Action against Health Net for illegal practices

Los Angeles City Attorney Rocky Delgadillo - who disclosed his office’s ongoing investigation into the health insurance industry’s schemes to maximize profits at the expense of patients - announced he has filed a civil law enforcement action against Los Angeles-based Health Net, Inc., and two of its subsidiaries, for engaging in unlawful and deceptive business practices that lead to the denying or delaying of authorization of claims or cancelling coverage after initially issuing a policy.

"Countless Californians who believe they have insurance actually have policies that aren’t worth the paper they’re printed on. At a patient’s most vulnerable moment, the insurance company won’t pay for care, or will cancel the policy altogether,” said City Attorney Delgadillo. “Industry schemes to maximize profits at the expense of patients are unfair and unlawful, and they must be stopped.”

The city attorney also announced that - based upon evidence developed in the course of his Health Net investigation, he’s initiating a criminal investigation of individuals associated with Health Net’s illegal bonus payment program for cancellations in violation of California’s Knox-Keene Act.

Construction starts on a one million-square-foot industrial facility in Victorville

It will be the fifth industrial building constructed within SCLC’s planned 6.5 million SF Phase 1 development; Nearly two million SF of property to be delivered by late 2008

Stirling Capital Investments has commenced construction on a one million-square-foot speculative Class A industrial facility situated on approximately 46 acres at Southern California Logistics Centre (SCLC) in Victorville. The completion of the building is anticipated in December 2008 and will join four other buildings at SCLC, bringing a total of nearly two million square feet of property to the market by the end of this year. The five buildings are part of Phase 1 development plans which total 6.5 million square feet of industrial space over 350 acres of land.

“We remain bullish on the long-term growth of the Southern California industrial market and are confident users will be attracted to the economic benefits that SCLC offers,” said Brian Parno, vice president of Stirling, the master developer of SCLC. “With an abundant amount of land at SCLC, we have a unique opportunity to provide large format buildings with excess truck capacity.”

Two marketing firms join forces

In a revolutionary move for Valley marketing firms, two local businesses have collaborated to design and execute a multi-tiered awareness campaign for University of California, Riverside Palm Desert Graduate Center and the new UCR Desert Lyceum and Summit.

Spearheaded by local businesswoman, Kate Spates of Image Marketing Concepts, who was retained by UCR Palm Desert to create a new image advertising campaign, the decision was made to include a second firm to provide assistance, which brought Furino/Greene Creative to the mix.

"After our initial meeting with UCR Palm Desert, it was clear that..."
CSUSB receives $1.1 million gift of software programs for terrorism intelligence analysis

The software programs used by the intelligence and law enforcement agencies to analyze the reams of intelligence on terrorism will be available to students at Cal State San Bernardino's National Security Studies program.

Software company 12—the leading worldwide provider of visual investigative analysis software, data services and mapping for law enforcement, intelligence and the military—will donate its award-winning program "Analyst's Notebook" to Cal State San Bernardino and Long Beach State, said Mark T. Clark, director of CSUSB's National Security Studies program. The software has a value of more than $1,133,000.

"12's software gift will give our students working experience with the actual analytical programs being used by our intelligence gatherers. That, in turn, will give our students an additional edge when they apply to agencies, organizations and businesses for jobs," Clark said. "This gift will not only complement an already exceptional program, it will make it even better."

More than 2,000 organizations and Fortune 500 businesses in over 100 countries use 12 software for investigations and intelligence analysis.

The company, under its Collegiate Outreach Program, will provide five different software suites both for faculty and students in departmental labs. It will also provide software training and a review for each of the software packages for the principal users.

The 12 Collegiate Outreach Program provides eligible universities and colleges with products, support and instructor training for use within degree programs relevant to the intelligence and law enforcement communities.

"Analyst's Notebook" is software used by the intelligence community and federal law enforcement agencies as a tool to understand complex scenarios and volumes of seemingly unrelated data perform analysis and report the results. Former students of the university's National Security Studies program now working in the field of countering terrorism use the software daily in their jobs.

Craig, chair of the National Security Studies Development Board, and Clark participated in a workshop-long training session on "Analyst's Notebook" at the company's Sacramento office to determine the best possible way to introduce students to it in the National Security Studies program curriculum.

Clark said they will also try to incorporate the software into the CSU National Security Studies Community Center of Academic Excellence (CSU-ACE) consortium of which the CSUSB National Security Studies program is the lead agency. The consortium consists of all Cal State San Bernardino, Long Beach State and five other CSU campuses: Bakersfield, Dominguez Hills, Fullerton, Northridge and Cal Poly Pomona.

Fuhrer will be developing a teaching module on "Understanding Terrorist Financing" using "Analyst's Notebook," which he will provide to introductory classes in National Security Studies and for a speaker series with CSU-ACE.

The next step includes supporting a new class on "Tracking Terrorism in Africa," as part of the NSS program, Cal State San Bernardino Professor Donovan Chau will develop the class using "Analyst's Notebook" as a vehicle for students to learn the subject through new technology, which the NSS program expects to offer for the first time in fall 2008.

For more information on the software or Cal State San Bernardino's National Security Studies program, contact Clark at (909) 517-5534 and visit the National Security Studies program Web site at http://polisci.csusb.edu/nss/index.php.

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This March in the Inland Empire Business Journal!

Health Net...
continued from pg. 1

(Health and Safety Code Sec. 1340 et seq.,) and others who may have made false statements to the California Department of Managed Health Care regarding these payments, in violation of Penal Code Section 1340.

The civil complaint, filed in Los Angeles Superior Court, alleges that the Health Net, Inc., Health Net of California, and Health Net Life Insurance Co. engaged in unlawful, unfair and fraudulent business practices and unfair, deceptive, untrue and misleading advertising in violation of California's Unfair Competition (Business and Professional Code 17200) and Unlawful Advertising (Business and Professions Code 17500) laws.

In the complaint, the City Attorney alleges that Health Net purposefully used false and misleading advertising in an effort to gain more members. Health Net collected applicants' medical history using intentionally misleading forms that called for the applicant to make educated medical judgment. Submitted applications were generally accepted by Health Net without any meaningful review of the accuracy of responses, informed investigation into the medical history of applicants or confirmation that consumers understood the applications.

"The only after policymakers submitted claims for medical services did Health Net retroactively conduct investigations into their medical history in order to find discrepancies in the application, allowing for a delay in payment or cancelation of coverage."

This practice of post-claims policy cancellation is unlawful, unfair and fraudulent," said Delgadillo.

Health Net, with over 220,000 members in the Inland Empire, went so far as to create a secret unit to cancel policies. The company routinely provided benchmarks — including goals for number of rescissions per year and dollars in claims denied — as well as economic incentives to individual agents responsible for post-claims recission, with bonus payments for reaching company goals. The division met or exceeded its goals every year, denying more than $35 million in claims between 2003 and 2006.

The civil suit seeks to enjoin Health Net and its agents from engaging in the illegal activities outlined in the complaint and order Health Net to comply fully with the law. In addition, the suit asks the court to assess civil penalties of $2,500 for each violation of the continued on page 16

Actigta appoints new CFO

A leading pioneer in active gaming, announced the appointment of Albert L. Cervantes as Actigta's chief financial officer.

"Al is an excellent and global financial background in the entertainment industry, proven track record, and operational know-how will be of tremendous value to Actigta as we execute on our growth strategies," said Anoo Albanna, chairman and CEO of Actigta. "His years of experience in negotiating and securing credit facilities and capital financing on instrumental to achieving Actigta's long-term operational and financial goals."

Cervantes, 54, spent more than a decade in the entertainment business, serving as vice president of finance and administration at KTTV Channel 11, a Los Angeles television station, where he oversaw all financial reporting, budgeting, forecasting, payroll, risk management, credit and billing and collection systems. Prior, Cervantes was vice president controller at Fox Inc., a global entertainment corporation, and director of corporate accounting at Twentieth Century Fox Fine Films, where his primary responsibility was to oversee and maintain the overall integrity and compliance of the internal and accounting systems. Immediately prior to joining Actigta, Cervantes served as chief financial officer of Soboba Band of Luiseño Indians where he was responsible for strategic planning of future commercial developments, closed a $45 million line of credit and negotiated a $300 million loan for new construction financing, in addition to directly controlling all tribal financial and accounting activities. Previously, Cervantes served as chief financial officer and vice president of finance and administration for Protection Service Industries, where he designed, implemented and enforced Securities and Exchange Commission (SEC) compliant financial systems and controls, including Sarbanes-Oxley compliance.

Cervantes earned a bachelor's degree in economics from Stanford University, and a master's degree in accounting from the University of California, Los Angeles. He is a certified public accountant. Actigta Corporation is a leading pioneer in active gaming. The company's mission is to empower users to enjoy real-life, natural motion game play controllers that provide access to revolutionary downloadable 3D games and PC/console based video games. Visit http://www.actigta.com.
Valley banker takes credit reins at Desert Commercial Bank

Jack Brittain, Jr. has joined Desert Commercial Bank (OTCBB:DCBC) as executive vice president and chief credit officer. Brittain assumes responsibility for managing all aspects of credit risk and loan administration for the locally owned bank, whose customer base reaches throughout the counties of Riverside and Imperial.

A 20-year resident of both the Imperial and Coachella Valleys, Brittain served as executive vice president/chief credit officer for Valley Independent Bank. (VIB was later acquired by Netherlands-based Rabobank) from 1988 to 2005. During his tenure, the El Centro bank embarked on a long period of sustained growth, taking its asset base from $42 million to $2.7 billion. Since leaving VIB, he has held executive management positions within Temecula Valley Bank and Irving-based MetroPacific Bank.

In his new post, Brittain reunites with president and CEO Tony Swartz, another former member of the VIB senior management team. Together, the pair bring more than 70 years of business banking experience to Desert Commercial Bank, whose diversified loan portfolio includes construction, commercial, agri-business and commercial real estate.

"Having financed millions of dollars worth of business expansion in El Centro, Palm Desert and their contiguous communities, Jack brings a keen understanding of how unique these markets are," said Swartz. "That knowledge, coupled with his deep experience in portfolio management and credit administration, will make him an ideal leader for our lending operations."

Desert Commercial Bank reported assets of $153 million as of Dec. 31, 2007, while deposits stood at $150 million. The De Novo bank opened its first location in Palm Desert in June 2005, following an over-subscribed investor offering that raised $16.5 million in capital. Less than a year later, ownership raised another $8 million in capital from Imperial County investors and opened its branch in downtown El Centro. Desert Commercial Bank is the only locally owned and originated community bank with full-service branches in both the Coachella Valley and Imperial Valley.

This Holiday Season, Give The Gift Of A Smile.

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

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

100% of your donation goes toward programs — 0% goes toward overhead.

YES, I want to give a child a second chance at life. $250 Provides cleft surgery for one child. $50 Provides medications for one surgery $125 Covers half the cost of one surgery $100 We're grateful! accept any amount.

Name Address Phone Email

Make check out to "The Smile Train."

TheSmileTrain 1-877-KID-SMILE www.smiletrain.org

CO-OP Financial Services, the first ATM processor to provide end-to-end check imaging and processing technology to credit unions, is now offering a full suite of digital technology to capture, process, and bank checks. The products include CO-OP ATM Check Imaging, CO-OP Full Branch (kiosk) and CO-OP My Deposit (home), with CO-OP Branch Deposit and CO-OP Retail Deposit set to debut later this year.

"Checking imaging has rapidly matured and is now capable of supporting all electronic consumer and business checking," says CO-OP President/CEO Stan Hollow. "CO-OP is at the forefront of the movement by presenting an entire state of check imaging software, bundling ATM, kiosk, home, branch and retail image processing technologies for credit unions. And it's a simple system, which allows us to use the same technology for each touchpoint."

"Credit unions can now securely transport digital checks, which saves time and costs. This technology is also valuable to members, so credit unions can leverage the convenience of check imaging to gain market share, especially among younger, tech-savvy audiences."

The benefits of check imaging include a reduction in fraud and transaction errors, as well as processing, courier, postage and back-office costs, and an increase in funds availability for credit unions and their members.

And today, more than three years since the passage of Check 21 legislation that provides for financial institutions to use a legal equivalent for original checks, electronic image capture and processing is expected to soon remove paper checks from the clearance and settlement cycle.

"Image processing is the future, the near future," said Hollow. "This is no longer simply a trend; it's becoming a way of life, and credit unions should convert to check imaging or expect lower profits."

Established in 1981 and located in Rancho Cucamonga, Calif., CO-OP Financial Services (formerly CO-OP Network) is the nation's largest credit union service organization. Wholly-owned by its credit union shareholders, CO-OP provides volume discounts on products and services that include ATM network access, ATM processing, debit card services and shared branching. With nearly 1,000 credit union members, 25,000 surcharge-free ATMs (including 6,500 deposit-taking), $120 million-plus monthly transactions and 26 million cardholders, CO-OP Financial Services is the No. 1 credit union EFT network and processor in the U.S. financial services industry. CO-OP Financial Services' membership has access to 800,000 ATMs worldwide through links to NYCE, STAR, Cirrus, Pulse and Plus.

Smart Entrepreneurs Simply Choose Elk Grove.

It's the natural location to start a new business or grow an existing one. Elk Grove has a wealth of educated workers who would love to work where they live. One business owner from our area is Interstate 5 Highway 99 and Sacramento Airport. With such a safe and hospitable environment, it's no wonder that Elk Grove is known as one of the fastest growing cities in the country. Break the superstition habit. Come discover what many entrepreneurs here have already concluded. Elk Grove means business and business is good.

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Elk Grove
How to overcome the 10 biggest mistakes in decision making

By LeAnn Thieman

Sam, a corporate lawyer who has recently retired, admitted, “I really wanted to be a lawyer growing up, but I didn’t know how much time I’d be spending away from my family and friends.”

Because he spent so many years in school and so much time honing his legal skills at a top-notch firm, Sam felt “stuck” with his job. Then he realized he could make a change. Sam remembered why he went into law in the first place - to help families in need - and took the necessary steps to switch his corporate job to a career in one family law.

By using the steps below, Sam was able to make a positive change in his life, by carefully thinking through his decision.

Making decisions about our careers, our families and our lives is not always easy. Following these 10 tips will help you avoid the common mistakes people make, while also making better personal and professional decisions.

1. Not taking enough time

Sometimes we make decisions in the spur of the moment, under times of stress when the adrenaline is flowing. These are not the best circumstances to make any decision, big or small. You’ve likely been in situations like that: You’re in a meeting and someone calls for help on a project, and you raise your hand and you are it. You are involved, and you said “yes” again before really thinking it through. Other times, decisions are made too quickly by mis-spoken words, too often, in the heat of the moment, angry or hurtful words are said in haste, without forethought, and lives are changed forever.

2. Lacking peace.

Bad decisions are made in stressful, chaotic situations. Good decisions are made in a place of peace, when you can take the time, space and solitude to make healthy choices. Even small, everyday ones should be made this way. Try taking deep breaths in a quiet environment to evaluate the facts before you decide. When change is big, maybe even life changing, get out of Dodge, so to speak. Find a quiet place for an overnight stay, unaffected by the stress and turmoil. It is there, in a neutral place of peace, a good decision can be made.

3. Wallowing in chaos.

Another mistake people make is wallowing in the chaos of everyday life, or listening to too many other people. If it’s a choice that affects you, it’s critical to listen to your own inner voice, which cannot be heard in the chaos. You can call this voice intuition, conscience, a divine spirit, higher consciousness - whatever fits your belief system. That small voice is your built-in guide. It must be listened to, respected and followed. To find that voice, get out of the chaos. Find quiet. Be still and listen. Then follow that inner voice.

4. Not considering priorities

Occasionally we make decisions that are not consistent with our priorities. We give lip service to one thing, claiming a stressful job, but in the end, you still need some time to think about the pros and cons of your decision and weigh out the consequences you can stop yourself from making a mistake.

Avoiding the truth

Critical to good decision making is telling the truth. Many times we will say things to please others, or avoid saying anything that will hurt. It’s important to ensure every word that comes out of your mouth is true, whether the statement is big or small. If the project takes two weeks, don’t say one week. If it costs $200, don’t say $190. Honesty is indeed the best policy. Will Rogers was right when he said, “Tell the truth. It’s a lot easier to remember.”

5. Forgetting how to say “No”

To make good decisions, there are times we need to just say, “no.” This is hard for many of us to do, since we think we need to be all things to all people. The truth is, we don’t have to give a reason for why we can’t help. All we have to do is say, “I’m sorry, but I can’t.” Have another commitment.” That commitment can be taking care of ourselves, our families, our priorities. When it’s hard, remember that it is only when you make good decisions that others can be at peace. Every time you say, “yes,” it deprives another person of an opportunity. When you decline, it gives them a chance to serve, to learn, to grow.

6. Neglecting your values.

Sometimes we make decisions that are not in alignment with our values. The world would be a better place if we all followed the Rotary Four-Way Test in our business and professional lives: Is it true? Is it fair to all concerned? Will it build goodwill and better friendships? Will it be beneficial to all concerned? After considering these elements, then make your choice.

7. Ignoring what’s right.

Too often we make decisions that are not right today, but we think they will be in the long run. Perhaps we twist the numbers just a bit, or inflate the resume a little, or step on someone on our way up, believing it will be worth it in the long run. That never works, not in the end. It takes a lot of courage to make the deep-down-in-your-gut-you-know-it’s-right decision today. Listen to that inner voice and trust that the rest will be taken care of.

The Duff & Phelps INLAND EMPIRE BUSINESS JOURNAL STOCK CHART

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“Laws were made to be broken.”
Christopher North, May, 1830

Five Most Active Stocks

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Monthly Summary 2/2/08

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“Laws were made to be broken.”
Christopher North, May, 1830
Unlock the power and potential of your team: 5 secrets to empower your people and become a better leader

By Lex Frauchiger, president and CEO of New York Consulting

As the boss or manager of your company, you don’t have all the answers. It will be your job to delegate authority, empower employees, and help them achieve their full potential. And it’s your job to empower your team to perform better. If you’re not making progress with your business, it’s not because you’re not doing anything. It’s because you’re not leading your team effectively.

1) Find an accountability coach. Just as you would consult an attorney on how to handle your company’s legal issues, find someone who is impartial to assess and improve upon your leadership style, as well as hold you accountable for your own success. Tough as it may be to let go of control, you should have a coach to help you achieve your full potential as a leader. Businesses that fail to see the value in this accountability coach will instantly create a change on their own, or their team’s leadership and the company to a greater level of achievement.

2) Become an empowering leader. To become an empowering leader, you must first determine what kind of leader you are today, and what kind of leader you want to be. You need to define, establish, implement, track and evaluate each of these core fundamentals. If you’re not already doing this, it’s a massive under-taking task. The new group is going to let you do the one doing all the work for a change. Instead, you’ll be training and managing your team around accountability and empowering them. This begins with identifying and measuring employee performance, and taking appropriate, timely action.

3) Establish and maintain fundamental business practices, policies and procedures. In order to manage a new team effectively, you must stay focused on practical solutions. Ask yourself what works and what doesn’t work, then determine how to answer these basic questions will uncover your secrets to running your business effectively.

4) Establish and maintain fundamental business practices, policies and procedures. In order to manage a new team effectively, you must stay focused on practical solutions. Ask yourself what works and what doesn’t work, then determine how to answer these basic questions will uncover your secrets to running your business effectively.

5) Create passion with your people. This is the final secret to unlocking hidden potential. And any leader can do this by motivating and inspiring employees, and being a role model. If employees go one step further, it’s because you’re leading your team effectively.

The Legislature is considering recommendations from the superintendents of the state’s budget crisis that now is a projected 1.5 billion deficit. Some have indicated that a solution to the problem is to "raise revenue," which means curtailment spending. The phrase "raise revenue" is code for "raising taxes," and nothing is more of a response to the Legislature’s budget problem than the answer is to the problem.

First, we need to focus on cutting fraud, waste and abuse in government. The Legislature is considering whether or not to add $7 billion increase to the 2008-09 budget, it’s necessary to reflect the various functions of government and decide what areas can be trimmed or eliminated. Second, we need to focus on cutting fraud, waste and abuse in government. Revenue

Letters to the Editor:

Why I am voting for me!

Back in high school when dinosaurs roamed the Earth, I was a Kennedy Democrat. I believed that we should ask not what our country can do for us, but what we can do for our country. Today the rest of the world has swung over to the left leaving me looking like someone on the radical right wing Fascist conservative Republican. I feel like Gloria Swanson in "Sunset Boulevard." To her, the pictures got smaller. To me the rest of the world got liberal. That being said, I am not happy with the way this year’s Presidential campaign is going. For several years, have I been telling the world to start making sensible judgments about the Republican Party. Now the time has come to make my position clear. Revenue

Joe L.

Editor’s Note: This opinion/editorial does not necessarily reflect the opinion of the editor. The Inland Empire Business Journal, its staff, editors, advisors, personnel and board members. We encourage, therefore, other opinions and views to be expressed. We cannot accept anonymous letters and will print only those signed by the author. Letters to the Editor must be submitted in writing, not electronically, and reach the Inland Empire Business Journal at least two weeks before the publication date.

08-09 Book of Lists

Reserve your advertisement space today in the Inland Empire’s premier reference tool. Call Bill Anthony at 909-483-4700 or fax for information at 909-483-4705

March 2008 BUSINESS JOURNAL • PAGE 10

March 2008 BUSINESS JOURNAL • PAGE 11
CLOSE-UP

Las Casuelas original celebrated 50th anniversary with gold ribbon cutting

Honoring the memory of their legendary parents, the family of valley restaurant pioneers Maria and Florencio (Del) Delgado, observed the 50th Anniversary of "Las Casuelas Original" with an historic gold ribbon-cutting ceremony held at the restaurant on Feb. 28th at 360 N. Palm Canyon Drive.

Participating in the ceremony was valley icon Frank Bogert—who officiated on behalf of the City of Palm Springs at the restaurant’s original ribbon-cutting with Del and Maria 50 years ago—along with current Mayor Steve Pougnet, officials with the local Chamber of Commerce, and Congresswoman Mimi Bono office.

Las Casuelas Original, opened in February 1958 and now owned by daughter, Florence Delgado, is the first of five renown Mexican restaurants founded by Del and Maria in the Coachella Valley. The other restaurants, also owned and operated individually by family siblings, include Party Delgado Service’s Las Casuelas Terraza, Palm Springs; Joaquin Delgado’s Las Casuelas Nuevas, Rancho Mirage and Casuelas Cafe, Palm Desert; and Robert Delgado’s Las Casuelas Quinta in La Quinta.

About Maria and Florencio Delgado

Family matriarch, Maria Tugle Delgado, who died last December, was born on March 17, 1925 in El Paso, Texas. At the age of 16 she moved to San Bernardino, and four years later married Del Delgado.

The couple began cooking Mexican food in Colton in 1955 at a restaurant named Armado’s Drive-In. The small business success and a pioneering spirit eventually brought the Delgado’s to Palm Springs. n June 1958

Del and Maria with Maria’s parents

Cafe in Palm Desert along with their partners Ray and Kathryn Rodriguez.

Maria’s incredible foresight and legacy continued in 1979 when she watched her eldest daughter, Patty Delgado Service, open Las Casuelas Terraza, also in Palm Springs and in historic downtown Spanish colonial-style landmark. The Delgados proved that opening a new restaurant just down the street from the original was indeed a way to secure its place in the community.

Long before the development growth in the eastern end of the valley, the Delgado’s son, Robert, and his wife, Lisa, used the family foresight that brought them to the desert in the beginning and decided to expand their restaurant business eastward. They planned for a hacienda-style restaurant on the vacant corner of Hwy 111 and Washington. That vision came to reality with the newest addition to the family tradition Las Casuelas Quinta which opened in October 2006. Fulfilling Del and Maria’s dream, now each of the five restaurants is run by one of the Delgado’s children.

In October 2006, Del continued on page 35

Senator Dutton partners with COHA to protect hunting license stamp and tag revenue

Legislation that would ensure money collected through the sale of hunting tags and stamps would go to the various species and their habitats has been introduced by Sen. Bob Dutton (R-Temecula). SB 1172, introduced by Senator Dutton would specify that 15% of the money from sales of hunting tags and stamps for bear, elk, upland game birds and duck be used to help fund the same species that they were collected for," said Senator Dutton.

According to Senator Dutton the bill would also create the opportunity for sportmen’s organizations to provide input to the Department of Fish and Game (DFO) as to the types of projects or activities approved for funding from the accounts, while allowing such groups to assist with much-needed conservation efforts.

The measure is supported by the California Outdoor Heritage Alliance (COHA).

"It only makes common sense that we, as a state, can’t just put the money in the ground for game species habitat enhancement, and ensure that more money is available on the ground for game species habitat enhancement, and ensure that more money is available on the ground for game species habitat enhancement," said Senator Dutton.

The first hearing on SB 1172 will likely be in April. Hunters and other concerned sportmen are urged to send letters of support to the office of Senator Bob Dutton as soon as possible.

For more information, please visit www.senate.ca.gov/Dutton or e-mail: SenatorDutton@sen.ca.gov.

When planning your 2008 advertising budget, consider the INLAND EMPIRE BUSINESS JOURNAL. For advertising information call Bill Anthony at 909-584-1111. Or visit our website: www.businessjournal.com

March 2008
Do you provide world-class service?

By Michael Guld

Today's business environment is becoming increasingly complex and competitive due to globalization, new technology, increasing product proliferation, and emerging markets. As a result, customer satisfaction, customer skepticism and time poverty, rendering traditional business plans obsolete. To succeed, a company must think about every product or service; there is an overwhelming number of choices available, leading consumers dazzled and confused. So how can you stand out from a sea of competitors promoting similar offerings? Become THE company your customers' talk to. We have found that providing world-class service does not only increase customer satisfaction, it also increases customer retention, consumer confidence and reduces turnover.

1. How well you listen - Do you clearly understand the needs of your customers? As Mark Twain once said, "We have two ears and one tongue so we should listen twice as much as we speak." You do not need to start out with all the answers - first begin by asking all the right questions. What do your customers really want and how can you better serve them?

2. What you say - How well do you answer questions, provide information, guidance or direction? Helping your customers understand the range of offerings available (pros and cons) and what best fits their unique needs will build loyalty. Helping them all about the same way and being available for service after the sale will build customers for life.

3. How you say it - Have you evaluated your non-verbal communication such as body language, eye contact, tone of voice and open gestures? 38 percent of the sales value is created by the service they provide (process). Here's the point. Your reputation in your field is created mostly by the customer experience you deliver than the product or service you sell. There are six simple actions that will determine your level of customer service (from the customer's perspective). When a realistic and objective assessment is made in each coupled with systems and strategies to improve (with training), it can result in immediate and transformational changes in your business. They are:

4. What you do - Do you consider your actions taken or not taken? The only thing worse than doing nothing is saying you are going to do something and you don't. It creates disappointment and a loss of trust. Taking the time upfront to address your customer's every need, want and desire will keep them coming back.

5. How do you do it - Are you there to please or appease? Do you find that it's just a job for you as people as they are going through the motions while others take pride in their company, their position and what they're doing? Are you the well-being of their customers? Making customers feel special and appreciated creates an emotional bond that is not easily broken.

6. When do you do it - Do you consider your response times? Immediate response times that are not an afterthought. More expectations create a positive perception, while long wait and response times create frustrations leading to a negative perception. Do you offer a "drive-thru" world where communication expectations are now greener than ever before with the advent of e-mail, cell phones, PDAs and text messaging.

Many service experiences are unremarkable. We generally remember only those experiences on the extremes of either side. Poor experiences always leave consumers frustrated and disapponted. In the restaurant business there is famous saying: "You are only as good as your last visit." That's why it is critical to provide world-class service without delay in receiving food may be as damaging to a restaurant's reputation as a bad bad at your name. Why is it important to create a world-class service culture? Becoming known as THE company your competitors are promoting a continual basis? Typically, these are the places that have the lowest prices. They do not have the value of service that is elevate the customer experience to a point where paying a premium.

Do you provide world-class service?

Robert Spooner, president and CEO of "Silent Messages," says Rajiva, a consultant along with Robert Broune of "Mobs, Masses, and Markets: Surviving the Public Space in Business and Politics," (Wiley, 2007, ISBN: 978-0-470-11233-2, "That statement is true because economics is not driven by only rational self-interest, but by culture as well. That's why people buy the right brand of car, or a certain stock, you want to buy it, and that's why if everyone else is buying a certain product, because the market seems to be headed south, you panic and sell it.

In other words, our tendency to go with the herd could make a downturn, that is still manageable. We have a long-term recession. The Conference Board--a New York-based research group--recently surveyed consumer confidence and found that it had dropped from 96 in October to 87.1 in January. That means more people are tightening their budgets and reducing spending when what they are trying to do is to create an experience for consumers to put money into.

"We're humans," says Rajiva. "It's hard for us to think on our own when it comes to issues that are difficult to understand. So we listen to the experts who say they know what they are talking about. And since they're saying Rajiva, they might be right. Who would think of making the Nordstrom Way" relays that Bruce Nordstrom's hiring philosophy was to, "Hire the smile and trust the mind." Note that you could teach anyone to sell shoes, but he couldn't teach everyone to smile. The Nordstrom Way explains that providing world-class service, you will usually find that your customers will pay the bill and provide you a supportive culture where those employees will flourish.

Now is a time to stand up and be a leader. As a leader, you can inspire the whole company to help support this movement.

The experts are steering us toward it.

This is the unvarnished truth. The human brain is just big enough for the big world. In order to think, people are forced to start simplifying and eliminating a lot of the details. They have to abstract...theorize...generalize. "Cognitive on things we know nothing about, but driven by a lot by what others think, become experts," says Rajiva. "If experts have a particular subject on a subject, we develop cross-eyes, too. The bee buzzing around the hive is just making a sawmill. If guns control what the experts like, then we will find gun control floating in our soup; if the mouth of the campaign is released, then we are up to the electoral results on evil money rather than dumb votes. It doesn't matter how untrue something is. If enough people repeat it enough times, it becomes conventional wisdom."

We all about to pay for the fallout from another modulated phenomenon (the housing boom) that will have a lasting impact on us.

House prices went nowhere for most of the twenty centuries. They rose only 4.6 percent per year from 1890 to 2004. And in many parts of the country, they went down. Then, from 2007 to 2009, home prices dropped in many areas, setting off a consumer boom. True to the patterns of the economy, many people tied a lot of money into their houses through nontraditional mortgages and, as the prices in the housing sector homes no longer have any equity to take out and spend. As a result, many people have found themselves in a situation where they are unable to pay off the mortgage. If enough people fail, the problem will become systemic.

If enough people fail, the problem will become systemic.

And in 2001 the Federal Reserve tightened its monetary policy, aiming to reduce the amount of money in the economy. This led to higher interest rates, which in turn reduced the amount of money people could borrow to buy houses, cars, and other big-ticket items. As a result, house prices fell sharply, and home values dropped sharply. This led to widespread foreclosures and mortgage defaults, which in turn led to the collapse of the housing market.

In the years following the housing bust, many homeowners found themselves in negative equity positions, meaning that they owed more on their mortgages than their homes were worth. This led to widespread defaults and foreclosures, which in turn led to a further decline in home prices.

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**How to help any employee go from chump to champ!**

Four steps to coaching a personal quantum leap

**By David Benzel**

**1. BELIEVE**

**1. What is the Dream?**

Surprisingly, most people don’t have a clear dream, and it’s usually because of one reason: They simply decided what they want to want to do or want to have. A dream is a picture of the future we want for ourselves, so as a manager, you must ask the tough questions and help your people discover the answers. Ask questions like:

- “If you could be doing anything you wanted here, what would it be?”
- “Tell me why.”
- “What activities here give you the strongest feelings of satisfaction, or importance?”
- “Why is that?”
- “If you had been guaranteed success, what would you dare to dream for yourself?”
- “What is a dream in your personal life that your work here might help you achieve?”

Have your employee write down the answers to these and other questions like them. Assist him or her in starting a notebook, and call it “Step One - Declaring My Dream.”

**2. What is the Target?**

A target is a specific goal that must be hit in order to make a dream become a reality. Dreams that are not backed by specific goals will often remain unrealized visions. A really good goal refers to some action that, if done well enough or often enough, will result in the dream turning from fantasy to fact. Ask questions like:

- “What specific target could you aim for that would take you closer to your dream?”
- “How will you measure your progress?”
- Here’s an example: “Dream - Become the top sales representative in my department.

- Improper target - “Work all other sales reps. (How will you measure “outwork”?)

- Proper target - Make 20 percent more outgoing phone calls each week to prospective clients than the office average from the previous month.

Have your employee write down one or two targets that involve measurable activities to keep track of progress. Guide the person to select targets that require stretching to reach, but are not out of reach. This information should be entered in their Quantum Leap notebook as “Step Two - Identifying My Targets.”

**3. What Will Be Imagined?**

- Images are the language of the brain. If the subconscious mind perceives pictures often enough, personal behavior will be modified to fit the picture. The sub-conscious brain is eager for information, but it does not judge the content's validity. It just accepts it, and assumes you want it. Ask questions like:

- “Why are you here in this position? Is a dream in your future?”
- “Describe your fondest dream.”
- “What makes you believe your dream is attainable?”
- “Why will you be successful?”

**4. What is the Evidence?**

- Make an affirmation like: “I am successful because I have the evidence to prove it.”

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**1. DREAM**

**2. AIM**

**3. IMAGINE**

**4. BELIEVE**
RIVERSIDER COUNTY

San Bernardino County

Restaurant Closures

San Bernardino
Royal Siam Cuisine
61599 29 Palms Hwy.,

Josh Tree
Date Closed: Feb. 6, 2008
Reason for Closure: vermin infestation

Minnies Restaurant and
Travel Store
40870 Sunrise Canyon Rd.,
Yermo
Date Closed: Feb. 20, 2008
Reason for Closure: lack of a valid health permit

El Pollo Loco
6480 S. E St.,
San Bernardino
Date Closed: Feb. 7, 2008
Reason for Closure: sewage contamination; other unsafe conditions

Date Opened: Feb. 8, 2008
Comments: Corrected sewage outflow condition

Arby's
670 S. E E St.,
San Bernardino
Date Closed: Feb. 7, 2008
Reason for Closure: sewage contamination; other unsafe conditions

Date Opened: Feb. 8, 2008
Comments: Corrected sewage outflow condition

Starbuck's #6289
57744 29 Palms Hwy.
Yucca Valley
Date Closed: Feb. 11, 2008
Reason for Closure: sewage contamination

Date Closed: Feb. 12, 2008
Comments: Septic system over­flowed outside facility. Plumber pumped the 3 tanks and cleaned the immediate area.

Riverside County

MBA/Executive Programs in the Inland Empire

<table>
<thead>
<tr>
<th>Name Address</th>
<th>City/State</th>
<th>Programs Offered</th>
<th>Facility's Student Ratio</th>
<th>Top Local Executive Title</th>
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For more information, contact University of California, 900 E. University Ave., Riverside, CA 92521-0225. Call 951-827-4344.
Tony Smith has been working his craft as a business strategist and business plan writer since 1995. As the principal and CEO of TD Smith & Associates Incorporated, he and his team write business plans, provide due diligence research, marketing research, target market research, and ultimately provide business plans which may be used for SBA guaranteed loans, Angel investors, venture capital, land development and construction loans. What is remarkable about his process for writing plans is they provide citations, references, and assumptions worksheets which validate the forecasts, pro formas, use of funds, and return on investment in such a way that banks and investors appreciate them to such an extent that a significant percentage of loan packages submitted are approved using the TD Smith system.

Smith has written hundreds of business plans, business proposals, and marketing plans. He has launched more than 40 start-up small businesses. Currently, he is working with clients on land development projects along Interstate 15 north of Barstow as well as some interesting restaurant, retail and web-based businesses. One such example is a Web-based video resume company which is a subsidiary of TD Smith & Associates and is not for profit. SBMCO shall provide its clients the ability to launch new companies affordably. All TD Smith clients may use SBMCO services in their facility for “at-cost” during their business launch or expansion including temporary office space for $30 per foot and other executive office services.

Smith’s future projects include the development of the Southern California Master Plan Institute. Southern California is considered to be the perfect place to live with its beaches, mountains, deserts, industry, Hollywood, and diversity of all people and walks of life - but it cannot support future growth without an organization dedicated to solving the problems by promoting the concept of living and working in the same communities, and developing strategic plans for second and third shift plans which will ease the challenges associated with transportation, education, infrastructure, power, water, and the protection of our environment.

The Institute also develops capital planning for businesses and development to best develop communities to support the population. (For example, how many restaurants should be built in a particular area to support the current and future population?) This information shall be vital for land developers, businesses, banks, investors, and the community governments that approve land use.

Management, control, and mission analysis is overseen by the board of directors and is facilitated by staff.

The thrust of the mission is to develop a marketing plan and strategic plan for Southern California to mitigate its current and future challenges of expansion and growth, to promote a grassroots, community approach to the problems by continued on page 24.
Economic Development Agency

Redevelopment Agency

The primary focus of the Redevelopment Agency is to promote economic benefit, eliminate blighted conditions and increase affordable housing opportunities within four adopted project areas.

The agency provides loans and grants as financial assistance for new industrial/commercial construction, major rehab activities, and public improvements to help businesses. It also assists the development and preservation of affordable housing within four project areas in the county.

The project areas are:
- San Sevaine (northeast quadrant of I-10 and I-15)
- Victor Valley (around the City of Victorville)
- Mission Boulevard (along Mission Blvd adjoining the City of Montclair)
- Cedar Glen (east of Lake Arrowhead)

Department of Workforce Development

The County of San Bernardino Department of Workforce Development administers and operates programs under the Department of Labor's Workforce Investment Act. The San Bernardino County Workforce Investment Board oversees the programs offered through the department. This board is comprised of private business representatives and public sector partners who have been appointed by the San Bernardino County Board of Supervisors. Services are delivered to jobseekers and businesses in three distinct offices located in San Bernardino, Rancho Cucamonga and Hesperia.

Job seeker services include career counseling, job search, assessment and occupational training services. Customers using the centers have access to computers, Internet services, telephones, fax and copiers as well as printed materials to aid them in career exploration and job search. For a listing of current job opportunities, click here: www.csb-win.org.

Business customers can benefit from customized recruitment services, easy access to a large pool of pre-screened job applicants and other resources provided through the County's Business Resource Centers (BRCs). Businesses may wish to utilize the BRC resource library containing over 1,000 business related titles, business development software and online resources, or to access the services offered by the Small Business Administration, SCORE or other partners at the centers. Strategies to address the needs of businesses experiencing difficulty in today's rapidly changing economic environment may be available through the department's Rapid Response Program.

Economic Development

The Economic Development Division provides a variety of programs and services designed to attract new industry to the county while retaining existing businesses, with the ultimate objective of maximizing employment opportunities and increasing capital investment in the area. The division offers a variety of incentives financing programs, demographic and statistical information, provides technical assistance and referral services, and financing programs to businesses.

Many of the programs and services coordinate public and private resources. The division is also responsible for marketing the county's unique resources, working closely with citizens, businesses, cities and developers in the areas of site selection, permit processing, demographic and statistical information.

Some of the services offered are:
- Workforce Opportunity Matrix
- Business Resources
- Job Seekers
- Agua Mansa Enterprise Zone
- Demographic & Statistical Information
- Newspaper Articles
- Economic Development Links
- Employee Training & Wage Reimbursement
- Motion Picture Industry Permitting
- Office of Small Business Development
- Tourism

These services are offered to all businesses interested in relocating or expanding into the County of San Bernardino. They are here to help you grow!

Contact the Economic Development Agency at 215 North D Street, Suite 201 San Bernardino, CA 92415, (909) 387-0700 fax (909) 387-4210. csbdev@csbcounty.gov.

The Chairman and the Board of Supervisors of San Bernardino County invite you to the 2008 State of the County.

This yearly event serves to showcase the partnerships and diverse minds that have connected to create One Shared Vision of opportunity for the residents of San Bernardino County.

Together we are determined to build on the progress of the past few years to advance the broad array of initiatives that are improving quality of life and economic opportunity for all of San Bernardino County.

Register online at www.sbcounty.gov.

Please be part of the largest State of the County showcase in our history on April 3, 2008.

We look forward to having you join us.

APRIL 3, 2008 – 5:00 PM TO 10:00 PM

Register online at www.sbcounty.gov.
NAWBO dinner

You are invited to attend the NAWBO (National Association of Women Business Owners) Inland Empire monthly meeting on Thursday, March 20, 2008 at the Doubletree Hotel Ontario Airport.

Join us for our Corporate Partner Mixer from 5:30 p.m. to 6:30 p.m. Stay for dinner and hear our guest speaker, Gail Gage, managing partner of Wilkin Guge Marketing, and NAWBO-IE's 2008 Business Woman of the Year Award winner, presenting "When Brands Leap, Business Branded!"

To register contact event administration at www.nawbo-ie.org. Members $40.00, non-members $45.00.

On March 8 the annual art scene in Idyllwild is poised to begin as the Art Alliance of Idyllwild prepares for the 2008 kickoff celebration. The "Eye of the Artist Art Show and Fundraiser" is the AAI's largest fundraiser of the year. For a suggested donation of $5 at the door, guests will enjoy a fun filled evening, have a chance to take home some original art and help the AAI support the arts and education art in Idyllwild. For more information, contact the Alliance at 1-866-419-5278, or visit their Web site at www.arrtistsindyllwild.com.

TD Smith & Associates... continued from page 20

helping local municipalities determine how they can best work into the master plan through information provided by the institute. Environmental challenges are also studied and mitigated.

The function of TD Smith & Associates is to write and implement business plans for its clients. The function of SoCallBioOps and its relationship with the institute is to secure construction loans, equipment leases, and other vital process needs of TD Smith & Associates clients through relationships with its commercial bankers. SoCallBioOps has a "Broker of Record" Tom Marino and Principle Tony Smith, both of whom are licensed to sell real estate as well as secure real estate, construction, and business loans in the State of California. While Smith enjoys writing business plans and looks forward to the land development projects north of Barstow, most important to him is the service he feels his company provides to its communities by providing jobs and revenue to the people of Southern California.

For more information, visit www.888tdsmith.com.
## San Bernardino county services and agencies

<table>
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<tr>
<th>DESCRIPTION</th>
<th>DIRECT CONTACT</th>
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<td>Aging and Adult Services</td>
<td>(909) 891-9600</td>
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<td>Agriculture Weights and Measures</td>
<td>Agriculture Commissioner/Sealer of Weights &amp; Measures</td>
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<td>Airports</td>
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<tr>
<td>Animal Control</td>
<td>(800) 472-5609</td>
<td>Public Health</td>
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<tr>
<td>Architecture and Engineering</td>
<td>(909) 387-5000</td>
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<td>Arrowhead Regional Medical Center</td>
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<td>Board of Retirement</td>
<td>(909) 855-7800</td>
<td>Retirement Association</td>
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<td>Building and Safety</td>
<td>Land Use Services</td>
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<td>Central Collections</td>
<td>(909) 387-8303</td>
<td>Treasurer-Tax Collector</td>
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<td>Childrens Services</td>
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<tr>
<td>Clerk of the Board</td>
<td>(909) 387-3841</td>
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<td>Commission on the Status of Women</td>
<td>Human Resources</td>
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<td>Community Action Partnership</td>
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### Computers/Technology

**Dr. Bott answers your questions**

By J. Allen Leinberger

Forget Dr. Phil. When it comes to computer questions, the place to go is Dr. Bott.

Dr. Bott, you should know, is a sort of clearing house for all things computing. That is, in the 3rd party peripheral or accessory field, especially Mac-based. Dr. Bott not only has items for the computer itself, but he has what you need for your iPod, iPhone, game station, etc.

You could go directly to any one of a number of companies who manufacture such items, but you can find them altogether at Dret.com. Thus, if you want to see the latest from Belkin, Griffin, strenum, iHome or even Inland Empire-based Macally, you'll find what they have in Dr. Bott's catalog. But with so much to offer it is often hard to tell which item to choose. I got lucky when Dr. Bott recommended the Marware police quality nylon belt clip with a clear Mylar holder and a Velcro closure for my 4th generation iPod. It has stood up to great abuse and gets used regularly even today.

As new toys are coming out of Cupertino almost daily, I pay a few questions to the Dr. Bott people about today's latest goodies. I began with the earpieces. You should know that the iPod's greatest and least respected contribution to contemporary American society has been the elimination of the boom box. Today the person next to you can burn out his inner ear at a decibel level comparable to the effect of water boarding with anything from Wagman's Ring cycle to the latest CD from Snoop Dogg without bothering you in the least. We have Apple's earbuds to thank for that.

But now any number of people are making earbuds, or earphones or even in-channel earpieces. Some are sold as Apple's original. Some are almost headset quality. Some are tiny junk that are gone away at expos and some cost $200.

The good Doctor recommends the JBL Reference 200 earphone system ($99). The earpieces themselves have several tiny plastic covers to accommodate your ears. They also come with a foldable head band that will hold the earpieces. It does not go over your hair like a set of headphones. It dangles under your chin like a stethoscope. You still have to push the plugs into your ear. Unlike the iPod earbuds, they need to get in close to get the impact of the sound. (Playing around with the EQ function on your iPod doesn't hurt either.)

These buds are not designed for sound suppression, but they do a good job of keeping outside noises out. If you don't like the head band, there is also a pair of ear cuffs that let you attach the plugs to each ear independently. Again, you'll want to adjust things to your satisfaction. These are not as good as an expensive set of "cans" but their sound reproduction is impressive.

The entire package comes in a small solid zip-open carrying case that should fit nicely into your carry-on luggage.

Speaking of real headphones or earbuds, some years ago Dr. Bott sent me an inexpensive set of Koss sports phones. They served me well, with decent quality and they packed well for flight, but alas, their days have ended. I have a great, if expensive, pair of Bose Quiet Comfort 2 phones, which I field tested on a Southwest Airlines flight to Las Vegas and they impressed me greatly. But now everyone can pop for the $300 cost of these.

Does Dr. Bott recommend anything quite that good for a better price? Indeed. They carry the JBL 420 series. Like the Bose QC 2 phones, these fit around the ear, not over it, as the QC3 phones do. Like the Bose phones, the JBL's come with a carrying case. Unlike Bose, the JBL's headband does not require a battery to operate the sound suppression system. It does, however, have an airline adapter, so you can plug it into the plane's audio system.

I did not field test the JBL's under the same conditions that I did the Bose, but I can tell you that you would have to be a serious audiophile with very sensitive ears to notice any difference for the money.

Note that the JBL 420 headphones are half the price of the Bose.

Many of us, both Mac and PC users, have plugged speaker systems into our desktops in order to get greater sound from our music libraries or even the guy on AOL, who tells us what we've got to mail. I bought an inexpensive Altec system some years ago that serves me well.

But does Dr. Bott have anything better?

Their people recommend the Harmon Kardon Sound Sticks II. Like the original Sticks I, these have a sort of Sci-Fi look to them with their odd shape and their clear plastic surfaces. The sub-woofer, the big thing that goes under the table, glows blue. As Dr. Bott told me, "They have been around for a while, but they continue to be a very popular product with good sound."

They don't look like they would be very strong, but the sound is almost as good as the sound from studio or theater speakers. Please note that the Sound Sticks could also be connected to your iPod or a TV outlet.

Unlike the first series of Sound Sticks, these are analog, which means that you will find them to be more compatible with your music sources.

One last thing that I had to wonder about was the ball of wires at the back of the computer that has all of those USB plugs connected. Again, Mac or PC, this is a mess that has to be dealt with on a regular basis as you connect or unplug various attachments. It turns out that Dr. Bott has two options. The Belkin cable-free USB 4 port hub and their own Dr. Bott ghub 2.0.

Dr. Bott has nothing but good things to say about the Belkin wireless hub, which they carry. That being said, they are rightly proud of their own ghub, which they describe as a "great wireless alternative at about one tenth the price."

Considering the number of attachments that I plug into my computer, including the printer, two flash sticks, an external hard drive, digital camera, two digital recorders, and other miscellaneous items, the convenience of a wireless USB center like the ghub is a blessing.

It is important to remember that there is no such person as Dr. Bott. Like Betty Crocker and Tony the Tiger--he is simply a personification of what his company represents. And what his company represents is a one-stop shop to shop for all of that stuff you wish your computer could accommodate.

Remember that the Macally people told me last year. Lots of things that third party companies think up become part of the basic computer very soon. In the meantime, Dr. Bott has the answers.
### San Bernardino county services and agencies

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>DIRECT CONTACT</th>
<th>AGENCY</th>
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<tr>
<td>Law Library</td>
<td>(909) 855-3020</td>
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<tr>
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<tr>
<td>Local Agency Formation Commission</td>
<td>(909) 387-2060</td>
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<td>Regional Parks</td>
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<tr>
<td>Registrar of Voters</td>
<td>(909) 387-5841</td>
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<tr>
<td>Sheriff</td>
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<tr>
<td>Solid Waste Management</td>
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<td>Workforce Investment Board</td>
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### Residential Real Estate Builders Serving the Inland Empire

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<th>Single Family</th>
<th>Apts</th>
<th>Condos</th>
<th>Town Houses</th>
<th>Year End Inventory</th>
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<td>American Housing Group 14239 Saint Andrews Dr, Ste 4 Tustin, CA 92680 WND WND WND WND WND WND WND WND WND WND James R. Tison President (760) 255-0145/255-1210 <a href="mailto:jrtison@ahgroup.com">jrtison@ahgroup.com</a></td>
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<td>Regency Homes 2 Chrono Dr Rancho Cucamonga, CA 91730 WND WND WND WND WND WND WND WND WND WND Peter Schuster President (909) 770-3500/770-6521 <a href="mailto:peter.schuster@ahgroup.com">peter.schuster@ahgroup.com</a></td>
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| Stoney Waller Communities 7213 Indian Ave Riverside, CA 92504 WND WND WND WND WND WND WND WND WND WND NA | 1101 Washington Blvd, 9219 Los Angeles, CA 90066 www.sublease.com

### UCR... continued from page 1

they wanted to greatly expand their message and create a much-needed buzz about their programs and efforts,” said Spates. “I thought it was a good opportunity to bring additional resources, and contacted Stephanie Greene and the team at FGC.” IMC is proud of their many collaborative efforts that have resulted in strategic solutions for a variety of clients. Both company principals believe this might be a ground-breaking collaboration, which will result in the most effective and efficient use of the client’s budget to achieve the goals. “There’s a lot of friendly competition in the Valley in this industry, but this is the first time we’ve been approached to create a team effort,” stated FGC’s Stephanie Greene. “It’s stimulating to work with another professional firm, combining ideas and strategies, to assist in taking a project to the next level for a client.”

### EMRISE secures first orders

EMRISE Corporation, a Rancho Cucamonga designer, manufacturer and marketer of proprietary electronic devices and communications equipment for aerospace, defense, industrial, and communications applications, announced that it has secured orders of $750,000 for its network access products from customers in French-speaking North African countries, including its first orders in the region for its edge network communications equipment for the military, which the company believes is to be a new and potentially significant market opportunity. A substantial percentage of these new orders are for a new military communications equipment system from one of the largest countries in the region. The company’s French subsidiary CXR Anderson Jacobsen (CXR-AJ) generated a record $9.6 million in revenue in 2007 including approximate-ly $4 million in military revenue for European countries. CXR-AJ also does business in seven French-speaking countries in North Africa, which, until these most recent orders, was primarily for public telecommunications infrastructure networks.

EMRISE Chairman, President and CEO Camille T. Oliva characterized the company’s entry into the military market in North Africa as the achievement of a major strategic milestone to expand its military business beyond Europe. “We see a number of large opportunities for military applications in the larger French-speaking countries of North Africa, and we believe our relationship with one of the largest countries in the region can serve as a strong endorsement for our company and our products,” Oliva said.
recession by suggestion... continued from pg. 15
a bust that could lead us to a recession."

It's surprisingly tough to go against the mob. Not doing what everyone else is doing can be very difficult when mob mentality has taken over. If everyone else is selling their stock because they've heard that's the best thing to do, then it can be hard for individuals to justify holding their positions. You reason, if I don't do what everyone else is doing, I could lose everything. No one points out that if you do follow the mob, you could still lose everything. You'll just be in good company.

"It becomes uncomfortable to not go with the mob, because the alternatives the mob presents are made to look so scary. The result is that people think the mob must always be right," says Rajiva. "It's much easier to agree with everyone else than to try to be the maverick who points out the flipside or the downside of things. So people choose to believe the scary things they hear on the news, and they react like everyone else. They sell their stocks or stop putting money into the economy and hunker down to escape the winds. Instead, they set the costs of job skills training that is necessary to maintain high-performance workplaces. California's ETP is a performance-based program, providing funds for trainers who successfully complete approved training programs and are retained in well-paying jobs for a specific period of time. The program is funded by

<table>
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<th>Contractor</th>
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<td>C.W. Driver, Incorporated</td>
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<td>Irvine, San Diego</td>
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<td>Olivina Industries, Inc.</td>
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<tr>
<td>Unitlever Supply Chain, Inc.</td>
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The dollar dump is sure to make matters worse As recession fears mount, more people will buy gold when it's already at historical highs and they'll dump the dollar when it is probably closer to a bottom now than it has been in a long while. When that happens, gold prices will shoot higher and the dollar will crash. People will be about the very things they fear. Does that mean we shouldn't diversify our assets? No, of course not. By all means, open a savings account in the Euro or the Yen or Franc; by all means buy some gold. Things could get worse economically, without a doubt. But just remember that more than any single economic factor, loss of confidence in the U.S. is most likely to bring on a dollar crash.

"On the other hand, if countries all over the world decide that the United States really is the Employment training panel awards $9.3 million

The California Labor and Workforce Development Agency's Employment Training Panel (ETP) approved 33 contracts totaling $9.3 million in job training funds, which will provide training to 8,120 California workers for quality jobs in a broad range of industries.

ETP is a business and labor supported state agency that assists employers in strengthening their competition edge by providing funds to partially offset the costs of job-skills training that is necessary to maintain high-performance workplaces. California's ETP is a performance-based program, providing funds for trainers who successfully complete approved training programs and are retained in well-paying jobs for a specific period of time. The program is funded by

Oddly enough, it's less painful to be a loser when everyone else is, too. "Mob mentality is an amazing thing," says Rajiva. "Because it makes us feel good to follow along, even when it's into disaster. It is not so much bad luck we want to avoid as being on our own. Being able to say along with several others, 'I lost a lot on this or that stock, too!' is comforting. Why it is that a recession should be less painful if we are all suffering the ill-effects isn't clear. But mankind is first of all a herd animal and fears nothing more than not being part of the herd—win or lose."

Even people in okay financial shape succumb to mob mentality. The unfortunate thing is that we listen to the mob even when we don't have to. Sure, a lot of people are suffering from the subprime collapse, and the bumpy stock market is giving us all the jitters, but plenty of people who aren't facing financial ruin at all are nonetheless tightening their budgets along with everyone else. That makes it inevitable that consumer confidence will decline even more. "To get the economy back on its feet, we need people to be putting money into it," says Rajiva.

"As everyone from coast to coast keeps screaming and warning of an impending recession, Americans are less likely to make unnecessary purchases and more likely to keep their wallets shut in hopes of saving for rainy and rainier days."

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**REAL ESTATE NOTES... continued from pg 15**

Waring. Designed by renowned architect Charles Ware Malcomb, the 24,000-
sq.-ft. project is expected to help satisfy the growing demand for smaller 
high-end office space in the area. The building, developed by Jack 
Entin of Miro Park, Scott Stokes of Palm Desert, offers high-efficiency A/C 
units, dual-glazed tinted windows, and super-insulated foam roof to keep 
skyrocketing utility costs down.

**Quinta Business Centre also**

is covered and has an exterior security camera system. Thom Gottberg and 
Dani Alexander from the Indian Wells office of CB Richard Ellis are the 
exclusive leasing and marketing representatives for La Quinta Business 
Centre.

**A LA-based private developer**

paid $23.5 million for Carrousel Mall, a 495,600-
sq.-ft. industrial building that the company plans to occupy 
as its new headquarters' facility. Located at 395 Smitty Way, the building will be used for 
the company's corporate offices and the manufacturing of aluminum products.

**Fleetwood was formerly**

located in Corona on four separate 
buildings. Walter Frone and Bill Livesay of 
Voit Commercial Brokerage represented Fleetwood in the deal. Paul Earnhardt of 
Lee & Associates negotiated for Curtusano Smitty Way LLC, the seller. A St. 
Louis, Missouri investor spent $5.26 million on a 
26,200-sq.-ft. ($201/sf) shopping center in the High Desert community of 
Victorville. The property, GreenTree Plaza, is located at 13708-13728 Hesperia 
Road, east of I-15 off of GreenTree Blvd. GreenTree Plaza encompasses 3.32 acres 
and consists of 14 local tenants 
serv ing the surrounding area. The third-building prop-
er was built in 1985, and its 89 percent occup-
cy at the time of sale. Jeremy S. McChesney and Cameron 
Rafati of Hanley Investment Group represented the seller, Irvine-based 
Pinetree Enterprise Inc. The buyer, Missouri Plaza LLC, 
was represented by Jm Park of GMAC Real Estate in Chino 
Hills and was able to com-
plete an exchange transaction with this deal............ In a Palm Desert land sale, a 7.22-
acre site at the southeast cor-
ner of Chase School Road and 
Western Avenue in unincor-
porated Riverside County was 
purchased for $2.5 million ($795/sf). The subject prop-
er is an "L" shaped parcel that is zoned 
Riverside County W, which is a con-
trolled development zoning 
classification. The Riverside 
County General Plan has the area designated as light 
industrial. Stuart Weston, 
Matt Wenzel, and Josh 
Cohen of Marcus & 
Millichap represented the seller 
in the transaction。

**Las Casuelas anniversary**

continued from pg. 12

and Maria Delgado received a star on the Palm Springs Walk of Stars, at the entrance to Las Casuelas Terraza. The street which runs next to Las Casuelas Nueva in Rancho Mirage also honors the family's vision with the "Via Florence." Del and Maria were two exceptional people of superi-
or ideas and instincts. They had a vision for where the Coachella Valley was going and the inevitable population boom it would experience. They knew when to seize opportunities and taught all of their children that charac-
ter, leadership and commit-
tment to the family and the community are what truly determines success.

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**Palm Springs Book Festival**

Sunday, April 13 at the 
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Home of the Palm Springs 
International Film Festival

Featuring 
A Taste of Montclair

Wednesday, March 26, 2008 - 11:30 a.m. 
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Business Journal • Page 34

Las Casuelas anniversary... continued from pg. 12

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Business Journal • Page 34

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No one disagrees that California’s roads and freeways are too crowded, or that more investment is needed to improve them. A majority of voters believed strongly enough to vote for Proposition 1B, a bond measure for transportation infrastructure. I am confident that most voters could not possibly calculate the complex manner the funds would be divided, prioritized, and distributed. While it was sold to voters as putting money into congested freeways and building more roads, Prop. 1B actually designated a whole bundle of money for other things, including: ports, air quality, navigable inland waterways, and freight rail systems.

That is raising the ire of local officials in the Inland Empire who want money in their area to go for freeway projects to relieve car and truck congestion. However, Caltrans is trying to get money designated for the “Colton Crossing,” where two sets of railroad cross each other. No roads are involved, but because the railroad lines intersect, trains get backed up. A bridge would allow one set of tracks to go over the other, easing the rail congestion, but doing nothing to help people stuck in cars on the (10) freeway adjacent to the rail lines. It would be a $198.3 million fix on the property owned and used by BNSF Railway and Union Pacific.

Some are outraged at the thought of that much public money going to benefit private railroad companies. However, railroads have long benefited from government funds, whether it was the land given to them by the federal government or the multitude of perks they squeezed out of state government when they ran California. The railroads obviously had a hand in crafting the Prop. 1B language to benefit them once again and voters approved it. What voters were not told was this: the railroads do not pay the same fuel taxes that you and I do. Railroads are exempt from the excise tax on diesel fuel that the rest of us pay to fund highway construction projects. If railroads had paid this user tax on fuel, then it would be much more justified for them to participate in state-sponsored railroad projects.

However, Prop. 1B included many separate pots of money. (When you voted on 1B, did you pay attention to the distinctions between the Trade Corridor Improvement Fund and the Corridor Mobility Improvement Account?) and one of them is $1 billion for emission reduction relating to freight movement, which includes trains. Instead of spending any money that voters obviously intended to make their freeways run better on a private rail project, why not designate the air quality improvement money for the train crossing? Certainly everyone recognizes that we would like to minimize idling trains belching smoke into our air and if we can accomplish that AND fund the freeway projects that will reduce congestion, then everyone wins.
Bestselling Business Books

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

1. “Age of Turbulence: Adventures in a New World,” by Alan Greenspan (Penguin Group...$35.00) (1)

2. Former Fed Reserve Chairman tells all...more or less.


4. Detailed view of how to develop leadership skills.

5. “The Day: A Little Book That Teaches You When To Quit (and When To Stick with It)”, by Seth Godin... ($12.95) (2)

6. Why winners often quit while losers stick.

7. Eleven Day Ventures We Learned As Children (But May Have Forgotten...)." by Jon M. Huntman (Wharton School Publishing...$19.95) (7)

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


10. Why products sold by Internet generate nearly unending sales.


12. Why events that should take place always startle us.

13. "Think Big and Kick Ass in Business and in Life," by Donald Trump with Bill Zinman (HarperCollins...$26.95) (5)

14. "The Donald" continues to brand his favorite product.

15. "Good to Great," by Jim Collins (HarperCollins...$27.50) (9)**

16. Climbing the steps from a good organization to a great one.

17. "Freakonomics: A Rogue Economist Explores the Hidden Side of Everything," by Steven D. Levitt (HarperCollins...$25.95) (10)

18. Why you shouldn't accept the official version of anything.


20. Sales guru offers answers to sales questions.

*TAPS...continued from pg. 44

Copper Mountain...

loved in New Orleans, Seattle and San Francisco. The copper at TAPS is definitely a team effort and it shows. TAPS serves generous portions and is well worth the day for next day UPS.

Eating Change...

As the authors point out.

Camp Woodward: While not yet scheduled to open until 2008-2009, I must mention the upcoming Camp Woodward in Copper. Camp Woodward will offer skateboards, BMX bikes, and snow skis and riders, with progressive learning opportunities. The camp will include a 19,000 sq.-ft. facility with indoor artificial equipment, where participants will learn by using trampolines, foam pits and bungee jumping. It provides a safe environment for children and for people of all ages.

My family had four days of skiing mixed with a variety of winter treats at Eleven Day Ventures. For a few more days, we would have kept the activities going with cross-country skiing, a snowmobile tour or even snowshoeing. The snow was great and the winter activities kept my family moving.

View www.coppercreek- corral.com or Lodge Info and Reservations: 888.219.2441 Guest Services/General Info: 800.841.2481

TAPS...continued from pg. 37

Bier and Wine

Obviously from its name, TAPS is known for its beers and wine. The TAPS Brewing Company's Victor Novak, TAPS since its inception, has been given carte blanche to create its beers, importing grains and hops from England and Germany. TAPS has won 30 awards ranging from the Los Angeles County and California State Fair to the Great American Beer Festival and the World Beer Cup. Top winners, by the way, are the Irish Red and Cream Ale. If you are so inclined, you may take TAPS' beers home in a 64-ounce growler available for sale.

However, if wine is your choice, the selection is also significant. TAPS' wine list has received the Wine Spectator Award of Excellence for the last seven years.

For the last seven years. Over 165 domestic and imported wines, priced from $27 to $500, are stored in a climate-controlled, custom built wine bin visible from the entry. With more than 1,000 bottles locked and available for guests, TAPS thinks of everything!

TAPS is open for lunch and dinner. A Sunday brunch from 10:00 a.m. until 2:00 p.m. has been offered for $29.95. Private dining rooms are available also for wedding ceremonies, company lunches and meetings. Located on 2745 Lakeshore Drive in the heart of Blue Heron Beach, call (951) 277-5800 for reservations or visit www.tapsfishhouse.com.

In the upper end of the menu, you will try to give you some items we tasted during our visit.

For starters we tried the calamari Provencal (flash fried and served with a lemon sun- ter sauce of Worcestershire, garlic, green onion, tomato and with a side of roasted celery root and a light horseradish sauce served with fried fresh fish, tomato, cucumber, onion, avocado and cilantro served with warm tortilla chips, $11). Mayan style crab cake (served with Caju remoulade sauce and spicy Louisiana slaw - $9); and the Taps Outback burger (with fresh ground beef, cheddar cheese, bacon, lettuce, tomato, thousand island dressing, served with a side of fries, $12).

When it comes to lunch, the menu offers a variety of dishes. The outdoor patio is a favorite place to enjoy the sun, or dealing with new activities kept my family moving.

With more than 1,000 bottles locked and available for guests, TAPS thinks of everything!

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March 2008

INLAND EMPIRE

People and Events

The Fontana Unified School District Board of Directors presented the FUSD with the 2008 Best B.E.T. FUSD Board Members, (t, to r), Gus Hawthorne, board member, Jane Smith, superintendent, Laura Mancha, board member (behind Chick), Arlene Piazza, board member, (in front of check), Dr. Bill Wong of Best B.E.T., Everett Thompson, chairman of the board, Fontana Chamber of Commerce, board member, David Pulido, president Fontana Chamber of Commerce. Absent was Julie Ramos, board member.

Honored at the Palm Spring's Chamber of Commerce annual ATHENA awards luncheon, (t, to r), Eli Villanueva (Valencia (Terra Award); Lucille Forrested, MD (ATHENA Entrepreneurial Award); and Robin Montgomery (ATHENA Corporate Award).

For more info, call Carrie at the Chamber 909-987-1012.

Dorothy Drzegowski, pictured with Moreno Valley Chamber Executive Director Oscar Valdepeñas, was honored as the 2008 Citizen of the Year at the Moreno Valley Chamber of Commerce Installation & Awards Dinner.

Merle Norman Cosmetics of Moreno Valley owns Mel and Eric Van Natta seen here with 65th District Assemblyman Paul Cook were awarded the 2007 Small Business Award by the Moreno Valley Chamber of Commerce.

Pamela Gut, Ph.D., was the featured keynote speaker at the 2007 Inland Empire Women’s Conference held at Elsado Gardens in Rancho Cucamonga. Pictured is the conference committee.
Standing at the base of Copper Mountain, I heard a
voice..."She'll take our picture, she's a 'mom.' "Who me?," I
replied. "Oh, you should be
proud. Most 'moms' choose the
beach for vacation."

Okay, the voice was right. Like
most 'moms,' I like to take
pictures of the family. And unlike
most moms, I don't mind
bundling up in three layers of
insulated clothing (as flattering as
Frosty the Snowman) for a day on
the slopes. So there I was, wear-
ing the proper clothing and
looking rather "puffy" at the bottom of
Copper Mountain.

Yes, you need to take more
luggage than a trip to Hawaii.
And yes, it takes a bit more work
than laying face up in the hot
sand. But given proper planning,
a little patience and the right
eros, a trip to the mountains pro-
vides the perfect playground for
the entire family. Copper
Mountain is that perfect family
playground, and I was ready for
some playtime with my husband
and 10-year-old son.

There are a few distinct rea-
sons why we chose Copper
Mountain for our playground.

First, Copper Mountain has
2,450 acres of ski/ride terrain and
is just two hours from the Denver
International Airport. The drive is
relatively "easy" with no hair-
raising tight turns or steep passes.

Second, the mountain's ter-
rain is naturally divided into three
areas to ski and ride, with three
distinct villages catering to each
"neighborhood." Union Creek is
ideal for beginners with easy ter-
rain and slow lift rides; the center
Village at Copper caters to inter-
mediate (and beginners that have
mastered the lifts); and East
Village and the upper Tucker
Mountain has chutes and bowls
for the expert skier/riders. The lay-
out of the mountain ensures that
the cautious beginner and the
adrenaline-seeking expert don't
have to meet...at least until the
après ski activities.

Third, the resort offers plenty
of activities to complement a day
on the mountain:

Ski & Ride School: Whether it's your first year (or 25th year),
the instructors at Copper make
learning fun. My family had a
three-hour private lesson which
was such a great experience that I
have committed to having one
every season. Our instructor,
Doug Sakata, certainly impressed
us all. Fifteen minutes into the
lesson, my son was thrilled to
already have learned new
"tricks." He even thanked me
(yes, thanked me) for convincing
him to have the lesson. Doug was
challenged by my 25 years of bad
ski habits, but was very positive
and motivating. My husband was
even able to learn a few new
"tricks" after Doug's expert
advice. Full day private lessons
are $50; half-day private lessons
are $390. (A total of 4-6 people a
lesson.) Call 866-464-4432 for
reservations.

The Tubing Hill: Located in
the East Village, the Tubing Hill
provides amusement park-like
thrills for kids and adults who like
speed and adventure. There are
five lanes, each ranging in speed
(and bumps/jumps). My family
favored the fast lanes, trying
every downhill option: the train,
circle link and the ankle grab. The
ankle grab was the overall
favorite (face your partner, grab
their ankles and hold on as the
attendee at the top of the hill spins
you down). You experience speed
with a mix of G-force pulling you
away from your partner. Hour-
long sessions begin at the top of
each hour and kids must be 36
inches tall. Tickets for kids 12
and up are $18; adults are $22.
Sign up at Guest Services in the
lodge below the SuperBee
Chairlift.

Ice Skating: Rent your
skates at Chubs, located on West
Lake in the center Village at
Copper. The rental fee of $10 is
worth seeing your husband on
skates. We had quite a good time
playing "tag," until our ankles
started to hurt. When you're done,
enjoy one of Chubs dessert crepes
(I loved the caramel apple crepes).
Skate anytime from 10:00 a.m. -
9:00 p.m.

Kids in the Kitchen at Pizza
Carlo: At Pizza Carlo, located in
the center Village at Copper, kids
can make their own pizza —
choosing which and how much
toppings they want. But be care-
ful, my son asked for hot sauce,
which was quickly intercepted.
Besides getting his personalized
chef's hat, the best part (according
to my son) was creating the
dessert pizza (which was in addi-
tion to the main-course pizza).
Chocolate syrup, marshmallows,
M&Ms and sprinkles smothered
most of his pizza. He also carved
out a section just for me with
apples, caramel and brown sugar
crumbles. Yes, I love my caramel
apples! Kids in the Kitchen is
available every Tuesday until
April 1, 2008 and costs $60. The
meal serves a family of four and
reservations are required. (Call
970-968-3112.)

continued on page 39