CA 92307
- TACOS EL TENAMPA**
1915 E. VICTORIA AVE.
SAN BERNARDINO, CA 92408
- THIRTEEN TWENTYFOUR CLOTHING**
12367 3RD ST.
YUCAIPA, CA 92399
- TRAVELHOST OF SAN BERNARDINO/HIGH DESERT**
27338 NORTH BAY RD.
LAKE ARROWHEAD, CA 92352
- UNDER YOUR PRICE AUTO SALES**
221 N MOUNTAIN AVE.
ONTARIO, CA 91762
- WESTERN MATERIALS**
1935 W. 11TH ST.
UPLAND, CA 91786
- Z.E.W. CLEANING SERVICES**
7338 N TAMARIND AVE.
FONTANA, CA 92336
- 22ND CENTURY REALTY PROFESSIONALS**
15162 CAMBRIA ST.
FONTANA, CA 92335
- ALL SALES AND BUSINESS**
556 N. D ST.
ONTARIO, CA 91764
- SHOE REPAIR SPECIALIST**
4863 MILLS AVE.
ONTARIO, CA 91764

NEW BUSINESS County of Riverside

- SCULLY HOUSE**
6639 SCULLY WAY
RIVERSIDE, CA 92509
- R.P. BOARD & CARE INC**
6639 SCULLY WAY
RIVERSIDE, CA 92509
- A-1 RENTAL PROPERTY DETAILING SERVICE**
11018 HERCULES WAY
MIRA LOMA, CA 91752
- GREE, SHELTON**
11018 HERCULES WAY
MIRA LOMA, CA 91752
- SSC RACING**
3101 E. ALEJO RD.
PALM SPRINGS, CA 92262
- KARBZ INC.**
3101 E. ALEJO RD.
PALM SPRINGS, CA 92262
- THE BOOKKEEPING CON-TRACTOR**
1701 RIMPAU AVE.
CORONA, CA 92881
- SARE, DARCY LYNN**
34447 CHERRY ST.
WILDOMAR, CA 92595
- SARE, SANDRA LEA**
3215 CHRIS WREN CIRCLE
CORONA, CA 92881
- RIALTO INDUSTRIAL PARK LTD.**
900 ISLAND DR.
RANCHO MIRAGE, CA 92270
- LARRY GENE LEISKE GEN PRTR OF RIAHO INDUSTRIAL PARK, LP**
900 ISLAND DR.
RANCHO MIRAGE, CA 92270
- RIALTO ECONOMIC DEVELOPMENT ASSOCIATES**
900 ISLAND DR.
RANCHO MIRAGE, CA 92270
- LP PRODUCTIONS**
365 CAMINO NORTE
PALM SPRINGS, CA 92262
- BONNIE CHRISTINE WILLIAMS, TRUSTEE OF THE WILLIAMS FAMILY LIVING TRUS4**
365 CAMINO NORTE
PALM SPRINGS, CA 92262
- OMNI VOLTAGE**
16164 LA MONDE ST.
HACIENDA HEIGHTS, CA 91745
- OMNI VOLTAGE**
16164 LA MONDE ST.
HACIENDA HEIGHTS, CA 91745
- KUM'S**
1105 COUNTRY CLUB DR.
RIVERSIDE, CA 92506
- HUTCHFUL, MINA MARIAN**
1105 COUNTRY CLUB DR.
RIVERSIDE, CA 92506
- FIRSTSTEP REGISTRATION SERVICE**
23121 CONTINENTAL DR.
CANYON LAKE, CA 92587
- RYAN, LORI JEAN**
23121 CONTINENTAL DR.
CANYON LAKE, CA 92587
- INTEGRITY FIRST REALTY**
558 REMBRANDT DR.
CORONA, CA 92882
- FELIX PROPERTIES INC**
558 REMBRANDT DR.
CORONA, CA 92882
- PRIME TIME INTERNATIONAL**
86-705 AVE.
COACHELLA, CA 92236
- SUN AND SANDS ENTERPRISES LLC**
86-705 AVE.
COACHELLA, CA 92236
- STAGG INDUSTRIES**
28510 MARCALOPE LN.
MENIFEE, CA 92584
- BIERDERMAN, KAY BARBARA**
28510 MARCALOPE LN.
MENIFEE, CA 92584
- SOBER GEAR**
1027 ELMHURST AVE.
CORONA, CA 92880
- SWENSON, CHRISTOPHER ANTHONY**
1027 ELMHURST AVE.
CORONA, CA 92880
- ZIEGLER, MARY PATRICIA**
1027 ELMHURST AVE.
CORONA, CA 92880
- MONROE FARMS**
1441 MONROE ST.
RIVERSIDE, CA 92504
- MILER, COLLEEN DEWAINE**
1441 MONROE ST.
RIVERSIDE, CA 92504
- MILLER, THOMAS MEVY**
1441 MONROE ST.
RIVERSIDE, CA 92504
- KEN'S SPORTHING GOODS**
2610 HAMNER AVE.
NORCO, CA 92860
- BRETCH, LINDA**
3658 VINE AVENUE
NORCO, CA 92860
- BRETSCH, KENNETH RALPH**
3658 VINE AVE.
NORCO, CA 92860
- U & URS CUSTOM EMBROIDERY**
2610 HAMNER AVE.
NORCO, CA 92860
- BRETCH, LINDA**
3658 VINE AVE.
NORCO, CA 92860
- ANTELOPE EQUIPMENT,INC**
1701 RIMPAU AVE.
CORONA, CA 92881
- ANTELOPE EQUIPMENT INC**
1701 RIMPAU AVE.
CORONA, CA 92881
- SMARTBOX OF SOUTHERN CALIFORNIA**
740 PALMYRITA AVE.
RIVERSIDE, CA 92507
- CITRUS EMPIRE POSITRON EMISSION TOMOGRAPHY MOBILE SERVICES**
11420 ETON LN.
RIVERSIDE, CA 92507
- AS PERSONAL AS IT GETS EMBROIDERY**
29283 VIA ESPADA
MURRIETA, CA 92563
- FERNANDEZ, MARIO**
25373 SAGE ST.
CORONA, CA 98833-3156
- BISHOP WHOLESALE PRODUCTS**
22761 CASCADE DR.
CANYON LAKE, CA 92587
- DATA PROCESING AND MARKETING**
25373 SAGE ST.
CORONA, CA 92883
- DATA PROCESSING & MARKETING USA/INTERNATIONAL**
25373 SAGE ST.
CORONA, CA 92883
- DP & M USA/INT'L**
25373 SAGE ST.
CORONA, CA 92883
- A TO B CARS**
2442 IOWA AVE.
RIVERSIDE, CA 92507

NEW BUSINESS *County of Riverside*

RIVERA, OSCAR DAVID
14581 COCHITI DR.
MORENO VALLEY, CA
92553

ROCHA, SAMUEL ADOLFO
25581 ARGANAUT DR.
MORENO VALLEY, CA
92553

VASQUEZ, ANTHONY RAYMOND
2442 IOWA AVE.
RIVERSIDE, CA 92507

A2BE
2442 IOWA AVE.
RIVERSIDE, CA 92507

RVR CARS
2442 IOWA AVE.
RIVERSIDE, CA 92507

RIVERA, OSCAR DAVID
14581 COCHITI DR.
MORENO VALLEY, CA
92553

DIAMONDBACK JUDGMENT RECOVERY
42496 CORTE CANTANTE
MURRIETA, CA 92562

CORAN, DARRYL FREDERICK
42496 CORTE CANTANTE
MURRIETA, CA 92562

QUALITY SCION
1685 W. 6TH ST.
CORONA, CA 92882

GORDON AUTOMOTIVE GROUP, INC.
1700 W. 6TH ST.
CORONA, CA 92882

ONCE UPON A TYME ANTIQUE'S AND COLLECTIBLES
3780 ELIZABETH ST.
RIVERSIDE, CA 92506

ESTRADA, GINA KRISTINE
11505 INWOOD DR.
RIVERSIDE, CA 92503

ISHOT PHOTOGRAPHY
11429 SPRINGWOOD CT.
RIVERSIDE, CA 92505

ALONSO, NEFTALI SEAN
11429 SPRINGWOOD CT.
RIVERSIDE, CA 92505

FRESCA SPRING WATER
546 INDIANA CIRCLE
PERRIS, CA 92570

AHMAD, HAZIM KAMAL
495 N. MAPLE AVE.
FONTANA, CA 92336

ALPINE AIR CONDITIONING AND HEATING
21731 KUDER AVE.
PERRIS, CA 92570

VERNIERI, LARRY ALAN
21731 KUDER AVE.
PERRIS, CA 92570

SATURN OF RIVERSIDE
8101 AUTO DR.
RIVERSIDE, CA 92504

LET'S TALK INSURANCE SERVICES
29494 MASTERS DR
MURRIETA, CA 92563

BEHN & ASSOCIATES TAX & ACCOUNTING CONSULTING
34319 OTAY WAY
LAKE ELSINORE, CA 92532

HMR
11350 RIVERSIDE DR.
MIRA LOMA, CA 91752

PACIFIC RIDGE DEVELOPMENT, INC
40205 BALBOA DRIVE
TEMECULA, CA 92591

CREATIVE WEALTH MANAGEMENT
41 VISTA PALERMO
LAKE ELSINORE, CA 92532

BALDRICH-MATULA
41 VISTA PALERMO
LAKE ELSINORE, CA 92532

HMR BUILDING SYSTEMS
11350 RIVERSIDE DR.
MIRA LOMA, CA 91752

LANDSCAPE DESIGN ADVISOR
40205 BALBOA DRIVE
TEMECULA, CA 92591

MATU ENTERPRISES
570 CENTRAL AVE.
LAKE ELSINORE, CA 92530

JUHAS, MATHIAS HERNAN
33 CORTE MADERA
LAKE ELSINORE, CA 92532

MR. SHISH
28120 JEFFERSON AVE.
TEMECULA, CA 92590

MEDITERRANEAN VILLAGE FOOD, LLC
36810 GEMINA AVE.
MURRIETA, CA 92563

OUT OF THE BLUE EVENTS
40192 LOS OLIVOS CT.
MURRIETA, CA 92562

MOYER, SUSAN ANNETTE
40192 LOS OLIVOS CT.
MURRIETA, CA 92562

CLADDAGH MURRIETA
26499 JEFFERSON AVE.
MURRIETA, CA 92562

SULLIVAN, KELLY IRENE
26487 ARBORETUM WAY
MURRIETA, CA 92563

L.M. SEW CUTE
2145 HIGHPOINTE DR.
CORONA, CA 92879

PESIGAN, IRENE GAYLE
2145 HIGHPOINTE DR.
CORONA, CA 92879

ANYTHING BUT WEDDINGS EVENT PLANNING
24909 MADISON AVE.
MURRIETA, CA 92562

CHANEY, MARK JOHN
37487 COLE CREEK CT.
MURRIETA, CA 92562

HASKINS, LINDSAY BLUE
24909 MADISON AVE.
MURRIETA, CA 92562

M. MOORE FAMILY LIMITED PARTNERSHIP
29587 CARA WAY
TEMECULA, CA 92591

MOORE, LORETTA JEAN GENERAL PARTNER OF THE MOORE FAMILY LIMITED PART
29587 CARA WAY
TEMECULA, CA 92591

MORENO BEACH HOME REPAIR
12246 HEACOCK ST.
MORENO VALLEY, CA 92557

ZUPPARDO JR., CHARLES SAMUEL
11175 INDIAN ST.
MORENO VALLEY, CA 92557

SOUTHERNLIN SERVICE TRUCKING
24718 MANTEE PL.
MORENO VALLEY, CA 92553

RODRIGUEZ, BERNARDO
24718 MANTEE PL.
MORENO VALLEY, CA 92553

MAID IN AMERICA
41890 ENTERPRISE
TEMECULA, CA 92590

CROWN CONCIERGE OF THE DESERT
68875 TACHEVAH DR.
CATHEDRAL CITY, CA 92234

BONIFACE, LESLEY CAROLYN
68875 TACHEVAH DR.
CATHEDRAL CITY, CA 92234

PALM SPRINGS CELEBRITY VILLAS
44690 VIA ALONDRA
LA QUINTA, CA 92253

JOHANNSEN, THEMA KATHRYN
44690 VIA ALONDRA
LA QUINTA, CA 92253

KIM & T
32542 NAVAJO
CATHEDRAL CITY, CA 92234

ALINEA-LANDEZ, MARY ANNE
2145 HIGHPOINTE DR.
CORONA, CA 92879

LOPEZ, CARMELA TEREZA
32542 NAVAJO
CATHEDRAL CITY, CA
92234

KABOBZ INC.
72695 HWY 111
PALM DESERT, CA 92260

PALM DESERT DENTAL CENTER
73-733 FRED WARING DR.
PALM DESERT, CA 92260

H. YOUNESI D.D.S. INC.
240 S. OAKHUEST DR.
BEVERLY HILLS, CA 90212

AAA LEGAL SERVICE
31581 VIA VENTANA
THOUSAND PALMS, CA
92276

OLSEN, ANTHONY JOHN
31581 VIA VENTANA
THOUSAND PALMS, CA
92276

DRAGON GATE CHINESE RESTAURANT
44491 TOWN CENTER WAY
PALM DESERT, CA 92260

CHEN, ANNI
112 FRANCESCA CT.
PALM DESERT, CA 92211

DRAGON GATE CHINESE RESTAURANT
44491 TOWN CENTER WAY
PALM DESERT, CA 92260

CHENG, HUNG-SHENG
74510 CORAL BELL CIR.
PALM DESERT, CA 92260

HUANG, LI-CHUAN
74510 CORAL BELL CIR.
PALM DESERT, CA 92260

LIN, MENG-HUNG
112 FRANCESCA CT.
PALM DESERT, CA 92211

HOVELY AUTOMOTIVE
74-894 42ND AVE.
PALM DESERT, CA 92260

JM & H SERVICES, INC.
74-894 42ND AVE.
PALM DESERT, CA 92260

ECLECTICA
78650 AVE.
BERMUDA DUNES, CA
92203

BARAJAS, JUAN CARLOS
78650 AVE.
BERMUDA DUNES, CA
92203

PADILLA, NOE
68402 MADRID RD.
CATHEDRAL CITY, CA
92234

SENIOR LEAGUE
48350 CRESTVIEW DR.
PALM DESERT, CA 92260

A CHILD'S DEVELOPMENT CENTER
43616 BORDEAUX DR.
LA QUINTA, CA 92253

LOCKLEAR, LINDITA RAKIPI
43616 BORDEAUX DR.
LA QUINTA, CA 92253

LOCKLEAR, ROBERT STANLEY
43616 BORDEAUX DR.
LA QUINTA, CA 92253

LOCKLEAR GROUP HOME IMPROVEMENT & REPAIRS
43616 BORDEAUX DR.
LA QUINTA, CA 92253

TLG HOME IMPROVEMENT & REPAIRS
43616 BORDEAUX DR.
LA QUINTA, CA 92253

GUCCI
73-061 EL PASEO
PALM DESERT, CA 92260

GREATHOUSE PRODUCTIONS
3755 E CALLE DE RICARDO
PALM SPRINGS, CA 92264

GREATHOUSE, JOHN WINGATE
3755 E CALLE DE RICARDO
PALM SPRINGS, CA 92264

STERLING CLUB, THE
67-555 E. PALM CANYON
CATHEDRAL CITY, CA
92234

LEHNER, LAWRENCE KAY
36054 AVENIDA DE LAS MONTANAS
CATHEDRAL CITY, CA
92234

INTEGRATED TRIPOD MOTION PICTURE INTERNATIONAL
78870 BAYBERRY LN.
LA QUINTA, CA 92253

BATALLES, DANIEL ERNEST
82778 COTA DR.
INDIO, CA 92203

INTEGRATED TRIPOD MOTION PICTURE INTERNATIONAL
78870 BAYBERRY LN.
LA QUINTA, CA 92253

CRUZ, MICHAEL ANTHONY
83050 EMERALD AVE.
INDIO, CA 92201

MERABET, ABDELLAH ARSLANE
54310 EISENHOWER DR.
LA QUINTA, CA 92253

INTEGRATED TRIPOD MOTION PICTURE INTERNATIONAL
78870 BAYBERRY LN.
LA QUINTA, CA 92253

MENDOZA, BEATRIZ
21060 JENNINGS CT.
MORENO VALEY, CA 92557

TRAN, BRIAN TUAN
78870 BAYBERRY LN.
LA QUINTA, CA 92253

COACHELLA VALLEY HOME SERVICE
37482 FOSSDYKE ST.
INDIO, CA 92203

LOWEY, PATTIE
37482 FOSSDYKE ST.
INDIO, CA 92201

IST DEFENSE INVESTIGATIONS
83335 LIGHTNING RD.
INDIO, CA 92203

MACKIE, DANIEL JOHN
83335 LIGHTNING RD.
INDIO, CA 92203

JD WINDOW CLEANING
51933 AVENIDA NAVARRO
LA QUINTA, CA 92253

FARRINGTON, JARED DAVID
51933 AVENIDA NAVARRO
LA QUINTA, CA 92253

CAMPUS MEDICAL CENTER, LLC
7095 INDIANA AVE.
RIVERSIDE, CA 92506

CAMPUS MEDICAL CENTER, LLC
7095 INDIANA AVE.
RIVERSIDE, CA 92506

SALLY'S FASHION NAILS
27309 JEFFERSON AVE.
TEMECULA, CA 92590

DIEP, KRISTENE
44496 KINGSTON DR.
TEMECULA, CA 92592

QUACH, SON KIM
44496 KINGSTON DR.
TEMECULA, CA 92592

MR JUMPER PARTY SUPPLY
5513 VAN BUREN BLVD.
RIVERSIDE, CA 92503

CASILLAS, LILIANA
7434 YSMAEL VILLEGAS
RIVERSIDE, CA 92504

FRED CHANDLER/MATCO TOOLS DISTRIBUTOR
10255 LIVE OAK AVE.
CHERRY VALLEY, CA 92223

CHANDLER, FREDERICK WILLARD
10255 LIVE OAK AVE.
CHERRY VALLEY, CA 92223

WATCH VISION GROW
1303 YUKON
PERRIS, CA 92571

CAPITOL LANDSCAPE AND MAINTENANCE
21060 JENNINGS CT.
MORENO VALLEY, CA 92557

INLAND EMPIRE People and Events



A \$1 million grant was awarded to Olive Crest for its Coachella Valley Children's Center. The money will be used to build four homes for abused and at-risk teens.

The project broke ground in April 2007, but vertical construction was delayed until June because of a funding shortfall. It should be completed by late January, said Tesha Vann, associate development director for Olive Crest. The buildings will include a private school and a recreational area.

For more info about Olive Crest or to donate, call (800) 550-2445 or go to www.OliveCrest.org.



The St. Elizabeth of Hungary Food Pantry received a \$13,800 grant by Stater Bros. Charities. The grant will be used to purchase food and help feed the hungry in Desert Hot Springs.

The food pantry is located at 66-700 Pierson Boulevard.



Emilio's Mexican Restaurant & Cantina was given the Demeter Award (Restaurant of the Year) presented by San Jacinto Chamber of Commerce. Emilio's is located at 2340 So. San Jacinto Ave., in San Jacinto. For reservations or information call (951) 925-3721.



Eisenhower Medical Center is expanding. The Eisenhower Schnitzer/Novack Breast Center is opening a new location at Rancho Mirage Medical Center, 72-780 Country Club Drive, Building A, Suite 105, in Rancho Mirage. For more information, call (760) 773-4338.

A special ribbon cutting for Goodwill in Cathedral City.

A new Goodwill Southern California Retail Store is located at 67-555 E. Palm Canyon Drive.

"We just felt like there was an opportunity to open a store," Christianne Ray, the community relations manager for Goodwill Southern California, said.

The new location has 7,500 feet of selling space and 1,500 feet of back space.

Proceeds from the store will support Goodwill programs that help people with disabilities and those with vocational disadvantages to getting jobs.



A great turn out for a wonderful cause—The Camp of Champions A&M Golf Tournament was held at the Indian Wells Golf Resort to benefit the Coachella Valley's youth.

Camp of Champions A&M Inc., is a nonprofit organization, that works with Coachella Valley public and private schools to offer free after-school soccer clinics for elementary and middle school children.

Healdsburg A Place to Relax - This Side of Eden

By Camille Bounds

Planning a getaway to Monterey or San Francisco? Think Sonoma Coast and the Russian River region for a serendipitous adventure into relaxation, beauty with great food and wine.

The Russian River Region includes the Russian River Valley, the Sonoma Coast, and the surrounding wine country. About an hour and 15 minutes driving time from the Golden Gate Bridge leads to a "quiet" place—a place to unwind, let go and just simply relax. The villages are inviting and they seem to "dare" you not to relax. Healdsburg is a perfect example of a small crossroad's community that has that quality.

Named for a Quaker

Healdsburg was named after Harmon Heald one of eight Quaker children who came overland with his family in 1849 from Jackson County, Missouri. They were in search of gold but, as the fates would have it, Harmon instead founded what is now known as Healdsburg. This place was once the best kept secret in the area, but the traveler that is looking for somewhere to simply relax and enjoy good wine and good food has more or less let the cat out of the bag. Healdsburg is attracting the vacationer while still maintaining its relaxing, laid back aura.

Everything Within Walking Distance

One of the most amazing things about Healdsburg is their restaurants. Most are excellent—from Italian, Thai, Chinese, American—and so good that you might need a reservation some evenings. Here is a city with over 11,000 inhabiting the city limits. Just about everything including shopping, bakeries, a brewpub, wineries and tasting rooms and

spas are within walking distance from the delightful hotels or



Healdsburg Inn on the Plaza

inns on or near the Historic Plaza.

Sample the area

The following is just a sample of the area and barely touches what is available:

Start out by booking a delightful room at the Healdsburg Inn on the Plaza. (A Four Sisters Inn.) The Inn overlooks the Historic Plaza where everything in town happens. Step out the front door and you are in the midst of the festivities of the moment. If you wish to avoid any activities or festivities, go around the corner and hop in your car and drive to any adventure you choose. Rooms are comfortable with gas fireplaces, private baths with jetted tubs, showers, plush terry cloth robes, balconies, TV, and, of course, breakfast (you can also order breakfast in bed), and afternoon wine and snacks. The staff is sincerely warm and friendly.

To book a room at the Healdsburg Inn on the Plaza call Jennifer at 1-800-752-3046—rates are seasonal and it is located at 12 Matheson Street in Healdsburg.

Round your trip out with a visit to The Spa at the Hotel Healdsburg. It is a full-service spa that offers complete and

conscious care in a tranquil surrounding. Well-trained thera-

pists and aestheticians are selected for their credentials and experience. Many treatments are available and includes choices from massage, facials, manicures, and pedicures. Go be pampered and enjoy.

For appointments call 707/433-4747.

The Spa is at 327 Healdsburg Avenue.

A variety of eateries to test your gourmet tastes

Great food abounds. Sake 'O is the ultimate in Japanese food. A comfortable spot offers the best sushi and sashimi on the planet; the Martini Prawns are what trying to steal a recipe is all about. The Spanish Fly is seared Ahi Tuna topped with avocado, tomato and red onion in olive oil and soy with jalapeno on top. One wonders how they can get all of this on one little piece of Ahi but they do and the combination is wonderful. The Utah Roll is a Tempura Prawn inside a snow crab with a spot of tuna and a special sauce. The delicate flavors in all of these blend into a satisfying gourmet's delight, and that is only a small sample of what is available in this delightful little bit of Japan.

Sake 'O is located at 505 Healdsburg Avenue in Healdsburg.

For hours and reservations call 707/433-2669.

For menus and prices go to Sake 'O at www.garychus.com.

A Divine Affair is a charming tiny little spot that serves great Russian and Ukraine food. The borsht, to use a well used cliché, is to die for, and the Peorgies fall into the same category. This tiny place has a banquet-sized menu that is the ultimate in fine food.

Be sure and try A Divine Affair at 330 Healdsburg Avenue in Healdsburg.

For hours and reservations call 707/433-1035.

For menus and reservations go to www.divineaffair.net.

A really fun "wear your T-shirt and shorts" place to go to is the Bear Republic Brewing Company. You're greeted by a happy, amiable staff and food keeps on coming. Steaks, burgers, salads and, of course, beer

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