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CLOSE UP:
MARK SHERWOOD
INDEPENDENT CONTRACTOR

CORPORATE PROFILE:
RFP MANAGEMENT GROUP

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Inland Empire Business Journal
February 2001

Do More Than Recycle
— rePlanet™!

rePlanet™ revolutionizes the consumer recycling experience. TOMRA, the world’s leading manufacturer of recycling machines, announces the world launch of rePlanet recycling centers at Southern California supermarkets. Introduced as a pilot program last fall at 10 Stein Bros. supermarket locations, rePlanet is part of a global recycling movement featuring attractively designed freestanding recycling facilities that offer a clean, convenient and service-oriented way to redeem cans, glass bottles, PET plastic bottles and newspapers for cash.

Originally a Horse Ranch, Now
Compaq Direct Customization and
Distribution Center Is One of Only
Four of Its Kind in the World

Compaq has merged into computer wranglers. In February 2000, Compaq Computer Corporation acquired a 190,000-square-foot facility in Ontario for distribution and consump­tion of its PC products. One of four such centers in the world, Compaq Direct Customization and Distribution Center serves as a distribution center for Compaq desktop products, and as a customization center for personal and desktop PC products.

Originally a ranch and
now the former home of
Swedesboro, Compaq purchased the facility last February and
there are now 2,500 employ­ees working in the Compaq Direct division. The Ontario division employs about 225 people and anticipates that as market conditions permit, it will be adding additional jobs and employees.

The Ontario Center is
heavily committed to cus­
tomer service and satisfac­
tion as its generates more
than 1,200 computers a day, with capacity to produce more depending on demand. Compaq Direct opera­
tion's facilities are located in
Ontario, Calif.; Omaha, Nebraska; Indianapolis, Indiana; and Swedesboro, and

Funding Has Been Cut—School Seeking
Corporate 'Adoptions' to Continue
Vital Enrichment Programs

by Georgine Leland

The Grace Yokley Middle School in southeast Ontario prides itself on its many successful enrichment programs, considering them to be as important in the balanced development of its close to 1,050 students, as the "core" subjects of reading, writing, math, social studies and the like. State monies are commonly earmarked for these basic disciplines, leaving very little funding for fine arts and music programs, drill teams, sports, and other activities that fill in the pages of a school's regular curriculum. This approach creates a huge cultural void in the growth of a student as a "whole person," many educators feel — comparable to a basic meal of meat, potatoes and vegetables — less the seasonings, presentation and season that render the meal com­plete, attractive and something to look forward to, increasing the desire to come back for more.

"The arts department, for example, is so important to the kids — it can be the "hook" to keep them in school," continued on page 17

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Do More Than Recycle — rePlanet™!

These new hi-tech facilities feature TOMRA’s patented automated recy­cing machines that can simultaneously process empty glass, aluminum, and plastic beverage containers using the latest in

The right alliance can make all the difference.

In today's business world, a little boost can be a big help. At PFF, we offer customized business solutions designed to help your company reach its goals — no matter how out of reach they may seem. For more information about our business partnerships, call 1-888-DIAL-PFF. Or visit us at www.pffbank.com.
The American Lung Association recommends that at least 10 percent of settlement funds should be spent on augmenting current tobacco prevention and education programs. "The settlement agreement is intended to settle state tobacco-related claims, it is absolutely critical that a significant portion of its settlement dollars go back into curbing the ill effects caused by tobacco," says Dan Stump, Jr.

The money from the 2001-2002 budget, recommended by Governor Gray Davis, requires that 100 percent of tobacco-related illnesses, at $20 million or 17.8 percent earmarked for a "new, aggressive approach" to combatting smoking among targetting teenagers and college-age young people.

In a nationwide poll (conducted in 2001-2002), the Campaign for Tobacco-Free Kids responded with more health-related action." Those who have been spent on education, scholarships, new roads, housing, public parks, and many other state programs in the past. Instead, our money had to be divested from education, says Richard Jarvis, executive director of the American Lung Association.

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Energy Crisis Spurs Conservation Efforts and Causes Widespread Anxiety

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It comes out of little holes in the wall at 110 watts and 60 cycles. It keeps one milk cold and our water hot. It runs our "Surround Sound" systems and keeps our new high-tech toys beeping and blipping. It is electricity and it is our most commodified commodity.

Like the Y2K threat of a year ago, the fear of what happens when the computers that control the world fail causes serious concern among businesses in this area. Unlike Y2K, conservation will go on a long way and shutdowns will be spotted. In fact, fire and defense departments will be subject to rolling blackouts.

Neil will Ontario International Airport, although it has backup generators if they are needed.

Jack Brown, president of Colton-based Slater Bros. says that his stores likewise have backup generators. He is surprised by its recent successes in Mag Instruments of Ontario. It has seen a big rush for flashlights; and says that he 'owls' well. In its impression is that whatever is happening will hang on longer than the Y2K fears, which were effectively cut short on Jan. 2, 2000.

Some businesses who spoke to the Business Journal agreed there is a problem caused by a manifested shortage. Nonetheless, all believe that, just like OPEC's, the long-term shortage of natural gas shortages, even initiating a shorter lighting time in the parking lot after closing won't mean much. These measures will all contribute to a 10 percent power reduction.

"The Hotel Queen Mary has formed an electrical patrol to check for unnecessary lights. Some investors are talking about revising the solar technology of two decades ago. Yeah or not, this problem is not expected to go away."

― by Joe Lyons

Whose Power Line Is It Anyway?

"We were eyeball to eyeball, in the 1968 Cuban Missile Crisis, and it has strong similarities to the California Energy Crisis. PG&E, along with Edison, stand on one side and we, the consumer/taxpayers, are on the other. Gov. Gray Davis and his state attorneys are positioned in the middle. We need only two more armies to restore the grid."

The first problem is deregulation. We were constantly being told that the companies had to get out of business, eliminate monopolies and open the marketplace to competition. This was the way to keep prices lower. We were told this fairly tale about the phone companies."

"Often the job of locating needed help falls to someone in the client's company who has no clue."

― by Joe Lyons

CORPORATE PROFILE

RFP Management Employs a Personal Touch in Creatively Matching Clients and Staff

by Georgine Loveland

What's a company to do when it faces a major emergency and the workers and there is no time to figure out how to find a curing solution? We can determine the nature of the problem: change: special requirement processes, training programs, double capacity, and so forth. RFP Management Group would be a wise choice.

"Staffing agencies are usually a mystery to a client," stated Kristi R. Orodpour, executive vice president of RFP. "As business continue to adapt to OPEC's new fuel prices, companies are looking for more personalized staff instead of just their own brand. The problem is not subject to rolling blackouts."

Interestingly, Brown says this is a long-term problem that we will have to learn to live with. It's a matter of a long-term problem."

"We know what to look for. Others might be swayed by personalities, etc. We look at the capabilities of the service with expert eyes.

"Often the job of locating needed help falls to someone in the client's company who has no clue."

― by Joe Lyons

Empire alone," Orodpour noted. "Companies invest in temporary agencies for a variety of reasons, and there are such capabilities to strategically match the needs of the business, including the capability to match the business's "core responsibility" by outsourcing a function that was not core to the business. We've added a new component to our RFP system, "designed by Georgine Loveland"
Virtualy every large business is Internet-minded. In-fact, informal surveys, only 10 to 15 percent of small- and medium-sized companies have built Web sites. While most should eventually have one, many will never make the commitment and spend money paying a secretary for two months of work.

The lesson is clear; understand how to write HTML or design a logo. In other words, you do not qualify to build even the most rudimentary of Web sites. A talented Web developer is needed, if good Web design (like good color brochure design) requires technical know-how, a God-given eye for design, and finally an acknowledgment that the site is about communication with the customer, not a personal preference. If you have a person with this above qualifications on your staff, and he or she doesn’t make $20 per hour, you had better provide a raise quickly, because this unique individual will find new employment where they do appreciate this rare quality. So, if you pay more than $40,000 for this person, can you wonder what the rest of your Web adds costs, benefits and on-going training costs and you cannot find a more obvious commitment to the Internet? Outsourcing a nice site containing small Web-based customers, with the graphics and modest animation or animation of your Web-based customers, can be easily paid for. Building a site like this may cost in the neighborhood of 10 percent of the cost of the employee in the above situation.

The issue of design is important, because on the Web, design and content are closely linked. You will not know the traffic trails on the Internet without months of design beyond the constraints. But, there is no more than five percent of small- and medium-sized companies have the attitude of a Web designer. I am always pleased to see good, self-designed sites (and brochures) but it is very rare: indeed. Get professional help — it is cheaper — compared to an image that actually promotes your business, not builds business!

Professional Design — Design (15 pages-cost between $400 and $3000)

Employer Costs — Initial Design (15 pages could take two or three employees, at cost, and outcome can be mediocre).

Professional Technical Design — (Two to three employees, at cost, and outcome can be mediocre, if the training alone takes at least two hours). Professional Design Experience — Designers are born — not trained — typically only three to six hours. (Questionable and always an internal debate to commission a professional).

Mark Sherwood considers himself a "flamboyant". The 35-year-old electrical contractor from Rancho Cucamonga can enter a boardroom or board of directors, with the problem. "I have innate savvy," he said, citing his 16 years in the electrical business.

"The problem might be just one light switch," he said. "But it could be two or three circuit breakers. My job is to find the problem and help the customer create a work with live power lines."

Sherwood described that as an inexperienced electrician many years ago, he was jacked badly while installing wiring in a church attic. "I learned that from that incident. You just have to be aware of what you’re doing because it can be dangerous."

Electrical work can range from installing plugs or switches underground wiring. "You will be in the ground somewhere," he continues. "It can be dirty, sweaty and grisly. It could be for tractors or public buildings. Believe me, it’s not easy.

He later served a four-year apprenticeship with the International Brotherhood of Electrical Workers (IBEW) and became a journeymen electrician. He attended Cerritos College for two years of specialized training as part of the apprenticeship. Sherwood also flirted with the accounting field and radio and television broadcasting.

"What you need is the most expensive. You may not be paid by banks or other lending institutions, said Sherwood. "It’s hard to get a loan for a small business."

"If you have little money in the bank, you’re not selling to them (banks) want to deal with big companies — forget it, you don’t want to deal with them.

"In fact, in the long run it might be easier to buy an existing company (than) start your own job going at one time. I also did work for Starbucks, Burger King and Auto Zone. I had a small business, he has experienced "peaks and valleys" regarding his cash flow. "I worked with the banks, I learned the trade, that is the one thing I have my own business."

He has become a "professional" so, he has been able to establish his own clientele. I have advertised in the local pages but I got most of my business by word of mouth.

He did not "make your own master plan. If you’re not good at business planning, all the tools in your trade won’t help. I won’t get you to the next level."

He said young people considering the electrical business should begin by working for different contractors.

"You have to get a taste of what you’re doing before you break work. You have really want to do this kind of business." Sherwood has installed electrical for Starbucks, Burger King and Auto Zone.

He has been married to his wife, Sharon, for 17 years and has three children. "We have four kids and a boy," he said. "My son is 10, and he’s starting to learn about the electrical business. He is learning how to avoid the dangers."

Just as Mark Sherwood learned from his father years ago, Sherwood’s son is now doing the same thing. And is Sherwood a proud father? You bet he be! Sherwood may be reached at (909) 999-6279, or at 1-800-919 6168.
COMPUTERS/SOFTWARE

Is That a Computer in Your Pocket? by J. Allen Leinberger

It was just a couple of years ago that I did a survey of hand-held organizers and computers. Logic told me that something like a Sharp Wizard would be the best. After all, it looks just like a little computer. But I kept coming back to the Palm Pilot. It has only four buttons and a window, like a makeup mirror, but it looks just like a little computer.

The amazing thing is that the Palm Pilot rapidly took over nearly two thirds of the hand-held market. And copycats have been popping up all over. Handspring, Casio and others are out there, keeping everyone organized.

On top of everything else, the wireless phenomena came right on top of the Palm craze. Palm VII and others have instant Internet access and can read e-mail, maps, scores, headlines and more. America Online has a new agreement announcement just about every day to provide some new service to hand-held wireless devices. New Palm platform agreements are just about as regular.

In the computer world many rules ran backward, so it is no surprise to find that here, demand equals supply. You ask for it; you get it. Even FileMaker Pro, the workhorse of databases, now has a mobile version, just right for Palm Pilots everywhere. Qualcomm in San Diego has come up with a way to put a cellular phone on the Palm to punch up calls. Sprint and other cellular phone companies have worked out wireless connections for information.

The latest color is the color screen. At first I was dubious. Color screens cut batteries. Now the new Palm IIIc has come in with a color screen that is many times more readable in direct sunlight or pitch dark. The beauty of it is that this Palm runs on a lithium-ion battery that charges in 90 minutes. A small red light on the top lets you know when it's done charging.

Meanwhile, it is just a FileMaker that is getting up for portability. AvantGo lets you download more than 400 content channels from the net. PocketQuickens lets you manage money. Doctors can use the Physicians Desk Reference, McDonald's ePharmacopia and PatientKeeper.

Third party devices that attach to these hand-helds can function as Internet connections to devices that are not originally designed as such. Is there more to all of this? Yes, there is. Desktop computer sales are down. For the first time this past Christmas they were not at their peak of sales for the year. Apple, Dell and Gateway are standing at the door wondering where the business went. The new king of the computer industry is the hand-held device. Generally they are referred to as Palm Pilots. This is ironic because, as I mentioned just a couple of years ago, the real originator of the concept was Apple's Newton, which got dumped.

Now Apple and the others are rushing to develop new hand-helds of their own. But there should be no need. Most existing hand-helds are already Apple-friendly, having some form of MacPac to allow computer connectivity. Much of this is possible because Palm, Handspring and many others use a platform that is not only instantaneous, but can feed to both Windows and Mac computers.

This is the part that I like best. Many people who first look at hand-helds say that they could never enter info because of the tiny fingers required to enter data. Palm and others are dumping keyboards built in, but the best way to add or delete information is through the desktop computer. Take that FileMaker program, for example. The mobile program allows you to download your entire computer program through the sync system which crosses info from the big computer to the little computer and vice versa.

What this technology does is to unchain workers from their desks. Now you can carry or access everything you need to know from your pocket or your purse. Dick Tracy had his wrist radios and Captain Kirk had his communicators. You and I have our Palm Pilots. What if I could fly like Superman!!

EMPLOYERS GROUP

Love 'Em or Lose 'Em, Getting Good People to Stay by Beverly Kaye, from Training Spotlight, Volume 39 of the Employers Group Newsletter

It used to be easy. When employees threatened to leave, you either offered them more money (if they were really good) or you told them to go ahead and leave. Good people were a dime a dozen.

That's all changed now. With nearly fully employment and a critical shortage of workers in many professions, good people are hard to find and even harder to keep. Today's managers are scrambling to find talented and productive workers, and will do just about anything to keep them.

Losing a person, even someone on a low rung of the employment ladder, is expensive. Estimates run from 70 to 200 percent of that person's salary. There is the cost of finding a replacement, the cost of training the replacement, and the cost of productivity lost while the remaining employees do double duty until the new person is hired and working at capacity.

What's more, when someone wants to leave, more money isn't likely to be the main factor in keeping them. Our associates at Career Systems International and the Jordan-Evans Group have in recent months surveyed nearly 3,000 individuals from some of America's top companies to find out what keeps them on the job.

"Exciting work and challenges" was cited by close to 55 percent. "Career growth, learning and development" was cited by 50.7 percent; and "Working with great people and relationships" was cited by 47.9 percent. Only 38.9 percent cited "fair pay and benefits." What can managers do?

First, they need to understand just how important they are to the process, and that fact they are more powerful than anyone else to do what it takes to keep their best people. They need to understand what keeps their people in the company. They need to talk with their employees regularly about their abilities, choices and ideas and make sure that the lines of communication are always open. They need to offer opportunities for growth and development, offer mentoring, provide opportunities for recognition, offer possibilities for development; find out what hinders productivity and satisfac-

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The Toll Roads BECAUSE LIFE'S TOO SHORT.

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Managing
Secrets of Managing “Gen X” Workers
by Jane Coddell, vice president of consulting for the Employers Group

Things are not like they used to be for employers these days! As the 21st century gets into full swing, the people who make up our companies are more age-diverse than ever before. The organizational hierarchy that one kept generation peers together and isolated from other age groups, no longer exists—now, if it does, it is in a much less rigid, more flexible state.

Performance reviews and skill sets have overthrown length of service as the deciding factor in advancement. But, the good news is that each of today’s HR managers to navigate. However, as they gain experience, they are more comfortable with their parents. X’ers value balance in their lives. They work to live, instead of live to work.

Neetors, those born since 1980, are just entering the workforce. This group is also known as Generation Y. They grow up much more conscious of diversity, and because of their ability to use the Internet, with people all over the world, they are the ones who are redefining the workplace with the patriotism and self-sacrifice of the veterans.

What Gen X’ers Want
In fact, a whole new career path is emerging, coinciding with the new global economy, and X’ers are behind it. Rather than being built on “what’s expected,” the new control is based on control and choice.

By growing up in a fast-paced world, X’ers don’t buy into the “one career” mindset of the past. They switch jobs and careers, and their success is based on performance, not commitment; mobility rather than stability.

To satisfy their need for independence—because so many of them were forced into self-sufficiency as children—they need to feel like they’re in the driver’s seat. Since they arrived in the job market following the “downsizing era,” most X’ers prefer positioning themselves as free agents. They are employees as clients, each new job as a project or potential customer.

Compliance is the key. Rather than following the lead of their parents, they turn to the Internet for their information and guidance, organizing and building a list of connections and skills, to vary considerably between groups. Understanding these differences will help employers ensure smooth transitions of their businesses.

All managers and CEOs need to understand and plan for these differences when it comes to hiring, mentoring, managing and retaining employe es.

Generational overview
Although the subject of this article is "Generation X," to put them in perspective, it helps to look at the four generations of employees in today’s workforce, to see how X’ers fit in. In recent years, certain labels have been coined to identify each generation, which speak to their individual uniqueness.

For example, those in the first generation are often called "veterans." These are the employees who were born before 1943. Because they were born during two major defining events of the last century, the Great Depression and World War II, they are classic repositories of wisdom, lore and practical experience.

Veterans are the least likely of all generations to conform to you if they disagree with you.

The "Baby Boomers," those born between 1943 and 1960, hold similarities to the veterans, and are in an attractive work environment. The nature of the team they choose to be part of, and their workforce experience and humanity into all that they do, they want their employees to be a fair playing field for all employees.

"GenX’ers," born between 1961 and 1980, grew up as latchkey kids during the post Watergate era and the energy crisis. They need flexibility and feedback in their work, and are just like close supervision, and they are more comfortable with colleagues than their parents. X’ers value balance in their lives. They work to live, instead of live to work.

Neetors, those born since 1980, are just entering the workforce. This group is also known as Generation Y. They grow up much more conscious of diversity, and because of their ability to use the Internet, with people all over the world, they are the ones who are redefining the workplace with the patriotism and self-sacrifice of the veterans.

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By growing up in a fast-paced world, X’ers don’t buy into the “one career” mindset of the past. They switch jobs and careers, and their success is based on performance, not commitment; mobility rather than stability.

To satisfy their need for independence—because so many of them were forced into self-sufficiency as children—they need to feel like they’re in the driver’s seat. Since they arrived in the job market following the “downsizing era,” most X’ers prefer positioning themselves as free agents. They are employees as clients, each new job as a project or potential customer.

Compliance is the key. Rather than following the lead of their parents, they turn to the Internet for their information and guidance, organizing and building a list of connections and skills, to vary considerably between groups. Understanding these differences will help employers ensure smooth transitions of their businesses.

All managers and CEOs need to understand and plan for these differences when it comes to hiring, mentoring, managing and retaining employe es.

Generational overview
Although the subject of this article is "Generation X," to put them in perspective, it helps to look at the four generations of employees in today’s workforce, to see how X’ers fit in. In recent years, certain labels have been coined to identify each generation, which speak to their individual uniqueness.

For example, those in the first generation are often called "veterans." These are the employees who were born before 1943. Because they were born during two major defining events of the last century, the Great Depression and World War II, they are classic repositories of wisdom, lore and practical experience.

Veterans are the least likely of all generations to conform to you if they disagree with you.

The "Baby Boomers," those born between 1943 and 1960, hold similarities to the veterans, and are in an attractive work environment. The nature of the team they choose to be part of, and their workforce experience

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by Robert James Maucon, Esq.

Business transactions via the Internet have prompted some recent controversy. This is a result of laws and regulations. Other agreements that X’ers want to see boil down to three points:

6. Information and continuous learning opportunities.
7. Companies that devote time and money to socially responsible causes.
8. Recognition (with money, time or training) for good performance.

The bottom line
A 1999 article in "Today's Saleswoman," an online publication of Working Solutions Inc. (WSI), a benefits company based in Portland, Oregon (97223), says it best:

"Gen X’ers are intellectually and emotionally prepared to change the face of today’s economy. Thus, they approach the workplace with an affinity for risk and entrepreneurial ideas. They are making a tremendous impact in today’s workplace. And, representing a shrinking labor pool in an economy that demands high numbers of workers, they might be holding the trump cards."

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E-Sign Legislation and You
by Robert James Maucon, Esq.

Agreements for the sale of real property.
(4) agreements for the sale of real property.
(5) agreements to authorize or empower an agent or broker to purchase or sell real estate.
(6) contracts to lease real estate for a period more than one year.
(7) commitments to loan money or grant additional credit in an amount greater than $100,000.
(8) an agreement by a purchaser of real property to pay a debt secured by a mortgage or deed of trust upon the property purchased.
(9) finally, any type of agreement for an entity of its own terms would not be performed during the lifetime of the person making that agreement.

Although some scholars had theorized that a writing sufficient to satisfy the statute of frauds could be created online by an electronic message that contained the person’s name typed at the bottom, not all experts agreed with this assessment. The uncertainty whether an electronic signature would constitute a binding contract meant online sales and sales of real estate could not be certain whether electronic signatures would be binding.

E-Sign Legislation
The absence of a uniform, legal enforcement mechanism for signatures and records had become a threat to restrain a booming area of E-Commerce that is taking place through the Internet, Congress saw that uniformity and a general overall framework for enforcement for such transactions was necessary and accordingly enacted the E-Sign legislation. Congress believed that passing the E-Sign Legislation certain transactions, such as buying insurance, hiring a mortgage, and opening an online brokerage account, would be facilitated and not impeded by any. However, the prohibition contained in the statute of frauds.

Specifically the E-Sign Legislation permits transactions to take place electronically, but only if the parties are to conduct them in a way that they agree to do so. All exist and notice requirements and disclosure requirements for certain transactions, that is, lending, real estate disclosure, and other disclosures will continue to remain in force. Nevertheless consumers may decide to receive these disclosures electronically.

Significantly, the E-Sign Legislation allows consumers to withdraw the consent that they have given to receive notices or execute documents electronically.

An additional benefit of the law is that it allows records of transaction to be stored electronically—in theory doing away with the need for document storage of paper records, and fingerprints.

These deciding 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. Maucon, Esq is chief executive officer of Skousen & Skousen in Los Angeles. He is fluent in Japanese and his practice emphasizes corporate, securities and labor law. For more information about this topic, please contact Robert Skousen at rjs@skousen-law.com.
**Engineering News-Record (ENR) Calculates Worldwide Construction Market at $3.41 Trillion; $190 Billion Increase From Q4 1998**

The worldwide construction industry, valued at $3.41 trillion, has grown 5.6 percent since 1998, according to the Engineering News-Record (ENR). The worldwide construction activity, sustained by the continued strength of the U.S., which accounted for more than 80 percent of the growth. Despite all the economic trials and tribulations experienced around the world, the report shows Singapore and Vietnam to be bright spots, citing Singapore’s infrastructure projects as an example. The report also notes that the growing conflict between the Middle East and America continues to cause political instability, which affects the worldwide economy.

**Construction**

**January 2001**

The $190-billion increase is attributed to the continued strong recovery of the Western economies, with Germany leading the way. The report also notes the continued growth of the Middle East and Asia, with China and India seeing strong increases in construction spending.

**For More Information**

For more information on any of these services, call (909) 484-9765 ext. 26

**Home Office Spirit—Make Doing Business With You an Experience**

by Mary Lee Gannon

You’ve surveyed your competition and found that the best home office is a sophisticated brochure, fancy office, skilled receptionist, and high profile image.

Your office is in your den; you are the receptionist, you don’t have a brochure at all, and the only image you can think of is “Blank on ice.”

Image is important to business. A successful image is not dependent on a sophisticated brochure, fancy office, skilled receptionist, and high profile image. Image is based on how the consumer feels about your product or service. As you use $62 billion to impress a new business, ask yourself: Where is the true image of your office, skills and availability? Your new business will notice a change in your image.

Image is the first impression your clients get. If you use your home phone, record a message that is professional, but won’t scare your children’s friends away. “Hello, this is Mary. I am not available to take your call at this time, but your call is important to me. Please leave your name.”

A logo relays a visual image of your company. If you cannot hire a graphic designer, experiment with various fonts and/or clip art images to develop one. Think “simple” and “business.” Remember, many logos like “Exxon” and “Kellogg’s” are simply text.

“Make doing business with you an experience.” Your office, skills and availability is the only image you can think of is “Blank on ice.” A successful image is not enough. Be brief.

“Exxon” or “Kellogg’s” are logos that represent you, and an experience. Disney is a master at creating an experience. They give you a sense of the excitement you will experience.

“Bambi on Ice.” "Mead" has the reputation for being a company that will be around for a long time. A successful image is not enough. Be brief.

“Hello, this is Mary. I am not available to take your call at this time, but your call is important to me. Please leave your name…”

A logo relays a visual image of your company. If you cannot hire a graphic designer, experiment with various fonts and/or clip art images to develop one. Think “simple” and “business.” Remember, many logos like “Exxon” and “Kellogg’s” are simply text.

Continue to think of experiences you have to offer better than your competition. Don’t say, “I do business writing.” Say, “I can write your newsletter for you while you are cultivating new clients.”

Maria Lee Gannon is a public relations association management consultant. Her office is at home. Stay in touch at: Merely3@aol.com.

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**March**

Financial Institutions Special supplements ad close
Easter Financial
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**CONSTRUCTION**

Engineering News-Record (ENR) Calculates Worldwide Construction Market at $3.41 Trillion; $190 Billion Increase From Q4 1998

The world's largest market is Germany, but it is also one of the most sluggish, according to Tulacz. The report notes the growth of the Middle East and Asia, with China and India seeing strong increases in construction spending.

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The Beer Hunter...Adventures in the “Guy Zone”

by Joe Lyons

Sports bars are not a new concept. A couple of big screen TVs, some team banners and a Monday night special gets you there. But many in the Inland Empire have come and gone because they have gone no further. The Beer Hunter Sports Pub & Grill has gone all the way.

The technical details of the Beer Hunter include: 203 kinds of beer, 35 of them on tap, along with root beer and cream soda, and 54 TV screens to watch just about any event that happens to be on. The decor includes team banners, uniform jerseys, and even NASCAR hoods. And during major events, like when the St. Louis Rams were on “Monday Night Football,” you can just feel the testosterone flowing through the room. On a slow night, the monitor nearest you can be set for your favorite team.

Still, many theme restaurants have learned the hard way that atmosphere will bring them in, but food will bring them back. The Beer Hunter has learned that lesson well.

We began with the Hunter Sampler which includes several appetizers, such as: Buffalo wings, mozzarella sticks, calamari and potato skins. It comes with dipping sauces. Unlike a lot of these samplers that I have had in the past, nothing on this plate is greasy.

Located in Rancho Cucamonga, the Beer Hunter’s Mexican dishes are listed as “South of Ranch.” I have been told that the sister facilities out in the low desert list them as “South of Palm Springs.” The tortilla salad is listed under salads, not the South of Rancho list, but it is a meal in itself. It comes with a ton of olives and it is not overly mixed, so you can pick and choose what you want to nibble on.

Sides include the dipping hunter chili. Chili is a difficult dish to make and many places have trouble opening up a can off the shelf. Here, it is made fresh in the back and it tastes like I expect chili to taste. (Chili is always a personal thing.)

As you would expect in a sports bar, red meat is a staple and the New York Steak Sandwich comes just as I asked for it. Meals like this make you want to run a 90-yard punt return.

Even the desserts are big. Mine had so much whipped cream and hot fudge that two of us couldn’t finish it. But that was just fine with me.

The new Beer Hunter is located on Footehill in Rancho Cucamonga, but it is actually on the Fontana side of Interstate 15 in the big Costco center. There are three others out in the desert and there are more on the way.

One thing must be pointed out here. The Beer Hunter is not just a “Guy Zone.” Not only are a lot of women allowed to bring along their ladies, but many women bring their children. Guy Zone is probably not the correct term. Family Sports and Leisure would probably be a better term.

The school was built to accommodate 100 and with the increased in students, there is an increasing need for larger and better equipped facilities. Currently, the music room is tiny, serves as the meeting place for both the band and the choir, and is hampered by terrible acoustics.

It has thrashed band program in the elementary portion of the Mountain View School District, guides K-8, explained band director, Karen Shupenia. “This one is music, this is ‘life stuff.’”

Music is part of all aspects of life. Who needs drugs, if you have music?”

promotes the “Adopt-A-School” program, a “linkage between business and public education.” He sees such a partnership as a natural business decision for the future. “The future is our children,” Gonzalez added. “We need business heroes, now, let’s put everyday to the test and see who comes through.”

So, what’s for dinner?

Publisher Bill Anthony and TV news anchor Joe Lyons regularly visit some of the newest restaurants in the Inland Empire. This week, they’re in Rancho Cucamonga. You can see their report on the “Inland Empire TV News” and read all about it in the Inland Empire Business Journal. But you may not always agree. Now you can Bill and Joe. Send a e-mail or letter. We may send you to join us on an upcoming restaurant review.

Make reservations for an award-winning dinner.

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Inland Empire Restaurant Review

‘Adoptions’...

continued from page 3

know it was for me,” remarked Cheryl Morrin, Grace Yokley’s vice principal, who is very concerned about the loss of corporate funding for enrichment programs. “Research has proved that the arts help to develop the whole person. They also increase teamwork and teach the children responsibility and respect for themselves and others,” Morrin added.

Parent, Rudy Gonzalez, also Shupenia said, “It will influence the rest of the kids’ life.” Funding is desperately needed to buy new instruments to increase the limited supply available. Now, young musicians must rent or buy their instruments, and those who can’t afford to may never have the chance to develop their talents, or become a member of the part band and participate in music festivals. Dollars are also lacking for the transportation costs of this group, which cannot accept offers to compete in other local music festivals.

“Music is the one curriculum that speaks to a child’s creativity and imagination,” noted choir director Kathleen Kay. “In addition, it is highly mathematical, supports science, and assists in reading development. It is part of all aspects of life. Who needs drugs, if you have music?”

One of the most visible and successful programs is Grace Yokley’s award-winning drum team, which participates in nine competitions a year and is funded primarily by the school.ドラムチームの選手たちが9つの競技大会に参加し、年間の活動資金は主に学校からの支援です。The school pays $350, a advantage that students earn more.”

“Adopt-A-School” program may elect to adopt a specific project and will be recognized in the school’s yearbook. Gifts can also be made to the school. Any, if you remember below a “C” average in her grades, she is off the team.”

Businesses who wish to become “heroes” to these kids through the “Adopt-A-School” program may elect to adopt specific projects and will be recognized in the school’s yearbook. Gifts can also be made to the school. Any, if you remember below a “C” average in her grades, she is off the team.”

One thing is for sure — the rewards are great!
Real Estate

Homeowners Have Money-Saving Opportunities as Mortgage Interest Rates Near 21-Month Low

Six Tips to Consider Before Refinancing

Mortgage interest rates — recently at their lowest level in 21 months — have caught the attention of California homeowners. Of offering a variety of refinancing options for homeowners — each designed with a specific need in mind."

For most homeowners, saving money is the top priority. Phillips said refinancing has the potential to save homeowners hundreds of dollars each month and add a year or two to the life of their loan. For example, a homeowner borrowing $200,000 at 7.75 percent for 30 years would save over $1,330.60 per month by refinancing to a 4.75 percent loan. For 30-year fixed rate loans, every $1,000 in payments will result in a savings of around 8.25 percent, translating into a monthly principal and interest payment of $1,502.54. Refinancing that same loan today at seven percent would cost the homeowner $1,330.60 per month — a savings of $171.94 a month and $2,063.28 a year.

Timing is everything. Determine the length of time you plan to stay in your home. From a financial perspective, most experts agree you need to stay in your home between one and five years to recoup your costs by lowering your payment; 2. take advantage of the opportunity and lock in your interest rate. Many borrowers will lock in an interest rate over the phone, fax, or Internet. Thnk about

Phillips said homeowners who want to lower their payment; 2. take advantage of the opportunity and lock in their interest rate. Many borrowers will lock in an interest rate over the phone, fax, or Internet. Thnk about:

• Staying in the current lender will likely be able to offer you the best refinancing deal. Many lenders, including Wells Fargo Home Mortgage, offer streamlined refinance programs for their customers. These programs typically require less documentation and less time to refinance your loan, but reduces your interest rate by two percent or more no matter how long you stay in your home.

• Shop around. If you’re not satisfied with your current lender, shop around. Visit several lenders to evaluate interest rates and customer service on a variety of products. Today, the Internet makes this easy, as many lenders offer refinance programs online and other helpful tools online. Then select the lender that offers the best rates and service that is available.

• Seal the deal. If interest rates are at a level you can afford, take advantage of the opportunity and lock in your interest rate. Many borrowers will lock in an interest rate over the phone, fax, or Internet. Thnk about:

Real Estate

Nonprofit Housing Preservation Firm Prepares 24 Rental Properties

National Housing Development Corporation (NHDC), a nonprofit organization specializing in the preservation of at-risk affordable housing nationwide, is prepared to preserve its portfolio of 24 properties is required. The time is now to take action and finally, closing costs.

• Service and Flexibility. While cost is certainly a primary concern, it is also important. After all, the lender you select may ultimately serve your loan for years. Select a lender who is in the mortgage business for the long haul and has a focus on customer service — those may include any national lenders or larger local lenders. Select a lender who offers you the most competitive rates for your loan, and yet is reputable. The one advantage of refinancing is that risk is higher change daily.

A slight increase in interest rates may mean you can no longer afford the home of your dreams. Consider locking-in or reducing your search if you feel comfortable with the interest rate, product, and lender.

• The bottom line. Make sure you understand all the costs associated with refinancing. To do this, assume you’ll stay in your home for five years, then ask your lender to provide your total costs over a five-year period for these items: a. any upfront fees; b. any charges, such as origination, appraisal, credit report, recording fee, etc; c. total financing cost for five years, plus final, closing costs.

NHDC’s mission is to acquire at-risk properties, reposition them as viable real estate assets where necessary, and then distribute them to local organizations committed to preserving and stabilizing them. NHDC will provide the current gap between state and local agencies that exist to fund but cannot do so in bulk, and local operators who often cannot assemble resources quickly enough and who lack the sophisticated financial resources and technologies they need to buy properties effectively,” Burum explained.

NHDC is currently raising funding to buy properties from a variety of public and private sources. In October, the firm received a $10 million grant from Congress — one of the largest direct grants ever received by a nonprofit housing organization — which will serve as initial equity for a revolving fund that can be used to acquire, re-finance and buy properties effectively,” Burum explained.

For Integration on

Real Estate

Inland Empire Business Journal

For Insight on Inland Empire Business...
FEBRUARY 2001

Economic Development Corp. to Manage World Trade Group

The Los Angeles County Economic Development Corp. took a big step toward shaping up its position as a major regional economic development force as it folded the management of the World Trade Center Association of Los Angeles-Long Beach into its operations.

The joining of these two business groups will allow the EDC to add trade-consulting services provided by the World Trade Center Association to the array of services it offers companies in Los Angeles, Orange, San Bernardino and Riverside counties.

"We see this as one year after the EDC merged the California Fashion Association into its operations and, according to development corporation president and chief executive Lee Harrington, it may not be the last such merger."

"We'll keep our eyes open for other opportunities to form strong partnerships with other industry associations," Harrington said.

In the case of EDC and the trade association, the two groups will keep their separate names and maintain some separate operations, Harrington said, but top management of the two organizations will be consolidated.

Harrington became the president and chief executive of the World Trade Center Association, taking over from Tom Teofil, who stepped down to spend more time running a family business. Teofil will remain a consultant to the joint organization. A search is under way for a new executive responsible for trade consulting services.

The World Trade Center Association will become a full operating subsidiary of the EDC on April 1, with many of its 40 board members being added to the LAEDC's 40-member board. Since there is an board member overlap, Harrington expects the consolidated board to have about 100 members. There also will be a new advisory board formed to replace the current 'association governing board.'

Despite the trade group's new status as an operating subsidiary of the EDC, Harrington characterized the announcement as an "affiliation" and not a formal merger, noting that since the two organizations are different types of nonprofits, there are legal restrictions that would have to be ironed out before a formal merger could occur.

He also said the goal of the affiliation was to expand the array of services offered, not to cut over head.

"This is not a cost-cutting affiliation; rather, it's a leveraged partnership, where each group can add to the strength of the services it offers," Harrington said. To bolster that statement, Harrington reiterated that the World Trade Center Association's two offices, in Long Beach and downtown LA, will remain open and fully staffed. The EDC has about 40 staff members, while the association has about a dozen trade experts and a couple of administrative personnel.

The EDC has about 225 member companies, while the trade association has about 375 member companies.

Harrington and other leaders of the two groups said the agreement to merge management came quickly on the heels of Teofil's announcement in October that he would resign Dec. 31.

One of the key instigators of the move was James Hankla, the chief executive of the $2.5 billion Alameda Corridor rail project now under construction to link the ports and downtown LA rail yards. The former Long Beach city manager joined the EDC board in 1982 and the trade association board in 1994.

"As a member of both organizations' boards, I thought that the two organizations could be combined to gain positive effect," Harrington said. "After all, most world-class economic development organizations have a trade component."

"But it was Tom's announcement in October that he was leaving that made me go to move by the thought stage and actually approach other board members about it," Hankla said. "At that point, I knew that if this was going to become reality, it was going to have to be done quickly, before a successor was named."

Hankla quickly got Harrington on board, and enlisted the support of Barry Sellack, the Southern California Edison economic development executive who had been the trade group's chairman through June, and current chair fiance MacRea, a regional executive for United Parcel Service.

"There are more than 100 World Trade Center Associations around the world, mostly focused on member services," Sellack said. "But what we set out was our focus on using international trade as a key to the economic development of our region. And that's why it made so much sense for us to link up."

Harrington, Hankla and Sellack all said they don't expect major turf battles.

"I've been on both boards and I know the staff and the leadership of both would work together if they were joined," Hankla said.

-- As reprinted from the Jan. 15, 2001 issue of the Orange County Business Journal.

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An Sestry 401(k) plan can help your employees achieve a comfortable retirement. Call Sentry Insurance for a no-cost, no-obligation 401(k) proposal.
Water Policy Expert Highlights Need for Regional Groundwater Management Plan

A cooperative groundwater management plan for the Hemet-San Jacinto basin would strengthen the region's economy and provide many local agencies with higher water costs, according to Professor William Burns, lead author for the University-Paradise Public Water Pro.

"The development of a groundwater management plan vital to maintaining a self-sustaining community," said Burns during a meeting with 100 community leaders in Hemet.

The meeting was sponsored by the Hemet-San Jacinto Action Group, Valley Economic Development Corporation, Hemet Chamber of Commerce, and Eastern and Lake Hemet municipal water districts. Bridges said a regional groundwater management plan comes less than a month after the State Manager Water District (EMWD) staff discussed the problem in a report to its board of directors. According to the report, seasonal water purveyors have to plan for increased water purity and increased water rates for residential and business customers. "The important thing to remember is that the successful comprehensive plans clearly take shape in stages and evolve over the course of a few years," Blomquist said. "The interest indicated by today's meeting demonstrates that this region may be well on its way to preventing a potential water crisis and laying the foundation for future economy prosperity."

Professor Blumquist is a widely recognized expert on adjudication of Southern California groundwater basins and has written several authoritative books and papers on the subject.

EMWD provides water, wastewater, and recycled water to about 440,000 people in a 555-square-mile area of western Riverside County running along the 1-215 corridor from Moreno Valley southwest to Temecula and eastward to Hemet and San Jacinto.

Foothill Customers seem to have a little more money to spend.

• No Cost Equity Loans
• No Teller Fees
• Personal Loan Officers
Top Educator Says Schools Are for More Than Housing Students: They Should Enhance Learning

Schools today are designed to do far more than house students. Instead, they are actually designed to enhance learning, according to Gaylaird Christopher, principal of the award-winning architectural firm of Perkins & Will.

"We are the need to early in the design process that architectural decisions made by educators and our new educational facilities can have a dra­matic impact on both student performance and morale," Christopher said.

He added that similar findings have been associated with school environments.

"When people think of design, they think of things like a difference in class—- and they need not be hugely expensive," the editorial quoted Christopher as saying.

Des Moines is currently begin­ning work on a 10-year building pro­gram for its schools. Christopher said the school district’s history—financed with a $2 billion tax

"We need to be aware early in the design process that architectural decisions made by educators and our new educational facilities can have a dra­matic impact on both student performance and morale," Christopher said.

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Executive Vice President William Perkins II, a K-12 education practice leader of Perkins & Will, said, "It is more than a learning environment".

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Inland Empire Business Journal

"No one covers the Inland Empire Business like the Business Journal"

FEBRUARY 2001

Power Line...
continued from page 6
shows to the displays on the Queen Mary in Long Beach were cutting back to help.

Soon the threat became rolling blackouts and rate increases. The excuse was that the two major power suppliers to the state of California could not operate under the new regulations. What they could charge was as low as 10 percent rate decrease was supposedly carved in concrete. Still many people felt that the discount was a sham.

The deregulation rules required that all of the details of the charges be shown on our mail-out statements and it looked for all the world like 10 percent was taken off and then put back on. Then there was the division of the power companies themselves. Two years ago many of us got statements from "Southern California Edison." Now the bills come from "Edison International."
The scheme here is simple. At deregulation, you divide up your company. Profitable supply companies take on new names and the one you pay into is losing money.

You can prove this point yourself. Take all of the change out of your pocket. Your right pocket is bankrupt, but your pants still have all of your money.

Soon...where is all of this costly power coming from? All of your life you were told that Southern California was lighted by Hoover Dam near Las Vegas. Wrong, maybe. Gov. Davis is negotiating with Oregon and Washington State for their surplus power. But some journalists are reporting that the bulk of our power comes from Texas, and they gladly allow connections to our new president hang in the air.

California politicians can't wait to jump on this bandwagon. Every day we receive reports of some state assemblyman's idea for power control or restructuring. Gov. Davis himself believes that he can buy power for less than the power companies, by as much as a sixth. (Can you buy a gallon of milk for less than 1 cent?)

But this is, in the end, just business. It may be sneaky business—but it is business nonetheless. There are no alien bodies hidden in Hangar 18 here; no Area 51; just people in control who are jockeying for power and profit.

And it is a story without an ending. Much more can happen between the time I write this and the time you read it. If you are reading this by candlelight, that should tell you who is winning. In the meantime, keep your sweaters and flashlights handy.

by Joe Lyons

Commentaries are the opinion of the author and do not necessarily reflect the views of the Inland Empire Business Journal, its staff or advertisers.

Mellon 1st Business Bank Initiates Creative Marketing

On a cold and rainy day in January, a newcomer to Ontario, Mellon 1st Business Bank, brought out the ranks and 64 of its relationship managers and operation staff conferred on the Inland Empire. Even the chairman of the board and the president got involved in this one day "blur."

Covering the Ontario, Chino and Corona areas, the rain-soaked bankers personally visited more than 600 companies in the Inland Empire to get the word out that companies now have a choice in the Ontario area. Mellon 1st Bank.

"We are very pleased with the positive response we received," noted Daniel Willerter, chairman and chief executive officer. "It is readily apparent that our 'service beyond expectations' approach to doing business will be welcomed in the Inland Empire."

Mellon 1st Business Bank opened a new office in the Inland Empire, bringing to seven the number of locations it operates in Southern California. A full-service commercial bank, Mellon 1st Business Bank was founded in 1981 to serve medium-sized businesses.

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 South Bay.

Larry Schuchert, vice president of Ontario's regional office, may be reached at 909.972.2100, or visit: http://www.mfb.com.

2001 BOOK OF LISTS

BOOK OF LISTS

2001

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FEBRUARY 2001

Health Care

L. Sam Reber, M.D., director of sports medicine at Desert Orthopedic Center and medical director for the Indian Wells Tennis Master Series, was recently honored with an achievement award for five years of service from the ATP Tour. Dr. Reber was presented the award at the ATP annual physician conference and tournament at Le Meriden Park Atlantic Hotel in Lisbon, Portugal. This is the second award Dr. Reber has received from the ATP. In 1997, he received an award for Outstanding Tournament Medical Services, the first year the tour bestowed such an award "recognizing the level of medical services provided to players and physicians committed to the event."

L. Sam Reber sent medical director, and Bill Hennes, tournament medical coordinator, are responsible for assembling and chaperoning all tournament on-site and off-site physicians, therapists, supplies, and equipment.

During the events, they work closely with the ATP tour trainers in sending the players' medical needs, as well as providing care for spectators, if needed. Additionally, Dr. Reber has served as a guest lecturer on the subject of heat-related sports injuries at ATP physicians' conferences in London and the United States.

Dr. Reber joined the Desert Orthopedic Center in 1991, to serve as medical director of sports medicine. He specializes in treatment of knee and shoulder injuries. He earned his M.D. from the University of Southern California and completed an internship and residency at the University of Utah Medical Center in Salt Lake City. He received his fellowship training in sports medicine at the Ketas-John Clinic in Los Angeles.

In addition to serving as medical director for the Indian Wells Tennis Master Series tournaments, Dr. Reber is team physician for the College of the Desert and a consultant to several local high school teams.

Dr. Reber is a member of the California Medical Association, American Medical Association, the American Academy of Orthopedic Surgeons, Arthroscopy Association of North America, and a member and lecturer for the American College of Sports Medicine. He is on staff at Eisenhower Medical Center and John F. Kennedy Memorial Hospital.

Desert Orthopedic Center has offices in Rancho Mirage, Palm Springs, and in India. For more information about DOC, call (760) 348-2444 or visit www.desertorthopediccenter.com.

Amazing Things Happen With the Right Banking Relationship
Where is the Inland Empire Economy Headed in 2001?

You'll hear about the Inland Empire's growth areas and trends for different industries including media entertainment, real estate, health care and the financial markets.

You'll also have the opportunity to question the experts and to network with top Inland Empire executives.

- BANKING IN THE NEW MILLENNIUM
  - Clinton L. Arnoldus, Chairman, President and CEO, Community Bank

- INTERNATIONAL TRADE IN THE INLAND EMPIRE
  - Alan Eldigery, Trade Manager, Inland Empire Small Business Development Center

- RIVERSIDE - SAN BERNARDINO AREA ECONOMY 2001
  - Gordon Patzer, Dean of the School of Business and Public Admin., Cal State University, San Bernardino

- SAN BERNARDINO INFLUENCE
  - Frank Marquez, CEO, San Gabriel Valley Economic Partnership

- HEALTH CARE CHANGE AND MORE CHANGE
  - Richard Yochum, President and CEO, Pomona Valley Medical Center

- CALIFORNIA ENERGY
  - John J. Pinney Jr., Professor of Government, Claremont McKenna College

TOURISM — THE NEXT FIVE YEARS
  - Meredith Maloney, Vice President of Operations, Inland Empire Economic Partnership

Date: Feb. 23, 2001,
Time: 11:30 a.m. to 2:00 p.m.,
Ontario Marriott

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FEBRUARY 2001
INLAND EMPIRE BUSINESS JOURNAL • PAGE 29

2001 Economic Forecast Conference

The Book of Lists available on Disk, Call (909) 484-9765 or Download Now from www.iopj.com
Welfare...Do It...Work In April, the unemployment rate in the Inland Empire was 7 percent, the number of unemployed welfare recipients was 3,000. This includes people who have lost their jobs as well as those who have never worked. Some of these people are willing to go to work, but they cannot find jobs. Others are not willing to work, and some are not able to work due to physical or mental disabilities. The challenge for welfare recipients is to find work and become self-sufficient. This is a difficult task, but with the right support and resources, it is possible to succeed. Inland Empire businesses and organizations are working to help welfare recipients find employment and become successful. The Inland Empire Business Journal provides information on the job market, career opportunities, and resources for job seekers. It is important for welfare recipients to take advantage of these resources and work towards a better future. Inland Empire Business Journal, April 2001, page 31.
Insurance Company Failures Up 30 Percent in 2000

In the face of a slowing economy and stiff competition, 35 insurance companies failed in 2000, an increase over the 27 failures recorded in 1999, according to Weiss Ratings Inc., the only independent provider of ratings and analyses on the insurance industry.

"The only independent provider of the industry was the driving force behind the large jump in insurers going under," says Brown, "because there are more bloodletting in this sector as the weaker companies are further pounded by a slowing economy," says D. Martin D. D. Brown, chairman of Weiss Ratings. Property/casualty insurers represented a disproportionate number of the 35 insurance company failures last year.

All told, there were 55 insurance company and HMO failures in 2000. Among these, Weiss had issued financial safety ratings on 47, giving 72 percent of those rated a grade of D+ ("Weak") or worse. This number remains 28 percent in the C ("Fair") range. The largest failed companies were Vincent Lloyd Indemnity Company (Cal.); Harvard Pilgrim Health Care Inc. (Mass.); Fremont Indemnity Co. (Cal.); Fremont Casualty Ins. Co. (Cal.); and California Compensation Insurance Co. (Cal.).

To avoid failures such as these, Dr. Weiss advises businesses and consumers to monitor the financial health of their insurance company or HMO by using safety ratings with a solid track record for accuracy. The Weiss ratings are based on an analysis of a company's capital stability, management, quality of investments, liquidity, and stability.

As insurers safety ratings on more than 6,000 financial institutions, including life and health insurers, property and casualty insurers, HMOs, Blue Cross/Blue Shield plans, banks, and securities brokerages, Weiss also rates the risk-adjusted performance of more than 10,000 mutual funds. It is the only major rating agency that receives no compensation from the companies it rates. Ratings are derived strictly from its prod­uct sales to consumers, businesses, and libraries.

Consumers needing more infor­mation on the financial safety of a specific company can purchase a rating and summary analysis for as little as $17.95 per year through the Weiss Ratings Web site at www.Weissratings.com. Ratings are also available by phone (1-800-290-9222) starting at $15.

D. P. Brown Buys R.L. Kuch & Associates

Don Brown, president of D. P. Brown Inc., announced that his company, which was acquired by Kuch-Brown Associates Inc. concerning management contracts for commercial and property insurance customers, will move his company from a corporate location to an executive suite in Victorville in 1985. Brown will serve as president of the combined companies, to be an integral part of that management company in the High Desert.

"We are excited about the future of the company, and intend to con­tinue with the excellent level of service and integrity which (R.L. Kuch & Associates) was founded on," said Brown.

"The High Desert is poised for tremendous growth in the future," said Brown, "and we intend to position ourselves to be an integral part of that growth.

In telephone interviews, Brown remarked, "Basically this is a con­solidation of what we were already doing. It's just a tremendous oppor­tunity for the company."

Although exact figures are not yet available, Brown said, the con­solidation makes Kuch-Brown & Associates the largest brokers/man­agement company in the High Desert to deal exclusively with commercial and industrial proper­ties. Besides properties in Victorville, Hesperia and Phelan, the company holds listings and management contracts for commercial and industrial real estate in Barstow, Big Bear, Adelmann, Lancaster, Colton and San Bernardino. And one property in Palm Springs recently was sold, Brown added.

To contact Kuch-Brown & Associates Inc. concerning commercial/industrial real estate needs, call (760) 421-5211 or (877) 512-3377.

"No" is a word our lenders have to look up in the dictionary

Whether you are just getting started, or your business has been flourishing for years, Vanguard National Bank offers the full range of banking services that will manage your finances and support you in reaching your goals. The fact that your business is unique, and your time is valuable. As a result, flexibility and responsiveness are two of the cornerstones by which we operate. Contact us today and we'll demonstrate why Vanguard National Bank stands to increase your profit margin by double-digit percentages, which makes it the right financial solution for your specific situation.

1-800-442-4996

jetBlue Adds Daily Nonstop Services From ONT to New York

jetBlue Airways has announced that it will add a daily nonstop flight between New York's John F. Kennedy International Airport (JFK) and Ontario International Airport (ONT), beginning August 20.

The additional flight will arrive daily at 9:35 a.m. and depart at 10:45 p.m. The flight will be serviced by a 737-8Q8, providing JetBlue, which began service on July 21, 2000, currently offers daily flights from JFK to Ontario and that arrives at 10:45 p.m. and departs at 11:30 p.m.

Long Beach Airport Commissioners President John J. Aggiello said, "The additional flight is indicative of Los Angeles World Airports' efforts to take a regional approach to its aviation policy. This is a case of California's increasing air service demand by encouraging its distribution throughout the region."

"We are delighted with JetBlue's continued success at Ontario International Airport and we are confident to this end the urging other air carriers to utilize this state-of-the-art facility," said City of Ontario Mayor Mary Ottom Connell.

City of Ontario Mayor Mary Ottom Connell commented, "JetBlue's decision to add another flight proves that the Island Empire is changing, emerging as a much larger marketplace. In the last year alone, we've welcomed new airlines that are discovering that the State of Ontario International serves an immense and growing market they need to be a part of."

jetBlue Airways is based in New York. The airline flies a new fleet of Airbus 320 aircraft with single-class seating with both in-flight and in-flight satellite television at every seat, wider seats, and larger overhead bins.

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Cal State, S.B. Museum to Host First-Ever Getty Antiquities Exhibit

An extensive exhibit of Hellenistic antiquities ever to travel from the J. Paul Getty Museum is currently on display at the San Bernardino's Robert V. Fullerton Art Museum.

The exhibit consists of 31 objects, including marble and terra cotta figures, pendants, jewels, jewelry, coins, weight, and other interesting evidence of material culture from the large and varied Hellenistic world. Most of these art pieces have never been loaned by the Getty Museum before.

The objects, which date from c. 330 B.C. to c. 30 B.C., come from southern Italy, Sicily, Phoenicia, Egypt, and the Seleucid Near East. Some have been in storage since the 1997 earthquake; others have never been on display.

Eva Kinsar, director of the Fullerton Museum, says the Getty loan is the most significant ever to come to the university.

"This opportunity to work directly with the Getty staff is truly a groundbreaking exhibit," she says.

"The Getty has never before lent so many objects to any museum and we are delighted to show them to the public," Kinsar adds. "We hope this educational exhibit will give a great opportunity to many people throughout Southern California to see these rare works, which have been closed to display for so many years."

Marilyn Kinsar, a member of the Getty Museum's advisory board, is also excited about the landmark exhibit. "We hope this will be the beginning of a continuing relationship between the two museums," she commented.

The exhibit will run through Aug. 15, 2001.

The Arrowhead Credit Union of Fullerton, a partner in some of the exhibit's expenses, has donated $20,000, the museum's largest donation ever. The Arrowhead will cover major costs related to exhibit promotion. The Los Angeles Times donated $5,000 for production of educational materials. Eva Kinsar estimates donating a significant part of the costs related to the exhibit.

At deadline...

continued from page 3

Preventors at UCLA, UCR Disagree on Health of Regional Economy

UCLA's Anderson Graduate School of Management forecasters predict diminishing growth or possible recession in Southern California, and if so, Inland Empire growth in 2001, according to Michael J. Bastadzh, director of the UCLA Forecasting Center.

"Some Wall Streets are extrapolating from slower growth this year, to a recession next year," he said.

"That is not going to happen," Bastadzh said. He predicted the Inland Empire's job growth in 2001 will match 1999's 5.5 percent. Inland Empire job growth will continue at a steady five percent clip in 2002.

Meanwhile, UCLA's Edward Leamer, a leading recession in the second quarter of 2001, as declining corporate profits, mortgage investment opportunities, and a tight labor market take their toll on the economy.

Why the difference? Regional vulnerability to recession may be related to an area's reliance on the Internet-based, so-called "new economy," which provides software, online content, and computer networking services. Leamer stated that sector has taken a pounding in the stock market recently.

Southern California won't be hit as hard as the high-tech heavy Bay Area, and the Inland Empire — with a negligible new economy sector — will fare better than Los Angeles and Ventura counties, Leamer wrote.

Bastadzh may be reached at UCLA at (805) 786-3892 or at his office at MB Economic at (818) 249-3450. Leamer may be reached at the UCLA Anderson Forecasting Project at (310) 206-1438 or by e-mail at edwardleamer@anderson.ucla.edu.

Governor Davis Launches California Web Portal

Governor Gray Davis announced the launch of a one-stop California Web portal that will provide state agencies with an array of online information and state services, as well as the ability to deliver DSS appointments, obtain fishing licenses, or buy state park passes online. The "My California" Web portal is located at: my.ca.gov or www.ca.gov.

"My California" homepage also allows Californians to personalize the portal for quickest access to state and local government information while ensuring their privacy. The new portal, which is Americans with Disabilities Act (ADA) compliant, also provides powerful search functions to speed and simplify state services and information, ensuring that most information is just "two clicks away."

Hong Kong Rated Best for Business

Hong Kong has been rated as the best city for business in Asia by Fortune Magazine. Hong Kong ranked the title as the best among 25 Asian cities with a leap from fourth to second in order by Sydney and Singapore in second and third places.

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Love 'Em...

continued from page 11

some people wouldn't be thrilled with a raise, or that some people won't leave if they get an "off" and they can't afford to stay. That's where our research, as well as the research of other organizations, has been showing continuous growth. If the most people, non-monetary satisfaction is even more important than income.

Managers can't magically produce raises. But managers do hold the key to creating the kind of producive, enjoyable environment that makes people want to stay and keep doing it for their company.

Beverly Kaye, CEO of the website for the best companies to work for, is the author of "Leverage Your Talent: Getting Good People to Work Together."

Kaye believes that teamwork is a "must" in the age of the Internet.

"Your most important asset is your team. The Internet is making that even more critical," Kaye wrote in her book.

Kaye is the CEO of the website for the best companies to work for, which is the only website for the best places to work for in the United States. The website, which was founded in 1997, has been visited by more than a million people.

The website features a wide range of companies, from start-ups to large corporations. The website is a valuable resource for people looking for new job opportunities.

The website is also a valuable resource for companies looking to hire new employees. The website features a wide range of job opportunities, from entry-level positions to executive positions.

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The Professional Women's Roundtable is expanding its network to encompass more areas within the Inland Empire. The organization has created five affiliate networks in Inland Empire cities that began meeting in January.

Each new affiliate group will hold either a luncheon or a dinner meeting. The main group will continue to hold a dinner professional women's meeting every third Wednesday of each month at Canyon Crest Country Club in Riverside.

"Many women want to be a part of PWR, but cannot make a Wednesday night meeting at our main PWR meetings, or have family ties to care for, so are unable to attend a night meeting," said Robbie Motter, the group's founder and director.

"Some just live too far from Riverside and would love to be a part of our group, so we are setting up these affiliate networks to accommodate their needs. Our purpose is to continue our role of working with women to help them both personally and professionally." Motter hopes the expansion will enable PWR to reach out to all the current NAPE members in the Inland Empire who are currently affiliated with PWR. PWR is also open to other professional women who are not NAPE members.

PWR members have been appointed as directors of these new affiliate organizational meetings, which will be held in January to discuss and select the date and location for the monthly meetings. The new groups are:

Southern - Temecula, Murrieta and surrounding areas;
San Bernardino, Lake, Lake Elsinore, Perris, Hemet and soil, Jeanne Williams of Edward Jones Investments is director.

Building Bridges for Business Success 2001:
A Conference for Women
Saturday, March 3 - 7 a.m. to 4 p.m.
Cal State San Bernardino
Commons Hall
$40.00 Registration fee includes:
Continental Breakfast, Keynote Luncheon Speaker, Lunch, 12 Workshops and Vendor Fair
($35 for students/seniors/PWR Members)

Gretchen Tibbits
Keynote Speaker
President of National Association for Female Executives (NAFE)

For a registration form go to www.pwronline.org
or call Robbie Motter
1-888-244-4420 909-679-8049

Inland Empire Small Business Development Center
"Develop Your Plan for Success"
A Business Failure is a necessity for the success of your small business! This three-hour workshop provides a solid basis for creating your business plan and will detail the various aspects of operations. For more critical topics will be covered, such as:

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Location: Inland Empire Small Business Development Center
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Cost: $40 per person (for all sessions)

Register online at www.lesdbdc.org

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The Business Press

Weiss Ratings Now Available Online at www.Weissratings.com

Weiss Ratings Inc., the nation's leading provider of ratings and analyses covering the financial services industry, today announced the introduction of its new "Ratings Online" product.

Weiss Ratings Web site (www.Weissratings.com), consumers and businesses now have easy access to high-quality, reliable Weiss Risk Ratings on any of more than 16,000 financial institutions, including HMOs, life and health insurers, Blue Cross Blue Shield plans, and casualty insurers, banks, and securities brokers. In addition, the Weiss Mutual Fund Ratings also are becoming available online. We believe that this expanded Weiss Ratings Web site is a dramatic step forward in the world of financial services rating. Now consumers can access our ratings at any time, making it easier than ever for consumers to access our ratings when making an important financial decision," commented Martin D. Weiss, Ph.D., chairman of Weiss Ratings.

The Weiss Mutual Fund Ratings, available online from the U.S. General Accounting Office, are the major new feature of this study. For the first time, investors can download onto their personal computer the risk-adjusted performance of more than 10,000 mutual funds. The new online rating service is available for only $7.99 each.

"HMO failures are still near the top of the list of things that worry consumers. And failures among insurers and banks are also on the rise. The best way to protect against these risks is to go to Weiss Ratings Online," Weiss noted. With our new Ratings Online product coupled with Weiss' available research, investors and consumers are better prepared in the face of a market downturn, a possible economic slowdown, or a new Asian credit crisis. There are, he points out, other intermediate economic factors, such as the growth in industrial space will affect retail growth in industrial space will affect retail growth.

According to Kyser, the real question is why retail growth has not been greater. He explained that there is no obvious reason in the recent downturns. First, of course, was the energy crisis. But most of all, the members of the media have done too much to focus on those factors. For instance, there is no point in talking about the downturns, say, that are related to the White House. Actions that Kyser said can be taken to ease the condition. One of the current downturns is the business and how well we focus in 2001 will determine just how much we can look forward to in 2002.
Inland area Hispanic college students can learn firsthand about the inner workings of federal agencies and corporations through a summer internship program this summer in Washington, D.C.

Cal State, San Bernardino and the Hispanic Association of Colleges and Universities (HACU) are accepting applications for the 10-week Summer Internship Program in Washington, D.C.

The program provides students with round-trip airfare and help in finding affordable housing near public transportation. An intern's weekly pay ranges from $300 to $520 a week. Students from campuses in every state and Puerto Rico are invited to apply.

Student interns will work alongside career experience. Current enrollment in a college degree program and active in community and campus activities. Once a submitted application is approved, HACU staff members will notify students of their acceptance and how to complete the internship program with participating federal agencies and corporations. The application deadline is March 2, 2001.

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Fontana Sears Product Repair Center Achieves High Standard

Sears, Roebuck and Co. announces another quality milestone for its product repair centers as its newest repair center in the Fontana Sears, 10005 Winners Circle Drive, has received the International Standards Organization (ISO) 9002 Quality Systems Registration from Quality Options, the first appliance service provider in the U.S. to achieve this classification.

"All of our associates in Fontana played integral roles in achieving this certification," said our District Manager and their dedication to process quality and operational discipline resulted in this industry leading classification," said the Manager.

The Sears quality manager for the Fontana facility, "By practicing the Sears Way of doing business, we now have shorter turnaround times for our customers, higher quality repairs and proven customer satisfaction." Mark Good, president, Product Repair Services, for Sears Homecenter, HomeCenterDirect, and Dan Coblenz, vice president, Performance Improvement, Home&rpoer, commented that the ISO registration certificate to the team at the Fontana Sears.

"As one of the first certified repair centers, the Fontana Sears has a proven history of continually looking for ways to improve our customer service," said Troy Butzlaff, assistant city manager. "Although we encountered a few challenges, we were pleasantly surprised that operationally I think the program went very well and I believe that we are better prepared to fully implement this program at the Tennis Masters Series tourname­nt next year.

This was the first event at the Indian Wells Tennis Garden to use the Food Scrap Diversion Program, aimed at composting leftover food, as well as leaf and yard waste. The program is designed to produce a high-quality compost that will be used to fertilize the landscape surrounding the Indian Wells Tennis Garden.

The first 700 pounds of food scraps were collected from an estimated 1,500 meals served at the 1,000-seat capacity concert hall, which helped to offset the cost of the facility. The compost will be used at the Indian Wells Tennis Garden to fertilize the grounds.

City Develops Innovative Fund-raising Campaign to Benefit Eight Coachella Valley Non-profit Organizations

Indian Wells, known as "a little city with a big heart," created a unique program to expand their goodwill to eight non-profit organizations that benefit Wells' philanthropic sharing that extends beyond its city limits. Last year, Wells donated over $83,000 to 38 charities and non-profit organizations throughout the Coachella Valley. And, just recently, the City made a $35,000 donation to the Coachella Valley Children's Discovery Museum.

The City is committed to supporting community programs. In addition to the Children's Discovery Museum of the Desert, Indian Wells also supports the Joslyn Senior Center, which oversees and coordinates local volunteer groups and the City's eight streets will be located at the Indian Wells Tennis Garden. Each of the streets will be named for a different non-profit organization. Some of the names include: the Indian Wells Sports Center, Indian Wells Tennis Garden, Desert Sun Flats, Indian Wells Trails, and the Indian Wells Community Center.

The City of Indian Wells has once again shown its commitment to its community programs, and its desire to partner in this historic project. Indian Wells secured a $31,390 contract from the California Integrated Pest Management Board, a state agency. Indian Wells was the only city in the Coachella Valley to receive this contract. The contract will pay for the City to open in June 2002.

The first test of Indian Wells' innovative Food Scrap Diversion Program in November during the Boston Pops Esplanade Orchestra's holiday concert at the Indian Wells Tennis Garden was not only a success, but could be the largest food recycling under­taking in California — if not the nation.

On the whole, our inaugural experi­ence went very well and the public seemed to embrace the idea of recycling their food scraps," said Troy Butzlaff, assistant city manager. "Although we encountered a few challenges, we were pleasantly surprised that operationally I think the program went very well and I believe that we are better prepared to fully implement this program at the Tennis Masters Series tourna­ment next year.

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Spanking a Naughty Wine

by Fred L. Dame, M.S.

If you have ever attended one of my lectures (stay awake and win valuable prizes) you will note the following preface. I have been a sommelier for 20 years, and a master sommelier for 14 years. During that time, I have found only two things to be absolutely true: 1) Wine is fun! If you don’t have fun drinking it, please drink something else and leave the wine for those of us who do enjoy it. 2) Free wine tastes better than wine that you paid for. I have paid for it to prove you wrong! It is on point number one that I think the hospitality industry might do some rethinking. While I am the first to agree that wine should be treated by consumers with the same respect given to any other beverage, it is certainly not something that should be enjoyed by everyone at the same time. I am thinking of all the times I have watched wines being decanted with the same solemnity of a funeral. Hey, we’re not putting something in our mouth, we’re taking it out! And bringing it back to life! This is not transubstantiation! Following is a story passed on to me recently by one of my past sommeliers at the Sardine Factory, Patricia Denger, which I think you might enjoy:

“I was reading your Master Sommelier column in the different issues of The Wine Trader online. It took me back to a long time ago. I remember quite well, being so involved in all of that. Do you remember what I did in my last work of wine? Probably not, how could you… but for the fun of it, I will recount the tale that brought me such great joy.

I had read, many years before, this Garfield cartoon. It was about a baker putting a potato in a restaurant and the waiter spanked the potato and said ‘bad potato, bad potato.’ I had waited years to act out this cartoon in reality and the occasion never presented itself sufficiently.

It was last week of work before the summer vacation – it was a very busy night and I had a large party on one of the tables near the door to the kitchen. They were drinking Monkey Fruit Frechon I remember explicitly. One of the gentlemen at the table called me over and said, ‘Excuse me, Ma’am, that wine is bad.’ My mind raced into my archives of naughtiness instantly. Here it was, the moment for which I had been waiting years. I couldn’t be fired, I had already given my notice to leave!

‘I calmly walked up to the table and pulled the wine bottle out of the ice bucket, (which they had, of course, insisted upon), I spanked the bottle repeatedly with my hand and said, “bad wine, bad wine… now if that wine gives you any more trouble you let me know.” I put the bottle back into the bucket and walked away… into the kitchen through those big green doors. The guests were stunned into silence. I was thinking of the looks on everyone’s faces. You know when there is a problem in a restaurant and one guest complains, all the other guests listen. People froze when I started spanking the bottle, their forks half way to their mouths. I remember Sal, the busboy, holding an ashtray calmly walked back out into the kitchen, their forks half way to their mouths. I remember Sal, the busboy, holding an ashtray calmly walked back out into the kitchen, their forks half way to their mouths. I remember Sal, the busboy, holding an ashtray calmly walked back out into the kitchen, their forks half way to their mouths. I remember Sal, the busboy, holding an ashtray calmly walked back out into the kitchen, their forks half way to their mouths. I remember Sal, the busboy, holding an ashtray calmly walked back out into the kitchen, their forks half way to their mouths. I remember Sal, the busboy, holding an ashtray calmly walked back out into the kitchen, their forks half way to their mouths.

‘Simultaneously with Sal, my people were going out. They did not leave the guests, instead, they left the kitchen. They were drinking wine, the diners knew what I did was right; they were not going to get caught and I was going to get fed! I was laughing uncontrollably.

‘I calmly walked back out into the dining room, joke over, and told the gentleman that I would happily replace his bottle of wine. The guests at his table laughed. They, along with the rest of the diners, came back to life and laughed out loud in unison. It was a good night!’

Of course I am not claiming that wine service should become a comedy club, and there are occasions and events that demand a formal setting and classic service. As we strive to take wine from its current pedestal and get to the same height as the dining table, I think a little levity at the appropriate time wouldn’t hurt a bit.

I was writing in one of my lectures to aspiring sommeliers with the following question, “What is the one thing a sommelier must never be without?” Correct answer, “A corkscrew.” I think I may have to amend that statement to two things. Correct answer, “A corkscrew and a smile.”

Fred Dame is one of a handful of individuals in the U.S. to have earned the title master sommelier, and one of only about 50 in the world. For many years the director of wine and cellar master at the famous Saro Restaurant in Monterey, California, Dame is currently director of on-premise marketing for The Seagram Classics Wine Company. In addition to his wine, restaurant and marketing background, Dame has a degree in journalism and communications, is a professional wine judge, a member of too many wine societies to mention, and a syndicated columnist...

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**Wine Selection & Best Rated by Bill Anthony**

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**FEBRUARY 2001**

**Residential Real Estate Builders Serving the Inland Empire**

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<th>Telephone</th>
<th>Fax</th>
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<tr>
<td>Lewis Homes</td>
<td>3315 South “K” St., Ste. 200</td>
<td>(909) 787-2896</td>
<td>(909) 787-2897</td>
<td><a href="mailto:LewisHomes@comcast.net">LewisHomes@comcast.net</a></td>
<td><a href="http://www.lewishomes.com">www.lewishomes.com</a></td>
</tr>
<tr>
<td>The Wine Trader</td>
<td>6877 Ben Avon, Ste. 201</td>
<td>(909) 955-3100</td>
<td>(909) 955-3101</td>
<td><a href="mailto:wine@thewinetrader.com">wine@thewinetrader.com</a></td>
<td><a href="http://www.thewinetrader.com">www.thewinetrader.com</a></td>
</tr>
<tr>
<td>Eddie John</td>
<td>19300 avocado place, peoria, az 85382-4662</td>
<td>(602) 334-7400</td>
<td>(602) 334-7401</td>
<td><a href="mailto:ejohn@email.com">ejohn@email.com</a></td>
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</table>
**Compaq**

continued from page 3

**New Jersey.** All facilities handle the collection and distribution of Compaq PC products.

**Facility Description**

The Oxnard, Calif., part of the Compaq Direct operation, serves 224 major accounts. Originally, Oxnard, Calif., was tinkered because there has been a fundamental shift in the way the business operates, and the company has been able to manage the changes.

**Compaq Direct Assembly Centers**

The company is striving to develop systems and methods for assembly that are more efficient. The company has been able to manage the changes.

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**Compaq Direct Customization and Distribution Center — Ontario**

No problem in getting the best return for the investment.

**Empowering Customers**

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EXECUTIVE OUTLOOK

Jack London State Historic Park—the Legacy of a Genius

By Camille Brondell, Travel Writer

Jack London State Historic Park was created in 1940 when a small portion, about 40 acres, of London's 1,400-acre Beauty Ranch was acquired by the state through a gift from his nephew and heir to the London estate.

The park has remained largely undeveloped over the years so that today the park contains more than 800 acres, representing some of the best preserved of London's original homesteads.

Jack London was a great bulk of a man known to be passionate, high strung and compassionate, with a great sense of humor. He was a much sought after lecturer and acted as his own negotiator with his agents and publishers. A great sense of humor, a highly strung and compassionate figure, he was known to be passionate.

The trial to Wolf House is a little more than a half-mile long and gently slopes downhill. It is recommended that you allow an hour or more to explore.

Much of the park's area was carefully matched to blend in and create a unique outside and indoor. Boulders of marble and redwood logs were laid end to end into the entrance gates that double as walls. A library is designed on the first floor, and above that a special area located away from the rest of the house would have provided a large workroom for London. A 26-foot long desk in the house was designed to be stocked with mountains of books and papers. A library was designed on the first floor, and above that a special area located away from the rest of the house would have provided a large workroom for London.

The Grave Site

This grave site is a cliffside, approximately 10-minute hike from the main house. Jack London and his ashes of the legendary Jack London, 1876-1916, a "superb man" of his own era and of all time.

Wolf House

Wolf House is one of many ways, Charnum used this as her home base, since she traveled a great deal after her husband's death. She passed away in 1955 at the age of 84. She dedicated the house as a memorial to her husband and in a museum that would display the London collection of photographs and manuscripts.

Many of the pieces of the furniture in the house were designed and crafted by Jack London and some of the other items on exhibit that were used by the writer. The main house shows the legacy that London left.

Being able to see a number of editions of the "Sea Wolf" and "Call of the Wild" in different languages, sitting in a room—really brings home the range of London's writing.

The Beauty Ranch Trail

This half-mile long trail circles through the interior wall of the 1,400 acres of land that London called his "Beauty Ranch." Between 1905 and 1916, London used the house as his retreat and share his advanced agricultural ideas with his guests.

The Desert Willow Golf Clubhouse, Sunri​se Publications, Inc.

The Desert Willow Golf Clubhouse is the nation's leading provider of DSL/PC modems and PCs, offering one of three DSL-equipped PCs, including three desktops of London's most likely to succeed in a real-world setting. The Desert Willow Golf Clubhouse is an award-winning computer modeling aspects of air quality. The Center for Environmental Research, Technology (CE-CERT) will use sophisticated computer models to help Western states comply with the Clean Air Act's mandate to improve visibility in national parks and wilderness areas, including the Yosemite Valley, Yosemite, and Yellowstone.

This Regional Center of CE-CERT will use scientific resource for a number of Western states, including Washington, Idaho, Montana, Wyoming, South Dakota, California, Utah, Colorado, Nevada, New Mexico, as well as the Office of the Interior, the Department of Agriculture and the Environmental Protection Agency. The EPA provided the funding to WRAP for this project.

Road dust, smoke from fires, vehicle exhaust, and industrial pol­lution are all components of "haze" that obscures the nation's best views of pristine natural set­tings. The "haze" is both a real-world setting, and also an economic loss for states that rely on tourism.

Recognizing both the aesthetic and economic value of uninsured western states and cities, the Desert Willow Golf Clubhouse has decided to leave a choice of three DSL-equipped PCs, including three desktops of London's most likely to succeed in a real-world setting.
Disneyland's $1.4 billion Expansion

**Disneyland Resort** in Southern California is acquiring a whole new identity as a vacation destination. The concept of theme engineering, the design and engineering division of Walt Disney Imagineering, seems to capture the creation of the new park.

"First thing, we threw out the rule book," Braverman explains. The park is divided into three primary "lands" — Golden State, Paradise Pier, and Future Backlot. Each land contains layers of themed experiences that celebrate the image and spirit of California drama. This is a park that is very open in its views, says Braverman. "You can stand at the park's entry plaza and see the gateway to Golden State; you can see the Hollywood Braverman's roller coaster, along with so much more. Here we have a park that embraces "visual immediacy" and turns it into an attribute that draws guests into the environment and the exciting happenings throughout. The challenges in creating such a park were formidable.

"When we started working on it, there was a tremendous amount of creative capital in the air. It was so different," Braverman recalls. "This wasn't a theme park in the traditional sense. In August, 1995, Braverman, who has spent the previous 17 years creatively involved in Epcot at Walt Disney World, attended a high-level management brainstorming session which gave birth to the "celebratory California" theme park idea. Soon after, he was offered the opportunity to put together a team to develop and design the park.

"There had already been a considerable amount of business and master planning work done that was carried over from the "WEDCO" project, the initial concept for the second gate in Anaheim. As realistic as that idea was, the teachers taught us a great deal, in some of the major obstacles we had to overcome in designing Disney's California Adventure.

"Usually we're working in a completely green field situation and we locate a site to fit the idea, much like what was done for Disney's Animal Kingdom at Walt Disney World in Florida. In this case, we knew where we were going to build it and the space clearly has constraints such as size, configuration which could only occur a certain amount of acreage. We knew that we needed to design the park opposite Disneyland. We knew we wanted a specific size hotel on the property and we knew we needed to attain expansion for parking. It was an urban planning puzzle and we had to make all the pieces fit.

While Disney's California Adventure is designed in broad scope, it also maintains a unique identity.

**Best-selling Books**

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

1. "Fish! A Renatake Way to Boost Morale and Improve Results," by S. Linick, J. Christophers, & H. Pruf (Hypoten $19.95)
   Putting fun and games back into daily work.

2. "First, Break All the Rules," by Marcus Buckingham and Curt Coffman (Simon & Schuster) (***) Great managers break the conventional rules about management.


4. "Rich Dad, Poor Dad. What the Rich Teach Their Kids About Money That the Poor and Middle Class Do Not!" by Robert K.砀 (Wanabe Books $15.95) (***) It's taken know-how about saving money to become rich.


**Statter's Best Bets**

Statter's Best Entertainment Bets — S. Earl Statter is the Inland Empire Business Journal entertainment critic and reporter and has been the entertainment editor of the "Inland Empire TV News" for the last five years. He has reported the Inland Empire entertainment scene for more than 30 years and is also an internationally-known magician and mentalist. Check out his entertainment Website at www.StatterTV.com.

Statter's Best Bets

**MANAGER'S BOOKSHELF**

_This Isn't Your Father's Media Mass!_  


The author may well be the only marketing guru who makes sense of "branding" products and services on the Internet. He says that the Web, thanks to the Web, most customers will no longer be couch potatoes with brains fried— courtesy of the 24-hour welding network. Marketers who treat them that way will lose market share. The author notes: "The Web is a world of two minds. You can decide what they want and when they want it. But implicit in that model is the fact that unlike traditional media users, Web users go online seeking solutions to their problems. They rarely go online to be sold on goods and services they don't need or want. Yet all too many "Big-Time Brands" still present themselves in a self-centered, self-serving, totally ignorant that ignores their " prospects' wants and needs. And that's why so many traditional "brands' fail on the Web."

"Disneyland" does many marketers fail to understand is meaning of Frankel's prime directive: "Branding is not about getting your prospects to choose you over your competition, it's about giving your prospects to see you as the only solution to their problem."

In other words, Web commerce can't offer the same mass media rules about marketing, including: "Branding to an audience that realistically might buy. In other words, some have ideas of who you want as a customer."

Chapter 1 ("Before & After")
In this merger, Seidler and Mosch have combined their companies through an exchange of stock. Mosch stated, "This merger is an exciting step in HSAI's growth strategy and will quickly accrue our game plan to become a prominent regional investment firm."

Seidler expressed enthusiasm for the combination, saying, "Our companies and managements fit and complement each other perfectly, with little, if any overlap. Together, we reaffirm our commitment to providing best-in-class investment services for private investors."
A new Web site, launched by the U.S. Small Business Administration (SBA), will increase procurement and networking opportunities to women-owned businesses by placing all contracting assistance information at a single site.

WomenBiz.gov will provide women-owned businesses with direct access to programs and networking opportunities.

For more information, visit WomenBiz.gov.

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**BUSINESS INFORMATION RESOURCES**

**WEB SITES**
- Inland Communications, Inc. [www.inland.net](http://www.inland.net)
- Agricultural Export Program (AEP), Calif. Dept. of Food and Agriculture [www.aebp.cdfa.ca.gov](http://www.aebp.cdfa.ca.gov)
- Best Bets of Things to Do [www.inland.org/aep]
- Business Bank of California [www.businessbank.com](http://www.businessbank.com)
- California State Government Home Page [www.casenotes.com/ciird](http://www.casenotes.com/ciird)
- City Business Guide CITIVU Ranchos Cucamonga [www.citiva.com](http://www.citiva.com)
- Columbia Cleve Valley Medical Center [www.cmv.org](http://www.cmv.org)
- First Federal Savings of San Gabriel Valley [www.firstfedsav.com](http://www.firstfedsav.com)
- PFF Bank & Trust [www.pffbank.com](http://www.pffbank.com)
- L.E. Small Business Dev. Ctr. [www.lasbc.org](http://www.lasbc.org)
- Marriage & Family Therapist [www.counselingcounseling.com](http://www.counselingcounseling.com)
- Small Business Development Center [www.besbc.ca.gov](http://www.besbc.ca.gov)
- U.S. President [www.whitehouse.gov](http://www.whitehouse.gov)

**E-MAIL ADDRESSES**
- California Center for Health Improvement [EE@com](http://EE@com)
- Inland Empire International Business Association [icbbarad@ieol.com](http://icbbarad@ieol.com)
- U.S. President [www.whitehouse.gov](http://www.whitehouse.gov)

**BULLETIN BOARD SERVICES (BBS)**
- Apple Elite II: Networked messaging, on-line games, transfers for Apple II and Mac, 14.4 baud, (909) 252-1095.
- Nine and Ten BBS: Win 386, Networks, Large File, MVC Base, Games, Internet e-mail and Local Echo, Fax (Win 386) 244-4626.
- Elite - Business management, labor laws, CFI issues, human resources, employee handbooks, 14 baud, 24 kbps, (110) 236-0461.
- Apple 50: Networked messaging, on-line games, transfers for Apple II and Mac, 14.4 baud, (909) 252-1095.
- National BBS: Networked messaging, on-line games, transfers for Apple II and Mac, 14.4 baud, (909) 252-4243.
- W. Wilkinson BBS: EML Group on IBM, supporting IBM, Apple and Mac, downloads on line, FIP services, 20.8 baud, (909) 567-1214.

**LIST YOUR BULLETIN BOARD**

**NAME OF BOARD:***
**PHONE NUMBER:***
**GENERAL INTEREST:***
**PRODUCT SUPPORT:***
**SPECIALTY:***
**E-MAIL SERVICES:***
**FEE:***
**HOURS:***

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had more than 45 years to evolve into what it is today. We wanted Disneyland's sister park to be a real different kind of place reflecting a different era and spirit, so we’ve really succeeded in doing that with Disney's California Adventure.

Disneyland California Hotel
Capturing the spirit of early California theme parks through inspired design and daring architecture, Disney's Grand Californian Hotel is a deluxe 750-room resort hotel property, offering a premium option for business or pleasure visitors to the expanded Disneyland Resort in Anaheim.

When Disney's Grand Californian Hotel opens Feb. 8, 2001, it will become the finest Disney hotel to be located in an industry leader—the new Disney's California Adventure—making the hotel a uniquely themed experience. The location also provides creative opportunities for groups and incentive programs for meeting planners, as well as providing opportunities for professionals through conferences in the hotel’s 12,600-square-foot California boardroom is designed by Peter Dominick of Design Group of Denver, and the hotel will become the first Disney resort to be themed to both the theme park and the adjacent resort area.

The Grand Californian Hotel celebrates the turn-of-the-century, romantic California movement of the 1880's.

Designed by Peter Dominic of the Urban Design Group of Denver to capture the essence of California's coastlines, with its 24-hour room service and California-themed artwork, services and amenities, the hotel features a full-service spa and fitness center, featuring state-of-the-art equipment and a wide variety of spa treatments. The spa has been collecting art since the early 1980s, and the collection today is valued at more than $2 million. The spa’s signature treatments include the "Bilby's on Line Experience," a one-hour treatment that typically takes less than an hour to complete.

"Through this innovative new promotion with Compaq, we are helping make high-speed DSL Internet service an even more attractive and affordable option for our customers," said Cynthia Harriss, executive vice president, The Disneyland Resort. "We wanted Disneyland to be a true first. It has been the Disney-branded venues ESPN Zone, Storytellers Cafe, and Pleasure Island, and other California-themed artwork, services and amenities, the hotel features a full-service spa and fitness center, featuring state-of-the-art equipment and a wide variety of spa treatments. The spa has been collecting art since the early 1980s, and the collection today is valued at more than $2 million. The spa’s signature treatments include the "Bilby's on Line Experience," a one-hour treatment that typically takes less than an hour to complete.

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