THE NATIONAL DUCK STAMP

LOCAL JOB MARKET PROFILES REFLECT OPTIMISM

ELEVEN POOR HMO RATINGS

CORPORATE PROFILE: ACTIVEPDF

CLOSE UP: EXCEED A WORKING SOLUTION

NEW FACES: LOCAL BANKS
AT DEADLINE

IRS Has $3.4 Million in Tax Refunds for Southern Californians

You may be one of 4,800 Southern Californians who has a tax refund waiting for you at the IRS.

"If you think the IRS owes you money, call the toll-free assistance line at 1-800-829-1040," stated IRS spokesperson Chris Conley. The average undelivered refund amount for Southern California is $700. The refunds range from $10 to $28,000.

These refund checks could not be delivered because of incorrect names and addresses, or because taxpayers moved and did not give the IRS the U.S. Postal Service their new addresses.

"The best way to avoid the possibility of a lost, stolen, or undelivered refund is by having it directly deposited into your bank account," Conley commented. "Just put the required bank account information on your tax return.

continued on page 6

Jammed Freight Rail Routes Result in Alameda Corridor Project

by John Elkins

Severe congestion on the existing rail routes of Southern California has resulted in a $2 billion investment in the Alameda Corridor.

It follows a decade of spectacular growth, which has made the ports of Los Angeles and Long Beach in San Pedro Bay the busiest in America.

Shipment trade with Pacific Rim nations has seen trade in the two ports reach 100 million tons per year. Forecasts show the growth continuing, with the volume of high-value containerized freight set to triple in the next 25 years.

Rail operators have to face the considerable obstacle of four single-track routes into the ports area, which involves trains more than a mile long having to negotiate many (up to 200) level crossings which are strongly along the four lines and necessitate a maximum speed of just 22 mph.

The idea of developing a single consolidated rail corridor was first floated in 1984, but it was five years before Los Angeles and Long Beach established the Alameda Corridor Transport Authority (ACTA) to plan and take the project forward.

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Merco Commerce Bank Announces Internet Banking

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Taxpayers Face Big Loss from State Options and Mutual Funds

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LETTER TO THE EDITOR
Ontario Needs a New Cop Shop

The city of Ontario needs a new central police station. We have reported this problem before, but it is beginning to look as if it may finally happen. The ambient tax base of Ontario, with the Auto Center and the Mills Mall has given the city a cash surplus large enough to pay for the new building and all of its amenities.

The current central station is in some 45 years old, and while it may have been "state-of-the-art" then, it is a relic today. It was opened back when officers wore "Sam Browne" belts and had very little understanding of the role police play in community involvement. We mean no disrespect when we say that many of the police officers back then were World War II veterans who saw the force as a paramilitary group.

As the city grew, and new understandings of law enforcement were developed, the police force grew as well. It grew to the point where the Ontario FD is now four times as large as it was in the 50s. That means that as many or no fewer officers have to work the same functions of any one desk. Jailpopulayr

Did Everyone Sleep Through Civics Class?

So much has happened lately that has taken the public by surprise, that we have to wonder if anyone paid attention in high school.

The election problems in Florida were ugly, but most of the blame is on a lot of people to the Electoral College. The system that the U.S. Constitution gives us provides that we vote for a representative group, who in turn, votes for the presidential candidate.

Contrary to what CBS may tell you, the Florida recount is for the Electoral College votes, the winner is the "president designate." He does not become president until he, the Electoral College says so. Only once in America's history has the popular vote gone against the electoral vote.

Some people believe that the writing of the Constitution was a mistake, that we have to trust the uneducated agrarian public to understand the election process, so they did the vote for the

While everyone should vote, they also owe it to themselves to know how things work.

Then — there is the issue of the Christmas displays on Euclid Avenue in Ontario. Big deal, who cares about the "separation of church and state," but this phrase came from a Supreme Court decision that is not in the Constitution! In fact, while the First Amendment does provide the government with a non-active PDF tool. This security allows contracts to be securely encrypted for bank statements, invoices, or other need-to-be-secure documents to be sent digitally, without the fear of tampering.

For example, instead of sending a contract as a Microsoft Word document that can be freely edited, Automated PDF process modifies the data and adds digital signatures to the document to ensure that documents remain secure, explains활성파:\n
ActivePDF's tools add SSL (Secure Site) functionality to an otherwise non-active PDF tool. This security allows contracts to be securely encrypted for bank statements, invoices, or other need-to-be-secure documents to be sent digitally, without the fear of tampering.

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**At deadline...**

continued from page 3

But how, even with all this support, can he make this work? Even Mike Sullivan says that the first two years prior to officially launching ActivePDF weren't easy. He credits the success of the company now—to his dedicated team of professionals. He acknowledges the help of his secrets: hire great people who understand the passion, dedication, and personal service key to success in this business. He pushes his team to ensure that everyone customer support pushes itself to continue to help in no more than two hours, preferably.

He also says that flexibility and personal service is key to success in this business. He says that he is preparing to launch a new product and to use the software, fun? Yes, that’s right, fun. Sullivan feels that he does not want the software to be fun and did not have the vision for the company. He often says that he is not sure what the company will look like in two years. He says that he is still working very hard to help the company keep pace with the competition and to keep the vision for the company. He also says that he will work to continue to make the company successful and to keep the vision for the company.

The success of the company is very important to him and to his family. He feels that he has been extremely successful and is proud of the company he has created. He notes that the company has grown and has a strong team of employees. He says that he is still working very hard to help the company keep pace with the competition and to keep the vision for the company.

**CORPORATE PROFILE**

ActivePDF, President’s Decade
Making Life Easier for its Customers

by Mike Carson

Upon entering the office I quickly noticed it was efficiently organized with a clean desk, no clutter, and a great view. The staff is very friendly and helpful. I was impressed by the efficiency and professionalism of the staff.

Throughout the past 10 years, ActivePDF has grown from a small team of developers to a large company with over 50 employees. The company is able to provide the best in class software products, while maintaining a focus on customer satisfaction.

As for what happens next for ActivePDF, the company continues to grow and expand. They have recently released ActivePDF Pro, a powerful tool for creating secure documents. The company is also planning to release a new product in the near future.

I am excited to see what the future holds for ActivePDF and its customers. The company continues to innovate and provide the best in class software products, while maintaining a focus on customer satisfaction. I am looking forward to seeing what the future holds for ActivePDF and its customers.
Customers Don't Really Tell You What They Mean

by Rod Jackson

In the bowels of a NAPA Auto Parts store, somewhere in the Inland Empire, a young man is hard at work entering data into a computer. His job is to keep track of the store's inventory and accounts. It is one of those vital, daily tasks that most businesses must accomplish in order to succeed, and by all accounts this particular young man is proving good at it.

What sets this story apart from countless others is that this young man is developmentally disabled. He has a mental condition that many would merely call simple, but rather out of respect for the company's difficulty in attaining the truth, I always ask him to fill in the questions on our client surveys. It is a job he carried out for the customer service supervisor, but wonder how many times they find out the real action of the questions.

For the first time, it was discovered that the perception of value had a direct relationship to how long a person stayed a customer. Keep in mind that these same people agreed with the total group that the company was great in every other way and yet the % of responses to the questions revealed the real action of the customers. Customers were dropping the service while telling the company they were happy! In fact they should have said, "You're great, but not worth the cost." Customers rarely lie, but these questions can be misunderstood. And sometimes customers really don't understand your own motivations.

This is a common problem for measuring attitudes about product quality and service performance. It may be part of the reason large companies survey specific characteristics of a product rather than customer attitudes. It is also the reason market research organizations have never really had the budget to conduct psychographic data along with demographic data to determine why people buy what they buy. Most companies don't realize this level of "market brain surgery" to learn why people are doing what they are doing. They do need to start by asking the questions and valuing the truth.

My family is constantly embarrassed by my truthful comments at restaurants and with service personnel. It is short notice, but wonder how many times they write down the lies they are told and pass along the information to others. In 20 years of doing this, one company supervisor thought it would be a good idea to find out more. Cougars want that the truth from customers must be ready to pay it to them. Don't assume that because they are happy, that they really are. A little extra effort can yield the small different that keep your business sharp.

EXCEED. With a budget of almost $5 million and a staff of nearly 150, EXCEED strives to teach these men and women, all over the age of 22, the skills necessary to function in society.

"They don't want to be pitied," says Mary Morse, EXCEED's resource director. "They also don't want to be ignored. Our clients want to be valued for who they are, and they're very optimistic about their future in our society." The challenge, says Morse, is to find teachers that can direct them to the right path that is safe.

In overall terms, she continues, "EXCEED tries to help people get to their highest potential, whatever that may be. In most cases they either haven't had the opportunity or the training to be able to work in the community. But they want to be able to do just that, and it is a self-sufficient job.

EXCEED seeks to provide services through a combination of three strategies. The first is an adult developmental center where clients learn basic living skills. Often these adults are developmentally disabled, being children who often face these challenges daily — yet who simply want to lead, offer what kind of help they can be given. This is where EXCEED enters the picture. Operated by the Moreno Valley to devote his efforts to helping nearly 550 disabled Californians on the road to "normal life.

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EXCEED has men and women who work at diverse businesses throughout the Inland Empire, as well as with state and local governments, Caltrans, and other businesses. The first is finding new businesses that can use the services of developmentally disabled men and women enrolled at EXCEED.

"If you read this," says Morse, "and have assembly or packaging needs, jobs that aren't very automatic, then we've got a really big, well-trained workforce right there.

Also, EXCEED is always looking for additional full- and part-time "job coaches." We have lots of people who need to be coached, but we don't have enough coaches to take care of all of them. Particularly those who are students who are majoring in psychology or human development would be great," Morse adds.

As successful as the program is, it is not resting on its past accomplishments. In December, it will open its first residential facility in the San Jacinto area, which will provide long-term care for 16 clients and within two years will open a second facility nearby for another 18.

Also in December, EXCEED hopes to have a new Web page (www.ceed.wsxmx.com) and run a new page that may allow even more people to learn about the programs they offer.

If you would like to contact "EXCEED a Working Solution," you can contact Mary Morse at the company's Perris, CA office by calling 909-579-6772 or 888-327-1272 and drop them a line as "EXCEED a Working Solution," 5379 Perris Blvd, Perris, CA 92571.
Computers/Software

Games 5.0

by J. Allen Leinberger

They stood outside, in the dark, in the rain. Staffed into their pockets were three hundred dollars and a position was at stake that would assure their place in line to buy the new PlayStation 2. That three hundred dollars could have bought bread on which to eat or milk on which to nurse their newborns.

When the media asked why these people waited, P2S, they mostly talked about the DVD function. We discussed "convergence" of TV players and computers. A long time ago, this was not anything new.

The fact of the matter is that your computer is a better game machine than anything that they wait in line for. True, you may need an attachment to operate it, but it's cheaper and easier to do so.

Pac Allen Leinberger

Command: ____________________________
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To: ____________________________________________

Your offer should be something to do on a rainy day, besides standing outside in a line.

Thanks, in part to MacTuff, Simon & Schuster Interactive and Gamers at the Ontario Mills Mall.

GETTING ORGANIZED

Branding Your Internet Presence

by David Carries

When you think of Amazon, chances are your first thought is not about what they sell but that they are among the largest online stores in the world.

Just think of all the aspirin companies out there: it's all the same, except that it's been branded by your brand recognition. Since everyone does the same thing, any advantage you have over the others is not important. The Internet has changed our perceptions of many things, and in rewriting the rules of business day by day, Internet companies are striving to make a name for themselves, just as Amazon.com is doing for booksellers. With Web-based firms increasing competition, it becomes more important to the key to differentiating yourself and becoming a success.

One of the best ways to build your Internet business is to niche it and hit it hard. In other words, don't try to reach too broad of a target audience. Doing so only dilutes your resources and decreases your effectiveness with those you reach. Focusing your resources on a small niche strengthens your bond with your target.

This rule carries over from advertising: for example, it's better to run a half-page ad in every issue of a magazine than it is to flash a few words in a few different places. Of all the most profitable Web businesses are those that focus their efforts on a particular competitive advantage strategy by creating a recognizable name for yourself among a small group of people and sell to them over a lifetime. When the competition comes along, your brand will be the key to retaining them.

The visual aspect of branding is essential. Everything from your typeface to your banner ads to your presentations created in the minds of your target audience. For example, think of the Budweiser or the Pillsbury dough boy, you immediately make a positive connection between them and your company.

A brand is not only the name of your business, but the entire experience associated with it. For example, when you think of brand recognition, you may want to create a symbol or logo you can use in all your ads and other communications that summarizes what your business is about. Use consistent colors and typefaces that are easily recognized. Take note of what the competition is using and how you can improve on it.

You may be asking yourself if you need to build an online brand. The fact is, a well-designed site is essential to building an online brand, no matter how small. While it's true that you won't need a Web site to sell on the Web (you can use free/pay classified ads and e-mail, for example), a Web site can only help you express your business's image. It's difficult to create an image for your business that is not supported by brand recognition. Since everyone does the same thing, any advantage you have over the others is not important.

Again, the one key to success is to not be too broad. Don't try to reach too broad a target audience. You may not offer as much variety as you need, but the fact is, you may have a brand recognition. Since most of the time you are not buy anything, you should be asking yourself if you need to make use of other sites that may not otherwise notice your site.

Your brand can be an enhanced through the types of complement products and services you offer at your site. For example, if you are an online shopping site, you may want to create a symbol or mark that will be easily recognized. You should use consistencies and relevance with others on the Internet. But, wait a minute.

Not to be overlooked, using audio as part of your branding program, can be extremely beneficial and is becoming a more important element. The use of audio on the Internet is growing, getting cliche-bashing, brand recognition. Audio can be extremely beneficial. Not to be overlooked, using audio as part of your branding program, can be extremely beneficial and is becoming an important element. Use of audio on the Internet is growing, getting cliche-bashing, brand recognition. Audio can be extremely beneficial.

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"Laws were made to be broken"

Christopher North, May 1830

"Had laws not been, we never had been blam'd; for not to know is no evidence" Sir William Davenant

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DECEMBER 2000

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Five Ways to Re-Recruit Your Employees

Instead of hiring that high-dolar-lout, executive coach David Dotlich suggests taking a closer look at the home team.

"When you bring on your 'big gun' and give him the plum assignments and the juicy perks, Alice might feel unsuppected enough to quit. And Bill, Thomas and Katherine are all top performers, but they will probably feel some resentment. Certainly, they won't be motivated to work as hard as their peers, because you've put all your trust in an outsider and not in them."

The decision to re-recruit your current employees represents a far more productive use of time, energy and money, says Dotlich. It immediately creates a positive climate and a strong corporate culture. It keeps your employees motivated by giving them more opportunities like job satisfaction, rather than short-term ones like money. And you may very well find that you've transformed B or C-level players into A-level players.

Here are a few ways you can re-recruit your team.

1. Solicit employee input on important projects. Your employees have some great ideas. Ask them and really listen to the answers! They will appreciate the fact that you respect their opinions and expertise. A good response to the earlier scenario would be to sit down with your team before you even consider hiring an outsider. Who is more likely to really understand the intricacies of your company: employees who've been with you for years, or someone you've just recruited for the position?

2. Implement an "action coaching" program. Sometimes employees may want to succeed. Action coaching delves into the three patterns of motivation: achievement (a desire to do well challenging goals), power control (a desire to shape others and have an impact on other people and the environment), and affiliation (a need to be liked and to have a close group of peers). To discover this motivation, look for clues in an employee's personal life. If he belongs to a lot of clubs it may be affiliation; if his goal is to climb the tallest mountain on each of his Mountaineering excursions, it's probably achievement. Or ask him what he wants to accomplish in the organization and, more important, why he wants that.

"Contrary to what many people might believe, it's difficult if not impossible, to change a person's motivation," the authors declare. "If someone is intrinsically motivated by power, you can't appeal to his sense of loyalty to the company or sense of solidarity with the team. What you can do is discover that he's motivated by power and link that to a larger goal."

4. Foster personal commitment by adopting their point of view. "Too often we see managers who are only interested in getting others to do what they want," write Dotlich and Cairo in "Action Coaching. "People want to please their bosses, so they forsake their own point of view. As a result, there's no emotional commitment to the action or energy, work might get done, but it doesn't get done well or with much creativity. Good leaders can make an effort to understand another person's frame of reference. They appreciate the unique qualities, strengths, perceptions and talents of individuals, and they respect differences between themselves and others."

continued on page 43.

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Katherine may not notice, but you've probably felt some resentment. Certainly, they won't be motivated to work as hard as their peers, because you've put all your trust in an outsider and not in them.

"When you bring on your 'big gun' and give him the plum assignments and the juicy perks, Alice might feel unsuppected enough to quit. And Bill, Thomas and Katherine. Your CEO comes to you with exciting news: the company has just won a lucrative new account. This client is very important, he asserts, and no expense should be spared in implementing its projects. You have carte blanche to decide how to handle it. Considering the fat budget, you're strongly tempted to go out and recruit the most impressive new management money can buy.

Is this the best approach? According to David Dotlich, executive coach and author of the book "Credibility", this is not the way to go. Instead, he recommends being a leader of a company and creating a strong corporate culture.

"Creating individual self-awareness is only a beginning step, not an end in itself! Whether we're trying to develop new areas of expertise, or a high-potential manager who has a flaw that is decreasing his effectiveness, we frequently move people beyond self-awareness to doing things. We coach to facilitate individual development and to link that development to the achievement of group or company goals," Dotlich says.

3. Discover what makes managers want to succeed. Action coaching delves into the three patterns of motivation: achievement (a desire to do well challenging goals), power control (a desire to shape others and have an impact on other people and the environment), and affiliation (a need to be liked and to have a close group of peers). To discover this motivation, look for clues in an employee's personal life. If he belongs to a lot of clubs it may be affiliation; if his goal is to climb the tallest mountain on each of his Mountaineering excursions, it's probably achievement. Or ask him what he wants to accomplish in the organization and, more important, why he wants that.

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continued on page 43.

E-Sign Legislation and You

by Robert James Skousen, Esq.

Business transactions via the Internet have invoked some recent controversy. With more and more contracts being completed electronically, the legality and the reliability of these transactions have become hot topics for debate among those involved in electronic commerce.

In response to the tremendous growth of Internet business, on June 30, 2000, President Clinton signed the Electronic Signatures Global and National Commerce Act or "E-Sign" legislation. Today in the U.S. there are approximately 17 million households online and that number is expected to triple by 2004. In 1999, revenue generated from the Internet increased a staggering 62 percent and totaled $524 billion. Experts believe that this total will reach $10 trillion by the end of 2000 and an overwhelming $1.6 trillion by 2003.

The Threat to E-Business

Historically, a law called the "statute of frauds" required that certain transactions be in writing. Some form of the statute of frauds is in force today in most states. Because of the requirement that certain contracts must be in writing, the writing requirement posed a threat to E-Business.

In general, the statute of frauds requires a writing for the following types of contracts: (1) contracts that by their own terms could not be performed within a year of the time of execution; (2) contracts to answer for a debt of another, i.e., guarantees; (3) agreements to lease property for more than one year; (4) agreements for the sale of real property; (5) agreements to authorize or employ an agent or broker to purchase or sell real estate; (5) contracts to lease real estate for a period longer than one year; (6) commitments to loan money or grant and extend credit in an amount greater than $500. To an agreement of purchase of real property to pay a debt secured by a pledge or deed of real property, the writing requirement is in force today in most states.

E-Sign Legislation

The absence of a uniform, legal standard for enforcement of signatures and records has become a threat to restrain a booming area of e-commerce that is taking place over the Internet. Congress saw that uniformity and a general overall framework for enforcing electronic contracts was necessary and accordingly enacted the E-Sign legislation. Congress believed that by passing E-Sign legislation, certain transactions such as: buying insurance; getting a mortgage, and opening an online brokerage account, would be facilitated and not impeded by the prohibitions contained in existing common law.

Specifically the E-Sign legislation permits transactions to take place electronically.
EMPLOYERS GROUP

A Primer on Employee Handbooks

by Rick Gilbert, Employers Group regional manager; Northern California office and Anne Teunis, Employers Group staff consultant, Orange County office

A good employee handbook is a valuable document for any employer. It serves as a written policy statement or ensure that it will be legally defensible. Unfortunately, many such documents miss the mark when it comes to communicating and building a positive relationship with employees.

Creating a handbook that is both a great communications tool and legally defensible is a true art. Depending upon the size of your company and the nature/purpose of your business environment, you may want to consider having both a formal Policies and Procedures Guide and a less formal employee handbook.

Compliance requirements

If you write a handbook, it is essential to comply with the law. There are federal and state laws requiring employers to develop and disseminate written policies to employees. For example, federal law requires that employers with 50 or more employees include in their handbooks a written policy statement on employees’ rights to Family and Medical Leave (FMLA). Employees must also receive written notice of their rights to continue their group health insurance (COBRA) at their own expense upon the occurrence of a qualifying event. Severance plans are required to be in writing and distributed to plan participants (ERISA). Written policies help ensure that the language is in the proper form. Overall, employees need to understand these policies.”

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DECEMBER 2000
Cancer Patients Faced with Proton Treatment Celebrate Life at 10th Anniversary of Proton Treatment Center

The world’s first hospital-based proton treatment center for cancer opened its doors in 1990. To celebrate its 10th anniversary on Nov. 12, at Loma Linda University Medical Center (LLUMC), cancer patients joined together to honor the work of all physicians, “to do no harm,” while assuring a healthy life and hope for treatment to tumor and other patient side effects than: surgery, radiation laser, and radioisotope.

Over the past decade, proton therapy has proven its initial promise of treatment to many patients with tumors at autonomic sites with fewer adverse patient side effects than: surgery, radiation laser, and radioisotope.

A little more than 10 years later, this vision, and the proton treatment center, have become a major landmark in the world of cancer—especially for men with prostate cancer, who account for nearly 50 percent of all cancer patients.

For men with prostate cancer, proton therapy is a sophisticated form of therapy that highly targets prostate radiation, where the protons are “shaped” into a beam to match the shape of the tumor to eliminate damage of surrounding tissue. The process, called “bladdery surgery” by many former patients, has an extremely precise delivery of cancer eradicating proton beam which has been turned off when the adverse side effects to healthy tissue or organs.

The ability to spare healthy tissue and organs in major life-threatening tumors, leaving nearby healthy cells and organs virtually untouched.

Cancer care researchers at a medical center provided by Intergroup and Massachusetts General Hospital in Boston. A little more than 10 years ago, many patient’s suffering from cancer questioned the vision that physi­cists and medical scientists had for proton therapy and proton beam facilities in space-age hospital center, a team of physicians could achieve a small accuracy to large areas of the body at the speed of light through a device that looks like a giant telescope. Protons are sent directly into the body of a cancer patient.

Less than a second later, the proton beam causes destruction of cells in a tumor, leaving nearby healthy cells and organs virtually untouched.

MedUniVeins Unveils Plans for National Healthcare Network with Blue Chip Health Plan Technology Alliances

MedUni Inc. has formally announced its entry into a real-time transaction system that will enable physicians, other health care providers, and patients to use a standardized approach to communicate safely and securely, and benefits verification, claim submission, claim status, claims reference, and electronic authorization. Applications International Corporation (SIC), has been announced to MedUni Inc. as your health plan’s health care provider can use to detect cancer early in its development, including: mammography, Pap tests, blood tests to detect prostate cancer, and physical examination of the sign and symptoms of testicles. Be sure to ask your doctor which examination is best for you and your family’s health care.

MedUni has spent the last several months bringing together top caliber researchers. Equally if not more important, it has an ongoing process of working with leading providers serving as MedUni’s technology team members. Include: Computer Sciences Corporation (Denver, CO), Delphi Consulting, Inc. (Nashville, TN), UCX.Care (Nashville, TN), Darn Clark, 52, formerly executive vice president and a director of Applications International Corporation (SIC), has been announced to MedUni Inc. as your health plan’s health care provider can use to detect cancer early in its development, including: mammography, Pap tests, blood tests to detect prostate cancer, and physical examination of the sign and symptoms of testicles. Be sure to ask your doctor which examination is best for you and your family’s health care.

Cancer is one of the diseases people are most concerned about. The American Health Net, Inc., OxfordCare and WellPoint Health Network.

Fighting Cancer With Prevention for You and Your Family

• Encourage healthy snacking on fruits and vegetables.

Get at least 20 minutes of physical activity every day.

Be physically active lowers the risk of breast cancer; it may lower the risk of breast cancer.

Physical activity tips:

• Do physically active things with your kids on a regular basis, even if they are active at work. Try walking, jumping rope, or dancing whatever you enjoy.

Any amount of physical activity is beneficial.

Tips for parents:

• Encourage children to play outside, go to ball games or participate in organized sports or other physical activities like dancing or athletics.

Do not smoke.

If you and your family are not doing all of the following already, it is time to start. Choose one or two and then move on to the others. Also, make cancer prevention a part of family gatherings. Teaching your children healthy living habits will not only help them avoid cancer earlier.

Maintain a healthy weight for you and your family.

• If you’re overweight, lose weight.

If you’re already at a healthy weight, keep a healthy weight loss for the edges of cancers of the colon, rectum, uterus, and breast.

Tip for maintaining a healthy weight:

• Balance the amount of food you eat with the amount of energy you use.

Tips for parents:

• Teach your children good eating habits.

• Limit the amount of time you sit and your children sit around you.

A healthy diet lowers the risk of cancers of the prostate, breast, lung, colon, rectum, stomach and pancreas.

Tips for eating a healthy diet:

• Make fruits and vegetables a part of every meal. Put fruit on your cereal, eat vegetables with your main course.

• Choose chicken, fish, or beans, instead of red meat. The less red meat, the better.

• Choose foods like pasta, brown rice, and whole wheat bread.

Tips for parents and grandparents:

• Have a bowl of fruit all the time. This is a healthy snack.

• When eating at fast-food restaur­ants, encourage children to choose broccoli with their sandwiches rather than burgers.

• Make sandwiches using whole wheat bread.

Drink less than one alcoholic drink per day.

• One drink is a glass of wine, a bot­tle of beer, or a shot of hard liquor. Limiting alcohol lowers the risk of cancer.

• Avoid making alcohol an essential part of family gatherings.

• When appropriate, discuss the effects of alcohol and alcohol abuse with children.

• A health care professional or friend if you feel you have trouble limiting alcohol.

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Tips for protecting yourself from the sun:

• Stay out of direct sunlight between 10 a.m. and 4 p.m. (peak burning hours). It’s best to stay in the shade between 10 a.m. and 4 p.m.

• Use hats, shirts, and SPF 15 sun­screen.

continued on page 20
DWC Proposes Changes to Inpatient Hospital Fee Schedule

The California Workers’ Compensation Institute testified at public hearings that changes proposed by the Division of Workers’ Compensation (DWC) to the Inpatient Hospital Fee Schedule would add an estimated $433 million to $593 million in new medical costs to the state’s workers’ compensation system by 2004.

DWC proposed the regulatory changes after some hospitals complained that payments under the schedule implemented last year didn’t cover their costs, and asserted that the shortfall could lead to fewer beds for injured workers. The proposed regulations would define “cost outlier” cases, exempting any bill from the fee schedule when the charges are at least five percent greater than the hospital would be entitled to under the schedule — a change that DWC estimates would exempts 21 percent to 32 percent of all hospital charges.

In addition, DWC proposes allowing new, separate fees for surgery performed in a hospital operating room. These fees are among the most expensive hospital charges, yet the current schedule controls the costs by bundling them into the billing codes for the global surgical procedures.

The institute testified at a public hearing in San Francisco that DWC is attempting this quick fix to the schedule solely on the basis of anecdotal evidence and without an accurate assessment of the need or the cost. The institute presented an analysis with projections derived from DWC’s own data, showing the changes would add $158 million to $204 million in inpatient hospital costs next year — and that’s just the beginning.

After accounting for medical inflation and expected cost increases that would result from adoption of a charge-based reimbursement formula for the outliers and surgical equipment (similar to a discorded formula that drove up medical-legal costs in the 1980s), DWC estimates that the changes would add $443 million to $593 million in new inpatient hospital costs by 2004. The cumulative impact over the next four years would be an additional $1.3 to $1.7 billion.

Unlike other regulatory changes, this particular action is not subject to administrative review due to a legal loophole, which allows the state to make changes affecting rates and tariffs without an evaluation by the office of administrative law. As a result, the regulatory changes could take effect as soon as they are filed with the secretary of state, but the institute cautioned against immediate implementation, citing the need for payors to provide staff training and make necessary changes in their computer programs.

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MedUnite has three strong advantages, according to its chief executive. The first is a deliberately narrow focus on healthcare business transactions. Those transactions have about a $250 billion share of a $1.2 trillion industry that desperately needs an information technology solution. "No one—insurers, physicians or patients—benefits from spending that kind of money on paperwork," Cox said.

The second advantage is MedUnite's combined expertise in healthcare administration and healthcare information technology. "Who better than our founding investors in the insurance industry to know the demands of the functional system they helped to build, and therefore how we can automate the system while maintaining its integrity?" Cox said. Physician advisory group partners bring insights as to where that system can most benefit from simplification. The technology team brings the expertise and experience needed to implement this system in the most cost-effective way.

MedUnite's third advantage is that it will provide physicians with a standard, easy-to-use method for transacting business with the majority of insurance plans that will result in faster reimbursement for claims and instant approvals on eligibility and authorizations for services.

Commenting on the MedUnite announcement, David Nash, MD, director of health policy at Jefferson University Hospital in Philadelphia and consulting editor of Medical Economics, said, "Clearly this is an historic effort at cooperation among health insurers. The concept indeed would move us in the right direction, with the right technology. Physicians no doubt will be watching closely to assess the success of its roll out, and the relevance and value of its services to their medical practices.

Emphasizing the importance of broad-based appeal, Cox said, "We have talked to many physicians and insurers around the country and have gotten a very clear signal about what needs to happen for us to transform healthcare by becoming its ATM system for transactional business transactions. The MedUnite solution will be universal—the people need to communicate with will have access—and the technology will make the system simpler, more efficient and more cost-effective."

During the Reagan administration, Mr. Cox served in three senior executive government positions. From 1986 to 1988, he was the associate deputy administrator of the U.S. Veterans Administration. In this position, he directed the nationwide information systems, management improvement, program analysis and evaluation activities for the $28 billion federal agency that operates the largest chain of hospitals and outpatient clinics in the United States. Prior to his appointment to the Veterans Administration, Mr. Cox was the administrator for management services at the U.S. Department of Education.

From 1980 to 1985, he was the assistant director of the Selective Service System and was responsible for finance, personnel, information systems, and administration. During his government service, he also served on the President's Council for Management Improvement for the U.S. Government as the Executive Committee and as the chairman of the Systems Committee.

From 1975 to 1980, Mr. Cox was director of the Advance Administrative Systems Group at AT&T, as well as director of the Executive Committee and as the chairman of the Systems Committee.

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Computer Sciences Corporation, one of the leading consulting and information technology services firms, helps clients develop and implement achieve strategic and operational objectives through the use of technology.

"Handling advantages, according to its investors in the insurance industry, build, and therefore how we can automate the system while maintaining its integrity?" Cox said. Through every major wave of change in information technology (IT) for more than 40 years, CSC today is well positioned to develop and apply IT strategies and technologies, particularly in the area of managed care. CSC's capabilities span a full range of technology disciplines, including management and IT consulting, systems design and integration applications software, Web and application hosting, and IT and business process outsourcing.

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The Deloitte Consulting Health Care Practice provides more than 1,000 professionals who provide a broad range of management consulting services to all segments of the industry. Deloitte continued on page 37

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Inland Empire Health Plan (IEHP) Earns NCQA "Commendable Accreditation"

The nation's premier quality monitoring organization for HMOs has awarded IEHP a "Commendable Accreditation." The National Committee for Quality Assurance (NCQA), an independent, non-profit organization that reviews the quality and medical management of managed care organizations, awarded IEHP the "Commendable Accreditation."

"It is extremely gratifying to see that our commitment to deliver quality health care to our members has resulted in a high level of accreditation from NCQA," said Richard Bruno, CEO of IEHP. "All of our team members, participating physicians and hospitals can point with great pride to this recognition."

While NCQA accreditation does not constitute an endorsement, many health care industry experts agree that it is the best external, objective standard for determining and comparing the quality of HMOs.

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CHA Encourages Flu Vaccine Priority for Elderly, High-Risk Populations

by C. Duane Dauner, president, California Healthcare Association

A number of media stories over the past two weeks have been reporting what health officials have known for months — there is a serious national shortage of flu vaccine this year. This shortage is the result of production problems that occurred earlier this year at the nation’s vaccine manufacturers.

California’s hospitals, for the past two months, have been calling for prudent, appropriate use of the limited supply of flu vaccine. According to the Centers for Disease Control (CDC), the groups at highest risk for complications stemming from the flu are:

- Residents of nursing homes and other chronic-care facilities that house persons of any age who have chronic medical conditions.
- Adults and children who have chronic disorders of the pulmonary or cardiovascular systems, including asthma.
- Adults and children who have required medical follow-up or hospitalization during the preceding year because of chronic metabolic diseases (including diabetes mellitus), renal dysfunction, hemoglobinopathies (disease states affecting hemoglobin), or immunosuppression (including those with HIV or AIDS).
- Children and teenagers (ages six months to 18 years) who are receiving long-term aspirin therapy and therefore may be at risk for developing Reye syndrome.
- Women who will be in the second or third trimester of pregnancy during the influenza season.
- Persons aged 65 and over.

Also, priority in receiving the flu vaccine should be given to those at highest risk of transmitting influenza to compromised persons:

- Household members (including children) of persons in high-risk groups.
- Home care workers.

CHA calls upon all manufacturers, distributors of the flu vaccine, health care professionals and retail establishments throughout the state to adhere to these guidelines for the benefit of all Californians.

For more information, contact Jane Emerson at CHA, (916) 552-7516.

UCR Spider Expert: Brown Recluse Spiders are Scapegoats

In the November Issue of the Western Journal of Medicine, a University of California, Riverside spider expert warned physicians not to fall into the trap of blaming the brown recluse spider for mysterious flesh wounds, especially in California.

There are no populations of brown recluses in California, Richard S. Vetter, a staff research associate in the UCR Department of Entomology, wrote in the article. According to the Centers for Disease Control and Prevention: "However, there have been several hundred California diagnoses of brown recluse bites reported to me in the last decade," he said. "Undoubtedly, this is only a small reaction of the total number of 'brown recluse bites' that have been diagnosed.

The article, titled "Medical Myth: idopathic wounds are often due to brown recluse or other spider bites throughout the United States," goes on to describe the spider’s appearance, habitat and the effect of the bite. It also lists possible medical conditions that could create wounds that look similar to a spider bite.

Vetter suggests that physicians consider a wider range of causes for necrotic wounds, (i.e. rotting flesh wounds). Chemical burns, skin cancer, diabetic ulcers and infections from bacteria and fungus can all look like recluse spider bites, he said.

Although a native spider called a "desert recluse," (a relative of the brown recluse) lives in the southeastern deserts of California, virtually all the diagnosed bites originated from coastal and northern California areas that have never had any recluse populations, Vetter noted.

Ticks, fleas, bedbugs and assassin bugs feed on blood, and can leave a wound that looks similar to a spider bite. Lyme disease leaves a bull's eye wound similar to a recluse bite. "Because Lyme disease can lead to irreversible neural and cardiac complications, its misdiagnosis as a brown recluse bite could have serious clinical consequences," he explained.

Vetter has found fewer than 20 verified sightings of brown recluse spiders in the entire state, and most of those can be traced to facilities that receive goods imported from other places. California is just one of several areas where doctors are overdiagnosing brown recluse bites, he said.

Vetter operates a Website about the brown recluse spider at http://spiders.ucr.edu that assures a challenge to people who believe brown recluse spiders are found in California. "Send it to me, and I'll identify it," he offered. "After 10 years of receiving spiders from Californians, I still have not had a single one sent to me that was in fact a brown recluse. They turn out to be immature black widows, wolf spiders, male false black widows and cellar spiders. You've got to know a lot about spiders to identify them properly.
The partners of Edie and Payne, LLP announced that Frank M. Zabala, CPA, will be admitted to the partners effective Jan. 1, 2001. A graduate of the University of Redlands, Zabala earned his bachelor of science in accounting in 1987. His employment began with Edie and Payne, LLP in 1994 after joining the Internal Revenue Service as a revenue agent...Beverly Anderson, investment advisor at PFF Financial Services in 1995...Douglas E. Barnhart Inc. announced the promotion to managing partner of the Riverside office...Sandra S. Rose of Boseant, Naffziger Consultants...Inland Empire Hospital opened its office in the Plaza Street intersection...Beverly Anderson, investment representative...Beverly Anderson, investment representative at Cal State San Bernardino. He earned his MBA in 1998. Prior to joining Edward Jones, Reikle was an admirer of Fred Reiske, who left at Cal State San Bernardino, where he earned his MBA in 1998. John Bachmann, managing partner of Edward Jones, said that Reikle's level of commitment and enthusiasm that is certain to benefit his clients...Edward Jones is the largest financial services firm in the nation in terms of offices, but it maintains its commitment to individuals...Reikle has said that he has been impressed with the interest in his firm's headquarters in St. Louis. He has shown in this new office...Edward Jones' interactive Web site is located at www.edwardjones.com...Nearly one million seniors have dropped from Medicare HMOs...By year-end 2000, nearly 934,000 seniors on Medicare will be dropped from their HMOs, in addition to the 730,000 seniors who were dropped in 1998 and 1999. However, unlike the experience of previous years, when some seniors could still find alternative HMOs that might accept them, next year they will have few options, according to a study by Weiss Ratings Inc. Among the 237 HMOs reviewed by Weiss that opened their doors to Medicare beneficiaries in recent years, 147 will have fully or partially abandoned the business by Dec. 31. This leaves only 80 HMOs (the HMOs rated by Weiss) that are continuing to make their Medicare current, but for now...Among these remaining 90 HMOs, 37 are losing money. They have lost a total of $645 million in 1999, plus another $82 million in the first quarter of 2000. At the same time, 34 have earned a Weiss Safety Rating of D+ ("weak") or lower. Only 22 have earned a Weiss rating of B- ("good") or better..."Seniors who have been dropped from their current HMOs should not reject another," commented Martin D. Weiss, chairman of the ratings firm. "With late Medicare withdrawals greatly narrow the viable choices available to seniors down to just a handful of profitable and financially healthy Medicare HMOs, and even many of these may have had to 'drop out of the business.'" In 1998 and 1999, Weiss Ratings Inc. warned hundreds of thousands of seniors to avoid re-joining HMOs if possible, because of containing issues that were expected to be too burdensome for many Medicare patients in future years. But at that time, a...Three doctors join Sutterfield Center staff..."With our hospital's special focus on plastic surgery, it makes sense to bring in a surgeon who specializes in skin and plastics in aesthetic and reconstructive surgery," said Dr. Jon M. Grazer, Dr. Renato Palumbo and Dr. Edward O. Terino...Dr. Grazer is the son of a pioneer in the area of fat implants. He has performed thousands of procedures and surgery for patients among his patients well-known celebrities. Of the foremothers in the development of natural-looking chin and cheek implants, Dr. Terino has contributed his knowledge to 13 books on the subject. He is also a member of the teaching faculty at UCLAl, USC and Stanford hospitals. The three physicians can be seen by appointment at the Sutterfield Center for Plastic Surgery at 73255 El Paseo, Suite 17 in Palm Desert. For further information or to schedule a free consultation, call the center at (760) 837-9822 or (760) 837-9569; Fax (760) 837-9822. The Inland Empire's only...Additional information about this organization can be found at 91720...For more information regarding the Inland Region's only...This service is provided by CRMC, a health care and wellness provider under the community health plan...Corona Regional Rehabilitation Center is located at 7307 Mississippi Avenue in Corona, CA 92870...For more information regarding Corona Regional Rehabilitation Center...This service is provided by CRMC, a health care and wellness provider under the community health plan...The Inland Empire's only...This service is provided by CRMC, a health care and wellness provider under the community health plan...This service is provided by CRMC, a health care and wellness provider under the community health plan...This service is provided by CRMC, a health care and wellness provider under the community health plan...This service is provided by CRMC, a health care and wellness provider under the community health plan...This service is provided by CRMC, a health care and wellness provider under the community health plan...The Inland Empire's only...The Inland Empire's only...
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**December 2000**

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<th>Chamber of Commerce</th>
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<th>City, State, Zip</th>
<th>Major Events and Projects</th>
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**List of Available Chambers**

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- Banning
- Barstow Area
- Beaumont
- Big Bear
- Calimesa
- Cathedral City
- Chino Valley
- Claremont
- Corona
- Desert Hot Springs
- Fontana Area
- Grand Terrace Area
- Hemet/Sunny Jacobs
- Hesperia
- Inland Empire Business Journal

**Note:** The information provided is subject to change and may not be accurate as of the publication date. For the most current information, please contact the respective chamber of commerce directly.
The Inland Empire Business Journal - December 2000

Health Care
California's Fatal Flaw

by Juan Felix, M.D.

Breast cancer has become the women's health issue most commonly discussed by the media and the health care industry. It has even overtaken the campaigns of politicians. In fact, as part of his presidential platform, Vice President Al Gore pushed for legislation to require breast health organizations to cover detections and treatment of breast cancers.

However, the second most common cancer afflicting women -- cervical cancer -- is not being addressed. Every year, approximately 15 million U.S. women, mothers, daughters, wives and sisters succumb to this disease.

What makes these deaths all the more tragic is the fact that cervical cancer is virtually 100 percent curable if detected in its early stages. In fact, after four decades of decline, cervical disease and the number of deaths associated with cervical cancer is increasing in Los Angeles.

On a positive note, new technologies are available to physicians and patients throughout California that dramatically improve cervical cancer screening. These new technologies are the ThinPrep Pap Test, a test approved by the FDA as superior to the conventional pap test; and HPV Hybrid Capture II, a DNA test for human papillomavirus, the sexually transmitted virus known to cause cervical cancer.

According to the National Cancer Institute, an estimated 3.5 million traditional pap tests are performed annually in Los Angeles. With a typical pap smear, if the test comes back inconclusive, women suffer through the anxiety of repeated pap testing every 4 to 6 months for two years. In addition, they endure colposcopies, biopsies and repeated office visits.

These new technologies, on the other hand, eliminate the stress and anxiety that accompanies inconclusive pap tests and allow for new, more convenient follow-up. When High Risk HPV is absent, women can return to normal annual screening without needlessly worry.

Unfortunately, many California women who depend upon HMOs for care are not covered for these tests. Additionally, studies show that some HMOs pay a premium for these new pap smear screening technologies when provided outside of California!

Why the discrepancy?

Outside of California, HMOs contract directly with the laboratory suppliers to provide these new cervical cancer screening technologies. In California, HMOs pay a fixed amount monthly to medical groups for services, including cervical cancer screening.

There is no mechanism currently for the medical group to receive the amounts required to pay for these new and valuable women's health tests. As a result, many California women in managed-care health plans are denied this new and potentially life-saving technology.

Because of this disparity, women in other states are screened with these advanced technologies, at a rate of 70 percent or more, while California's women are being screened at a rate of five percent or less.

Women's lives should not be jeopardized because of inequities in the way HMOs operate from state to state! Our first priority should be preventing and disease and death.

Cervical cancer is a disease that can be virtually eliminated, yet the California system appears to place a greater emphasis on fiscal issues. Paradoxically, use of these advanced technologies is denied in the interest of the managed-care companies, because they are likely to reduce total medical costs.

Technological advances in cervical cancer screening over the past decade have substantially increased our ability to detect the disease, but failure to make this technology available places many California women at risk. This problem will only continue to grow unless

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Health Care

Chambers of Commerce...Listed Alphabetically

Chamber of Commerce
Address
City, State, Zip

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2300 A. Arata Road
Palm Springs, CA 92262
$225,000

Phone: (760) 325-1577
Fax: (760) 325-8429

David Aaker A.C.E.
Gloria J. Nelson

Annual Dinner/Installation
(760) 677-5118

Byron Buchanan
(760) 590-2007

Ron Stark
(760) 476-7470

info@ranchocarmona.org

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BANKING

From "Hands-on" Service—to "Virtual" Banking, the World of Inland Empire Finance is on a Roll—Adding New Faces and State-of-the-Art Concepts to Revolutionize Our Banks and Banking Procedures!

A Relatively "New Kid on the Block" Temecula Valley Bank is One to Watch

Temecula Valley Bank, established in 1996, plans to open its third office in 1999. The new 3,231-sq.-ft. office, located from the 1-15 freeway, will reach from the 1-15 freeway. It is easily reached from the I-15 freeway. The new, 2,311-sq.-ft. office will provide its Merriatta customers immediate and convenient access to the bank's products and services.

"We are very excited about the opening of another office in the area," stated Stephen H. Wacknitz, president/CEO. In addition to the new addition, the bank operates full-service offices in Temecula, Fallbrook, and Encinitas, and also loan processing centers in Ontario, Fallbrook, and Encinitas.

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Fallbrook National Bank Supports the Arts and a New Neighborhood Community National Bank

Following several years of impressive growth, Fallbrook National Bank has announced its name change to Community National Bank. The change includes a new logo of trees and hills, and reflects the bank's desire to honor its small town heritage, while accommodating new communities as it continues to grow. Renowned for an unprecedented level of community involvement, the bank, with offices in Fallbrook, Vista and Temecula, has also announced a $50,000 donation to the Bob Burton Center for the Performing Arts, located on the Fallbrook Union High School campus. The name change coincided with the opening of the center, and marks another milestone in the growth plan established when Tom Swanson became president.

Irwin Appointed to Senior VP and Dairy Unit Team Leader

City National Bank has announced the appointment of Randy Irwin to senior vice president and team leader of its agribusiness unit's growing dairy group.

Irwin will be responsible for growing City National's portfolio of fluid milk producing clients, as well as overseeing dairy industry relationships throughout the state. He will report to Jim Robinson, executive vice president and manager for the Inland Empire region at City National Bank. Robinson is a veteran banker who has been financing agriculture and dairy companies in California for almost 40 years.

"City National Bank has become an important player in California's $24.6 billion agribusiness market," said Robinson. "Randy is the perfect individual to lead our expansion into new dairy markets. He grew up in the entire agriculture industry and is well-versed in the dairy markets. Irwin will be based in Tulare County, which has become a hub of California's dairy industry, with the most cattle and production facilities in the state. Irwin will oversee the bank's dairy team, which serves clients in the Central Valley and Southern California dairy markets.

Irwin joins City National from Wells Fargo Bank where, in his capacity as business development manager, he served as the bank's primary contact for its portfolio of dairy clients. Irwin, who earned a bachelor of science degree in animal science from California State University, Fresno, was born and raised in the Tulare area.

City National Bank provides a broad range of banking services and financing alternatives to farmers, dairymen, growers, wholesalers, and the entire agriculture industry. Specialty lending services provided by the bank include financing, agricultural equipment lending, and warehouse financing. City National Bank can also address the unique seasonal and annual financing needs of wholesalers, brokers, and shippers dealing with produce, by providing lines of credit.

The agribusiness unit provides comprehensive lending, cash management, international services, and investment management for every level of agricultural producers—from dairy lending and direct crop lending to growers, packers, shippers, and warehouse distributors.

Time is Running Out as Only a Few Estates Remain at Classic Pacific's Cordillera in Redlands

It is time for the essence of discriminating home buyers who desire the rewards that only a truly luxurious estate home can offer, as only a few magnificent residences remain for sale at Classic Pacific's country estate community of Cordillera in Redlands. The 152 home site community offers a total of 138 homes, and includes 14 model homes and 24 to-be-built homes.

"Cordillera represents one of the most exciting new home opportunities available in Southern California," commented Patty Simonson, sales manager at Cordillera. "Few neighborhoods can compete when it comes to spacious floorplans, large home sites, custom style, included amenities and desirable location. We are encouraging prospective buyers to visit Cordillera right away, before this once-in-a-lifetime opportunity passes them by."

Simonson added that Cordillera welcomes broker cooperation, and financing options include: upgrades, swimming pools and landscaping. Secluded in the foothills overlooking Redlands' scenic San Timoteo Country Club, Cordillera's rural setting offers exceptional privacy and seclusion for gracious living beyond compare. Priced from the $500,000s, Cordillera's grand-scale residences boast expansive home sites averaging two acres each.

With living areas spanning approximately 3,500 to 7,408 square feet, including as many as six bedrooms and five and one-half baths, Cordillera homes combine uncom­promising spaciousness with exquisite appointments. Two imaginatively designed single-level floor plans and one impressive two-story design are richly detailed with unique features and conveniences that are usually reserved for one-of-a-kind residences. Examples are led by traditional butler's pantries for gracious entertaining: as many as three fireplaces in each plan, and spacious master suites that are sure to please—complete with his and hers walk-in closets, a dual master bath, and morning bar that's perfect for lazy weekend mornings or days when there isn't time to stop for breakfast.

Cordillera is also renowned for an unprecedented level of architectural drama, which is enhanced by French doors, nine- and ten-foot ceilings, custom baseboards and window casings, and ceramic tile flooring—fendering a look of elegance to the entry foyer, kitchen and nook.

Realtime activities revolve around an extra-large kitchen designed with a breakfast bar and island. Convenience is on every menu thanks to walk-in pantries; ceramic tile; Corian or granite countertops; custom-built natural wood cabinets and a complete collection of top-of-the-line appliances, including: double self-cleaning ovens, a full-size microwave oven, a built-in cooktop and a multi-cycle dishwasher.

The beauty of the entire neighborhood is heightened by striking views of early California architecture with Mission, Craftsman and Italian-style accents. Entry courtyards and wide motorcourts lend added grace, and garages, which can accommodate a total of three to five vehicles, are split into two sections and offer turn-in access in varying locations.

Along with homes of true distinction in a community without equal, Cordillera's appeal has been enhanced by the desirability of a Redlands' address. With its many parks and historical buildings dating back to its early days as the packing industry, Redlands is a masterwork of cultural treasures. From the classic red-brick houses of downtown Redlands, to the numerous shops and restaurants of historic downtown, Redlands offers a pleasant and charming contrast to surrounding metropolitan areas.

The community also abounds with convenient amenities, ranging from shopping centers and entertainment attractions—to a wide variety of cultural offerings, including: museums, libraries, art galleries, and even an opera company! Students of all ages benefit from the educational system of the Redlands Unified School district continued on page 38.

P R E F E R R E D P A G E

December 2000

PAGE 30 • INLAND EMPIRE BUSINESS JOURNAL DECEMBER 2000

ADVERTORIAL

TIME IS RUNNING OUT AS ONLY A FEW ESTATES REMAIN AT CLASSIC PACIFIC’S CORDILLERA IN REDLANDS

The dramatic views of the 131.1 sq. ft. residential residence is revealed in Cordillera, a comfortably sized family residence that offers four bedrooms and three baths; is magnificent in every detail.

The design of the $1,179,000, 6,408 square foot residence, will be the hallmark home in the Cordillera community. The residence offers exceptional privacy and seclusion for gracious living beyond compare. Priced from the $500,000s, Cordillera's grand-scale residences boast expansive home sites averaging two acres each.

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Only 7 Homes Remain—Ask about Immediate Occupancy!

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• From the $500,000s
• Immediate Occupancy
(909) 792-5881

For more information, contact the Cordillera signs

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REDLANDS CHARM
Alameda Corridor... continued from page 3

The $2 billion project will see the four existing routes replaced by a single consolidated grade-separated 22-mile-line, connecting with the ports of Los Angeles and Long Beach to the transcontinental railroad network, creating a faster, more efficient method of distributing the expected traffic.

The Alameda Corridor-East project claims bi-partisan support — including four congressional members whose districts are served by the project — David Dreier, Kay Hagan, Estaban Torre, and Matthew Martinez. Proponents claim the project is ready to go, unanimously supported; national model of how to increase global trade; improve mobility; solve freight/track capacity; reduce pollution, and provide for additional jobs.

Freight trains will arrive at the ports of Los Angeles and Long Beach, where they are transferred from ship to rail. Freight trains travel up the Alameda corridor, which parallels the Southern Pacific Railroad.

Traffic delays at grade crossings will be reduced by 90 percent. Reducing railroad and eliminating highway grade crossings will eliminate, every day, 15,000 hours of vehicle delay. Train stoppages will be reduced by 75 percent; the construction of tracks in the below-grade trench, with new base material and the use of continuous welded track, will help to produce a quieter operation.

Assisted by state-of-the-art traffic control systems, the double-track corridor will reduce the number of trains that have to stop and wait for other trains to pass.

Locomotive hours of operation will be reduced by 30 percent; rail road emissions reduced by 26 percent.

The construction to on-dock facilities and the increase in cargo containers of rail will reduce truck traffic by 23 percent.

Alameda Corridor-East By 2020 it is expected that 25 percent of all U.S. intermodal international trade will come through Long Beach and Los Angeles ports. Southern California's current rail system won't be able to handle that much traffic. The Alameda Corridor Project is a $2 billion project ($1998 dollars). Of the $2 billion, $950 million will be spent within the San Gabriel Valley (Alameda Corridor-East). The project will be funded through a combination of federal, state, local and private sources and has an eight-year construction completion.

The corridor project, which will save 128 tons of air pollutants annually, is comprised of a distance of 35 miles through San Gabriel Valley between East Los Angeles and Pomona, generally paralleling the 1-10 and 60 Freeway and SR-60 Freeway.

The project serves an area of approximately 1.5 million residents and 30 percent of all at grade highway crossings, of the most heavily used 47 crossings.

Along the corridor, 13 grade crossings will receive some type of striping or widening improvements. These improvements will increase traffic capacity and improve circulation at these intersections.

A variety of median improvements are being planned along the Alameda Corridor to discourage motorists from driving around lowered crossing gates. These improvements include: concrete curbs and barriers, four quadrant crossings, median improvements, and raised traffic dots.

Traffic signal measures involve improving the signals and warning signs to maximize traffic through these intersections. The installation of positive train control section between train detection and traffic signals will also be improved, to better control traffic.

The Corridor project serves an area of 100,000 people within the United States, and 500,000 people within the Los Angeles Metropolitan area.

The project serves an area of approximately one half of all at grade highway crossings, of the most heavily used 47 crossings.

The ACE Construction Authority is comprised of seven jurisdictions: El Monte, Industry, Montebello, Pomona, San Gabriel, South El Monte, and Los Angeles County. The ACE project will widen 14 road miles and grade separate 21 rail crossings throughout the corridor.

It's expected that 25 percent of all U.S. intermodal international trade will come through Long Beach and Los Angeles ports.

Community Bank’s Strong Sales Culture Targets Small- and Medium-size Businesses According to CEO Clint Arnoldos, president and CEO, remarked, “I continue to be pleased with the progress the bank is making toward our goal of advancing Community Bank as one of the premier business banks in Southern California. Our strong sales culture has allowed us to effectively target our market niche of small- and medium-sized businesses, which is in turn has led to our growth of loans and deposits.”

Community Bank serves communities in Los Angeles, Orange, San Bernardino and Riverside Counties through a network of 13 business centers.

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Riverside—Job market optimism extended into the new year, according to the "First Quarter 2001 Employment Outlook Survey" issues by Manpower Inc. "In our survey of hiring intentions for the January/February/March period," Ely Wilcox of Manpower stated, "Thirty-seven percent of firms queried plan staff leveling increases; 10 percent project reductions, and 40 percent expect no changes during the winter months. The other three percent are uncertain of their needs." This winter, new positions are most probable in: construction, non-durable goods manufacturing, transportation/public utilities, and education and public administration.

American small businesses received a record $17.96 billion in financing, backed by the U.S. Small Business Administration (SBA) during the recently completed fiscal year, according to a report, "SBA's accomplishments last year, and over the past eight years, have been significant factors in the creation of nearly six million new businesses and more than 22 million jobs since 1993," Alvarez added. "Seventeen million of these new jobs were created by small businesses." Since the end of fiscal year 1992, the SBA has backed more than $33 billion in loans to small businesses, more than in the agency's entire 40-year history before that time," the administrator said. In FY 2000, which ended Sept. 30, 2000, the SBA approved a combined total of $5.420 billion amounting to almost $12.37 billion, including: 47,487 loan guarantees amounting to $10.52 billion in the General Business Loan Guarantee program, a four percent increase in loan dollars from the previous record set in FY 1999; 4,565 loans worth more than $18 billion under the Certified Development Company (CDC) loan program. The Santa Ana District office, which services Orange, Riverside, and San Bernardino counties, approved 1,349 total loans for a combined dollar amount of $532 million. The total number of loans fell 87 from last year. The total dollar amount was a new record for the Santa Ana District office, and was the third highest dollar volume in the nation. A record 30 percent of all SBA loan dollars in FY 2000 went to minority borrowers—more than $3.7 billion—to 13,184 minority-owned businesses. SBA also made almost $2 billion in loans to small businesses owned by women, also a record. On the local level, 659 or 49 percent of the total number of loans made went to minority and women-owned businesses.

Manpower Profiles Riverside and San Bernardino Job Markets

In the survey of hiring intentions for the January/February/March period, Wilcox noted, "Twenty percent of firms queried plus staff leveling increases; 10 percent project reductions, and 67 percent reported no changes during the winter months. The other three percent are uncertain of their needs."

Three months ago, the outlook was strong, when 57 percent anticipated workforce additions, while 10 percent thought payrolls were too high. At this time last year, conditions were slightly more upbeat, as 27 percent predicted personnel gains and 13 percent reported cutbacks were planned. "This winter, new positions are most probable in: construction, non-durable goods manufacturing, transportation/public utilities, and education and public administration.

INLAND EMPIRE BUSINESS JOURNAL • PAGE 35

EMPLOYMENT

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SELECT PERSONNEL

THE HIGH EMPLOYMENT
Riverside-Job market optimism extended into the new year, according to the "First Quarter 2001 Employment Outlook Survey" issues by Manpower Inc. "In our survey of hiring intentions for the January/ February/March period," Ely Wilcox of Manpower stated, "Twenty percent of firms queried plus staff leveling increases; 10 percent project reductions, and 67 percent reported no changes during the winter months. The other three percent are uncertain of their needs."
Ten Reasons to List Your Property During the Holidays

November and December aren't just months during which you give thanks for turkey and Christmas trees. According to James Joseph, co-president of Three Rivers Real Estate, many real estate offices in three southern counties, they are also excellent months to list property in its best light.

"Don't forget to do your own colors during the holidays," Joseph said. "Buyers purchase property all year round!"

10 reasons why sellers should not sit out during November and December:

1. November and December buyers are the most serious buyers you could hope for!
2. Homes "show better" when they are decorated for the holidays.
3. There are lots of potential buyers out there.
4. There is plenty of mortgage money available.
5. Buyers aren’t as busy and can process loans faster.
6. Many large corporations move executives during the holidays.
7. The office will take holiday vacation days to house hunt.
8. Our exclusive buyers division is attracting more buyers than ever.
9. Special promotions are planned throughout the holidays to keep marketing active on listings.
10. Many investors want to close by the end of the year for tax purposes and are, consequently, highly motivated.

The James Joseph chain is managed locally by Rick Roskoski in Riverside (909) 781-6200 and Norm Balland in Corona (909) 371-5478. Joe B. Joseph urges those who are ready to list their property or get home started now. He is the co-owner of internationally award-winning Premier Properties of Orange County, a division of the Joseph chain. His company, which is one of eight real estate offices, is 100 percent owned and operated by Joseph and James Joseph and Jimi La Peter. The offices span three counties and have more than 350 sales associates.

Seniors Dropped ... continued from page 24

Medicare HMO was considered to be at least a viable choice for those who could not afford more expensive alternatives; today, it is not.

Weiss notes that most seniors will be forced into one of three difficult situations: 1) sub-standard health care under some form of Medicaid; 2) burdensome out-of-pocket for bills that Medicare fails to cover, or 3) Medicare supplemental insurance (Medigap) which can often be overpriced.

"However, with some effort and proper information, seniors can still hope to find reasonably priced health coverage," Weiss adds.

Whether they have been dropped from an HMO or not, Weiss recommends that seniors seriously consider returning to Medicare while buying a good Medicare plan. How else can consumers buy only those benefits they truly need, and shop around to avoid overpricing, which is still common in the industry?

Consumers needing more information on the financial safety of a specific company may purchase a rating or analyze directly by Weiss by calling 800-289-9222.

Medicare... continued from page 20

Real Estate Notes

Kevin Assel, regional manager for the Ontario office of Marcus & Millichap Real Estate Investment Brokerage Company in Ontario, was married in November to Jennifer of Orchard Hardware Plaza. The property sold for $10,000.00. The principals were represented by Alan Krueger and Douglas Frohock of Marcus & Millichap’s Ontario office. The property is a Neighborhood Shopping Center located at 8996 W. Cantero, Rancho Cucamonga and processes sales office to information technology and human resources. The firm’s e-business professionals help clients create, defend and/or reinvent their business and economic models by navigating through the complexities of the evolving digital economy. Deloitte Consulting is part of Deloitte Touche Tohmatsu, a global professional services firm, which provides assurance and advice, tax, and consulting services through more than 90,000 people in over 130 countries. Deloitte Touche Tohmatsu serves nearly one-fifth of the world’s largest companies as well as large national enterprises, public institutions and successful fast-growing companies. For more information, visit the company’s Web site at www.dct.com.

Sun Microsystems (TM) in Healthcare

The recent advent of the Internet is redefining the fundamental structures of quality and affordable public health care. The successful healthcare and insurance organizations are those that are forward looking and understand the dramatic impact of the Internet as the industrial revolu
tion. Sun Microsystems is committed to elevating the level of patient care and payer products, and lowering overall ownership costs. The company is a leading provider of e-business services and platforms and leverages its XML-based architecture and a proprietary set of XML standards and integration technologies, in conjunction with the Extensible Top Mapping (XML) standard, to provide a mass-customized and personalized e-business environment.

This is tailored to enhance the client’s personalized brand and to process high value transactions and mission-critical applications.

For more information, visit www.XCARE.net. XCARE.net facilitates revenue-generating opportunities for organizations through its profound marketing, e-commerce, and reporting services. For more information, visit www.XCARE.net or contact Eve Dymond at 714-771-4922; cell: 212) 915-8161.

RealTax Offers Online Exit Strategy Calculators

RealTax, an accounting firm that specializes in real estate tax planning, announced that its Web site www.realtax.com now features a set of online calculators for use specifically for real estate investors. These calculators are customized for owners of real estate in California and are interactive to help determine the best selling strategy for their properties.

The Department of Commerce noted that the fastest growing market is small companies, which are defined as those with under 20 employees. The department reported that small companies were the fastest growing with increases up to 7.8 percent over the same period last year.

Strong Apartment Market Trends

At year end 2000, rent growth chilled slightly. Accelerating. Recently, the Inland Empire market was once again hot with a healthy trend of new and existing construction. Sales and new developments with growth increases up to 7.8 percent over the same period last year.
Health Care

LifePoint Inc. Reports Completion of its Alpha Test System

LifePoint Inc. demonstrated their developed alpha test can automatically and accurately detect the presence of alcohol in each of the National Institute of Drug Abuse's (NIDA) five designated drugs of abuse: marijuana, cocaine, opiates, methamphetamines, and PCP, and opiates. The company announced the completion of validation testing to the prototype system and therefore the conclusion of the design and development phase for the LifePoint Test System. Emphasis is now focused on pilot manufacturing and beta test field evaluations scheduled for early 2001.

"This is an important milestone in the company's development," commented Linda H. Masterson, president and chief executive officer. "We are very pleased to announce the completion of the Alpha test system on time and under budget. We completed the development of the prototype detectors, instruments and cassettes in October, and after extensive testing, finalized the product design project to bring the LifePoint Test System to market."

NCQA health plan Web site in the following categories: Access to Services, Quality of Care, Customer Service, Health, Getting Better, and Living with Illness. Each category can have from zero to four stars designating the health plan's performance in that category. "This achievement is a credit to our physicians, the IPAs, hospitals, and support staff in the "Life Team," said Dr. Bradley G. Pfeifer, IEHP medical director. "It is exciting that NCQA has recognized our commitment to delivery of high-quality care to our members." For more than four years, IEHP has provided health care coverage to residents of the Inland Empire and almost 600,000 people have been members during the study—or about 19 percent of the total population in the Inland Empire. IEHP is very proud to have received NCQA accreditation as it assists the health plan in its constant quest to increase the quality of care our members receive. It is our mission to provide the highest level of quality medical services to residents of the Inland Empire. The organization believes it provides one of the best health care delivery and preventive care programs in the country, including programs on smoking prevention. For more details on IEHP, visit the IEHP Web site at www.iehp.org, or for information on the NCQA health plan quality audit program, visit www.ncqa.org.

BANKING

Mellon 1st Business Bank Brings Tradition of Excellent Service to the Inland Empire

Mellon 1st Business Bank has opened its first branch in the Inland Empire, bringing to seven the number of full-service locations it operates. Founded in 1973, Mellon 1st Business Bank, a national trust company, serves companies, with annual revenues of $3 million to $250 million, and their owners. Working with more than 2,700 people in 45 offices throughout the region.

Canyon National Bank Receives Outstanding CRA Rating

Investing in the community it serves has earned Canyon National Bank the highest rating possible under the federal Community Reinvestment Act (CRA), a feat achieved by a very small percentage of banks.

We have always considered serving our community an important part of our business and we’re proud to have received an “outstanding” CRA rating from the Office of the Comptroller (OCC), the federal agency responsible for examining national banks,” said Stephen G. Hoffman, president and chief executive officer of Canyon National Bank.

According to the examination report, Canyon National Bank demonstrates excellent involvement serving the community, donating time and resources in addition to financial services. "Canyon National Bank is locally owned and managed, so we really care about the people in the communities we serve," Hoffman explained. "It is our responsibility to help businesses and individuals get the financing they need to be successful in a Web-based banking project."

In a recent customer satisfaction survey conducted by Greenwich Associates, Mellon 1st Business Bank ranked 13 percentage points higher in performance in every category surveyed compared to their core competitors, with most results standing testament to the bank’s commitment to "Service Beyond Expectation." In addition to the Inland Empire, our commitment to providing excellent customer service, we are confident that the Inland Empire won’t be disappointed.

Mellon 1st Business Bank provides a broad array of financial services designed for middle-market businesses, with annual revenues of $3 million to $250 million, and their owners. Working with more than 2,700 people in 45 offices throughout the region.

In addition to the Inland Empire office, Mellon 1st Business Bank’s Southern California locations include its Los Angeles headquarters and regional offices in West Los Angeles, Orange County, the San Fernando Valley, San Diego, and the Coachella Valley.

Since 1998, Mellon 1st Business Bank has been a wholly-owned subsidiary of Mellon Financial Corporation and a part of Mellon West, a division of Mellon. Based in Los Angeles, Mellon West provides financial products and services to businesses and individuals in the 13 western states. It consists of 30 business lines employing more than 2,700 people in 45 offices throughout the region.

You can reach Larry Eichemeyer at 430 Vineyard Avenue, Suite 210, Ontario (909) 972-2108, or on the Web at HYPERLINK "http://www.mfb.com" "http://www.mfb.com".

Inland Empire DRIVE

Mellon 1st Business Bank

Mellon 1st Business Bank

Mellon 1st Business Bank

Mellon 1st Business Bank
The Bank of Hemet Reports Earnings for Sept., 2000

The Bank of Hemet (NASDAQ Bulletin Board: BHEMB.OB) announced net income for the quarter and nine months ended Sept. 30, 2000, which amounted to $1,998,000, or $0.47 per share (diluted), compared to net income of $404,000, or $0.10 per share (diluted) for the same period last year. For the nine months ended Sept. 30, 2000, the bank recorded net income of $2,364,000, or $0.52 per share (diluted), compared to net income of $1,142,000, or $0.29 per share (diluted) for the same period last year.

City National Corporation Reports Record Net Income for Quarter

City National Corporation is a publicly-owned corporation with $8.9 billion in total assets whose stock is traded on the New York Stock Exchange under the symbol "CYN." The corporation's wholly-owned subsidiary, City National Bank, is the premier independent private and business bank with headquarters in California. The bank provides banking, trust, and investment services in 50 offices, including Riverside and San Bernardino.

City National Corporation announced a record net income of $34.2 million for the third quarter, which amounts to a 22 percent rise, marking the 25th consecutive quarter of year-over-year double-digit net income growth.

Metro Commerce Bank Announces Internet Banking

Metro Commerce Bank ("Metro") has announced the virtual branch banking, MetroNet Banker. Everything you need to open a Metro Commerce Bank account, including branch locations, account history, place stop payments, generate address changes, purchase U.S. Savings bonds, order checks, and much more. According to Charles O. Hall, president and CEO, "We are excited to offer our customers the ability to bank online. It is important for us to continually offer our customers the most up-to-date technology and services. With MetroNet Banker, we will be providing a complete 24-hour access to account and transaction information, as well as full-service ability to pay bills and manage finances.

Metro Commerce Bank and its branch offices, along with its SBA construction loan officers, serve customers throughout the San Francisco Bay Area and Southern California. At the end of July 2000, the company opened 10 additional offices and expanded its loan officer coverage in the Central Valley, Northern California, and in the Coachella Valley.

Strong Sales Continue at Del Webb's Sun City Palm Desert

Del Webb announced today that during the first quarter, the company's Sun City Palm Desert has continued to post strong sales. A total of 74 homes were closed, compared to 82 during the first quarter of last fiscal year.

The housing market under contract but not yet delivered was up two percent to 234 homes, versus 230 the same time last year.

Project to date, a total of 2,200 homes have closed escrow at Sun City Palm Desert, resulting in a population of more than 5,000 residents. Sun City Palm Desert is a residential community for adults 55 and over who want to maintain an active lifestyle.

Del Webb Corporation, based in Phoenix, is a public company (NYSE: WBH) and the nation's leading builder of active adult communities. Information is available on the Internet at www.delwebb.com or by phone at 800-422-5932.

Mizell Senior Center Meals on Wheels Receives National Certification

Following an extensive site visit and review, the Mizell Senior Center Meals on Wheels Program has been selected for certification from the Meals on Wheels of America. The Mizell Center Meals on Wheels Program is one of only six such programs to receive the certification of the Meals on Wheels of America. The program has demonstrated the highest standards in the industry by providing efficient, effective services and by being accountable to the community it serves.

For information on Meals on Wheels, contact Maria Gademans at (760) 322-4485 or Mizell Senior Center, on the corner of Ramon and Sonrise in Palm Springs, at (760) 323-5609.
in the early 70's, a Sacramento wine merchant named Darrell Corti asked the Trincheros to make a Zinfandel especially for his store, and specifically from a century-old vineyard in Amador County in the Sierra Foothills.

The wine was a huge success for Corti's business. And recognizing a good thing, the Trincheros began purchasing the balance of the grapes from the vineyard, making their own "Draper Vineyard-Amador" Zinfandel. The wine became the darling of wine collectors and led directly to the revitalization of the entire Sierra Foothills grape and wine industry, which had never recovered from prohibition in the '20s and '30s.

Many years later, the Trincheros purchased Montevina Vineyards and Winey in Amador and expanded the property considerably. And all of this became possible because an Italian family bought an abandoned winery to start a small family business.

To honor the memory of the founder, the overall company name has been changed from Sutter Home (though the popular Sutter Home wines will continue to be produced) to Trinchero Family Estates. A line of upscale wines, targeted at the wine cognoscenti under the M. Trinchero label, has been introduced, including a star winemaker Derek Holstein, formerly with Guevavi Winery, has been retained to run the project.

Sutter Home, Montevina, and M. Trinchero wines have broad national distribution. In addition, the further information, contact the Trinchero Family Estates: P.O. Box 246, St. Helena, CA 94574, (707) 963-3304, www.trincherofamilyestates.com.

M. Trinchero 1998 "Chardonnay" $12. This is an extremely attractive bouquet...very toasty, very complex, and all of that carries through the palate. For a wine priced at (800) 845-9463 if you need help tracking down a wine. Wines are scored using a unique 100 point system. First number rates quality, and the second number rates value.

Sutter Home Evolution

DECEMBER 2000

Branding... continued from page 11

and good experience on your Web site, adding to the visuals and other site features. A good example of audio branding is found at http://www.chase.com. Chase uses audio to separate parts of the site with great supporting visuals. The audio itself is good (and hence, build your brand) online are almost limitless. The key is, anything you can do to get your audience to think of their target audience helps build your brand. Using multiple techniques enhances the overall impact of your efforts. Don't forget about methods such as e-mail newsletters (e-news), e-mail updates, and good search engine placement.

Fortunately, the Web serves small businesses extremely well since there are so many low and no-cost ways to market your site. Also, pay close attention to the overall experience you create for your customers. Factors such as fast delivery and e-mail response, along with order tracking and services, all go a way toward building a positive rapport with customers who are decisions about their lifetime value, not notion, positive word of mouth advertising.

Despite all of these techniques, building your brand using only online methods can be a challenge. Some of the most effective Web marketing and branding is done offline. While some offline advertising is expensive, it often isn't in publications focusing on your market.

Thousands of niche magazines and newsletters, not to mention audio TV channels and radio stations, can be the brand builders. Also, public relations (getting free publicity for your company) can be even more effective than advertising and much less expensive. Always keep in mind the need for consistency and image building in all offline marketing, just as you do online.

In case you still want more insight into online branding, a great site to look at is http://www.chordiumforum.com (go to the "How To Do It" section, which contains a detailed study by Nick Alonzo at the Anderson Graduate School of Management at UCLA about online branding.

Here, everything from what branding is to why it's important to the best ways to do it is covered in detail. This is an invaluable resource for anyone even considering online branding.

While this article by no means covers all aspects of Web branding, it will get you off to a great start.

Creating your own brand, even among a narrow target audience, takes lots of time, effort, and money— but the potential payoff is a customer base that will come back to you again and again.

An additional benefit of the law is that it allows records of transaction to be stored electronically, and the cost of the need for document storage of paper records, and fire-proof vaults.

Those desiring to do business over the Internet need to be careful that they draft their disclosures to take into account the availability of electronic signatures and comply with all aspects of the law.

Robert J. Skousen, Esq. is chief operating officer of Skousen & Skousen in Los Angeles. He is fl ank in Japanese and his practice emphasizes corporate, securities, and labor law. For more information about this topic, please contact Robert Skousen at rjs@skousenlaw.com.

Hemet Reports... continued from page 40

emphasizes corporate, securities, and entertainment transactions. Robert J. Skousen, Esq. is chief operating officer of Skousen & Skousen in Los Angeles. He is fl ank in Japanese and his practice emphasizes corporate, securities, and labor law. For more information about this topic, please contact Robert Skousen at rjs@skousenlaw.com.
Employee handbook…

continued from page 14

know what constitutes harassment; how to report it when it happens; and be assured that there will be no
notice when resigning from your
questions should all be addressed
under this policy. Requiring notice
from employees may limit your
employees that your company is
committed to non-discrimination. • Physical
•...
FACES IN BUSINESS

Duane S. Keene
D. Linn Wiley, president and chief executive officer of Citizens Business Bank, has announced the appointment of Duane S. Keene to the position of vice president in the bank’s sales and service division.

Keene, a graduate of the Southern Methodist University School of Business at Dallas, Texas, counts more than 32 years of experience in banking and commercial lending, as well as the development and management of loan and deposit relationships.

Cindy Duffin
Cindy Duffin has been appointed vice president and asset management officer of the asset management division of Citizens Business Bank. Her professional experience spans more than 15 years of private banking and trust services experience, with extensive knowledge in trust administration. She has also assisted in the estate planning and financial management areas.

Martha Arnold
Martha Arnold has been appointed to the position of vice president and real estate officer in the bank’s corporate office of Citizens Business Bank. Her professional experience spans more than 36 years of commercial and real estate-related experience. Arnold also has a strong background in commercial lending, as well as the development and management of loan and deposit relationships.

Prior to joining Citizens Business Bank, she served as senior relationship officer in the private banking division of Bank of America.

Tribe Unveils Destination Resort Plans

Impact: 1,200 Jobs, $500,000 for Region

On the evening of its gala to commemorate the opening of the Cliffside Valley’s first-class hotel, the Catawba Band of Mission Indians announced plans to build a $200 million hotel, golf course and destination resort on reservation land near Indian Trail.

The development would create an estimated 1,200 jobs locally as well as an economic impact on the region of nearly a billion dollars, said Catawba Band CEO Mark Nichols.

Included in the plans for the Fantasy Springs Resort is a four-star hotel, championship golf course, convention center and 4,200-seat entertainment arena, a 1,200-seat conference center, expansion of an existing bowling center to 40-lane tastishment level and covered parking for 1,625 cars.

“This is not the end of the road for the Catawba Band,” said Catawba Tribal Chairman John James said at a news conference during the tribe’s gala opening for its new entertainment area at Fantasy Springs Casino. “This is just the tip of the iceberg.”

The current phase of the proj­ject just completed adds 80,000 square feet, including restaurants, lounges, banquet facilities and gaming areas. Feasibility studies have been completed for the next phase and will go to bid Jan. 1, 2001, with selection of a contractor by Feb. 28, 2001.

Construction on the tribe’s new casino resort and entertainment complex is slated to begin in late April 2001, with completion anticipated in November 2002.
What’s New at the Marriott’s New Pacific Grille?

by Joe Lyons

I have been dining at the Pacific Grille in the Inland Empire restaurant scene as long as it has been around. It was the only restaurant I felt comfortable eating at, even before it opened. I have been dining at the Pacific Grille at least once a week since it opened. The water that seemed to drain out of the former Pacific Grille has been completely rebuilt. It looks like they have made it smaller and more intimate, but assure me that there are actually more seats now than before. In fact, even the deli counter is gone. There is a small room in back, but I haven’t sneaked back there yet. I haven’t seen it, but I think the menu is different. There is a potato salad with diced chicken, and a plate of smoked chicken breast salad, and I haven’t seen it yet. I think they have added some new items to the menu.

Today, the entire lobby has been replaced by a more formal air. This may not seem to fit the usual Inland Empire attitude, but it makes for a more refined experience. The lobby bar is gone, and the Pacific Grille has been completely rebuilt. It looks like they have made it smaller and more intimate, but assure me that there are actually more seats now than before. In fact, even the deli counter is gone. There is a small room in back, but I haven’t sneaked back there yet. I haven’t seen it, but I think the menu is different. There is a potato salad with diced chicken, and a plate of smoked chicken breast salad, and I haven’t seen it yet. I think they have added some new items to the menu.

Everyone faces the stress of life every day. From minor traffic jams to losing your job, each one takes a toll. It helps to have a positive attitude, but the menu item called “Climbers” is something I have written about restaurants before. It is on the menu now, and it is described as “a very good pesto primavera with balsamic roasted vegetables.”

The menu has quite a few new items, including some new salads. Among the salads is one called “Galleano Winery” which is described as “an easy to make, delicious, and refreshing to find in a restaurant.”

The Pacific Grille is located next to the Marriott at 2120 E. Holt Blvd in Ontario. The phone number is (909) 975-5000.
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### Investments & Finance

#### INLAND EMPIRE BUSINESS JOURNAL DUFF & PHELPS, LLC STOCK SHEET

#### The Gainers

<table>
<thead>
<tr>
<th>Company</th>
<th>Current</th>
<th>Beg. of Month</th>
<th>Point Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser Ventures Inc.</td>
<td>13.688</td>
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<td>Keystone Automotive Inds.</td>
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<td>American States Water Co.</td>
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<td>Foothill Independent Bancorp</td>
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#### The Losers

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<td>Pharmaceutical Inc.</td>
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<td>Modtech Holdings Inc.</td>
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<tr>
<td>PFF Bancorp Inc.</td>
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<tr>
<td>National RV Holdings Inc.</td>
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#### Five Most Active Stocks

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<td>HOLT Topic</td>
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<td>Fleetwood Enterprises Inc.</td>
<td>2,316,000</td>
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<tr>
<td>PFF Bancorp Inc.</td>
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<td>Keystone Automotive Inds.</td>
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<th>Monthly Summary 12/22/00</th>
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<tr>
<td>Advances</td>
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<tr>
<td>Declines</td>
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</tr>
<tr>
<td>New Highs</td>
</tr>
<tr>
<td>New Lows</td>
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### Taxpayers Face Big Hits From Stock Options and Mutual Funds

Although the year 2000 is marked by a minimum increase in new IRS regulations, the California Society of Certified Public Accountants warns that a turbulent economy may still play havoc with the most careful tax planning. With little time left in the year for judg­ ing—investments, CPAs are focusing intently on the complex tax implica­ tions of stock options and mutual funds — once financial gold mines for the 90s, but now transformed by market corrections into deathly land mines for unruly taxpayers.

To ward off financial surprises, taxpayers need to track the changing values of stock options; the price of the shares on the date the options were received; the market price on the date they were actually exercised (purchased) and the market value of the shares on a date of sale. The spread between an exercise price and subsequent appreciation may qualify for the 20 percent long-term capital gains tax rate.

But, different types of options are taxed differently. Regular income tax usually applies to gains from non-qualified stock options (NSOs). However, incentive stock options (ISOs) tend to prop up taxpayers into the dreaded alternative minimum tax (AMT), an additional tax system with separate rules for deductions and an even more negative consequences for an increasing number of taxpayers.

Avoid this scenario: If options were exercised and held all year, taxes may still be due on paper profits triggered by the expire­ date — regardless of any subsequent dip in share value.

Taxpayers who buy mutual funds near the end of the year may face unexpected capital gains in December, despite poor fund returns. To avoid this double hit, consider postponing a mutual fund purchase until after distributions. If seeking for mutual fund investments in the coming quarter, be on the alert for early year gain estimates issued early in the last quarter — a practice more funds are embracing this year. However, by being overly cautious, taxpayers risk losing mutual fund profits in the last quarter of the year, that might more than offset any taxes due.
BUSINESS INFORMATION RESOURCES

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Avison Communications, Inc. ................................................. www.avison.net
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"Helping people create a better future"
Wildlife Artist Bob Haitman Wins the 2000 Federal Duck Stamp Contest with His Realistic Rendering of the Northern Pintail Duck

Studding his stuff, the northern pintail duck surveys his wintry surroundings in Haitman’s painting. A medium-size dabbling duck, the pintail’s range covers the northern hemispheres, from the Arctic to South America, although its primary breeding grounds are the grasslands of the northern Great Plains in the United States and Canada. Most northern pintails winter in the southern U.S., concentrating in California, Texas, Louisiana, and along the coasts of Mexico.

This fellow was painted by Minnesota wildlife artist Bob Haitman, the winner of the 2000 Federal Duck Stamp Contest. Haitman’s acrylic painting was displayed at the San Bernardino Mansion at the 2000 Wild and Wildlife Art Festival in Redlands, which included the first West Coast exhibit of the 100 top artists participating in this year’s competition. "They’re just such striking birds," Haitman commented, “I thought this would be a nice one to do.”

This is the second time Haitman has captured a Federal Duck Stamp contest. In 1996, his painting of a Canada goose took top honors.

The Scotts Company Will Relocate in Temecula

After receiving final project approval from the city of Temecula Planning Commission, The Scotts Company Management Associates has announced plans to relocate its manufacturing plant from Carlsbad to Temecula in August, 2001.

The Scotts Company, headquartered in Ohio for 132 years, is the world’s leading supplier and manufacturer of consumer products for do-it-yourself lawn and garden care. The new Temecula plant will manufacture Hunter Industries, Inc.’s full line of outdoor lighting products. “We believe the move will benefit our employees and our manufacturing process by consolidating operations under one roof,” said Jim Peligrino, project director for The Scotts Company.

Gary March, general manager of the Temecula operation, stated, “We look forward to being part of the Temecula business community. It is our goal to retain as many employees as possible in the move, in addition to bringing on new associates from the Temecula area.”

The Scotts Company also announced relocation plans for interested employees, which include a three-home buyout program through the city of Temecula, job training, and education grants toward the purchase of a home. The new facility in Temecula will be designed for 410,000-sf and will employ approximately 250 people over the next three years—seven days a week.
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