Local Chambers Forge Bonds on Exhilarating Journey to China

by Georgine Loveland

The weather in China was very chilly during the waning days of 2000 and the beginning of 2001, an auspicious time for a group of Americans celebrating the Western New Year, to journey to a fabled land and experience its social and economic cultures.

The trade mission, beginning on Dec. 29, 2000 and ending on Jan. 6, 2001, was arranged and planned by Leo Liu, president of Cistline International Inc. of Monterey Park — for the more than 234 businessmen and women representing the United States Department of Commerce and the local

continued on page 42

Make the best use of your tax dollars.

Changes in the Tax Law

Though the year 2000 won’t be remembered as a significant year for new tax legislation, changes in previously enacted laws will affect your 2000 tax return. Accounting firm Ernst & Young outlines some recent changes in tax legislation and how they could affect you:

• The maximum allowable deduction for student loan interest (per taxpayer) increased to $2,000.
• You may be able to claim a tax credit for each of your qualifying children under the age of 17. For 2000, this credit can be as much as $500 for each qualifying child.
• You can exclude from your income a maximum of $5,250 in under-graduate level education expenses that are paid by your employer. This exclusion is set to

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Bel Villaggio, a Unique European Village-Themed Specialty Retail Center Is Underway in Temecula

Grading is underway at Bel Villaggio, located at the northwest corner of Margarita Road and North General Kearny Road, directly off Interstate 15 and adjacent to the one-million-square-foot Promenade Regional Mall, in Temecula. The 116,375-square-foot project on 16 acres will cater to specialty, home furnishings and soft goods retailers. Numerous restaurants and cafes are also planned.

A European village theme is being created with the use of pedestrian walkways, extensive landscaping, colorful awnings, and trellised courtyards surrounding decorative fountains. The development features: flexible floor plans divisible to accommodate users from 1,000 square feet to 18,000 square feet; build-to-suit pads; abundant parking with a 5.5:1,000 parking ratio; and excellent signage.

Extensive landscaping, pedestrian walkways, colorful awnings and trellised courtyards surrounding decorative fountains add to the friendly village atmosphere, inviting shoppers

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Is the Inland Empire at Risk for “Mad Cow” Disease?

by Rod C. Jackson

Trying to get an Inland Empire cattleman or livestock trader to talk about Mad Cow disease is sort of like trying to get a cousin to talk about your favorite aunt’s drinking problem. You both know it exists; you just don’t want to talk about it in public.

Mad Cow disease is just not one of those things local cattle producers and dealers want to talk about. In fact, not one person we spoke to for this article would do so “on the record.”

There is a simple enough reason — no one associated with livestock wants to see their name or their company’s name in the same sentence with the words “Mad Cow.”

Period.

“You guys,” one exasperated auctioneer told me, “just get these things blown out of proportion, and that gets the general public in an uproar when they really don’t know what’s going on.”

That’s pretty much the sentiment of everyone associated with the six different livestock auction yards and markets

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COMMENTARY
Putting the "Quality" into Quality Health Care
by Joe Lyons

Television doctors are always dedicated. Pick your favorite. It could be Ben Casey or Marcus Welby. It might be Mark Green of "ER" or Leonard McCoy of "Star Trek." In any case, they are always ready to break the rules and flout authority in order to help their patients. They believe in the Hippocratic oath and they do "no harm."

It would be great to have such professionals around here. We like to think that, in an area which features the original Pontiac Treatment Center and the site of the first baby heart transplants, quality care would be behind every door with a DR on it. This is not the case. Two instances have come before us recently. A Vietnam-era veteran who went to the Petris VA hospital was prescribed a topical solution that is clearly marked, "Not to be dispensed to the patient." Both on the bottle and on the box it came in. When the patient called in to complain about the burns on his body, the pharmacist said that he was surprised about the prescription—but he left it go anyway.

A lady who went to Kaiser in Covina received a treatment that caused her body to swell up two full dress sizes. When she could not close her hands because her fingers were so puffy, she called in and was told that she was having a toxic reaction to the treatment. She said the blood tests should have monitored the problem, but they had never told her to have any blood tests.

We read, periodically, of surgical instruments that are left inside the body. We hear of operations where the wrong leg was amputated. But we are always grateful that such things have not happened here.

Just two local cases alone, crossing our desk in the past couple of weeks, makes us worry. How much "harm" is being done right here that we do not know about?!

We are reminded of the sad joke about what they call the person who graduates last from medical school. The answer is "Doctor."

The Good, the Bad and the Taxpayers

A battle is burning at the San Bernardino County Government Building. On one side in Dennis Stout, district attorney. This former mayor of Rancho Cucamonga is perceived as a pillar of ethics and morality. He is a cop's prosecutor and he takes the hard stand against any kind of crime in his county.

On the other side is Jerry Eaves, county supervisor. Elected to serve his district after running out the term limits in Sacramento, he stands under the shadow of the recent Hsiaw corruption and bribery scandal and some sort of conspiracy about an abandoned KMart site.

These days, achieving success in the business world is a pretty tough climb. At PFF, we provide powerful business solutions geared to help your company reach its goals—no matter how high they might be. For more information about our business partnerships, call 1-888-DIAL-PFF. Or visit us at www.pffbank.com.

MARCH 2001
INLAND EMPIRE BUSINESS JOURNAL

EDITORIAL
Should Government Pass New Laws to Protect Us From Junk Mail and Spam?

Internet privacy, particularly email privacy, continues to grab headlines and spark debate among the usual suspects: regulators, politicians and legislators. Among the most egregious violators of our online privacy are purveyors of unsolicited commercial email, also known as "spam." More intrusive than telemarketers who call at dinner time to offer us a fertilizer or a credit card, email spam is growing faster than some心态.

We exacerbate the problem by treating our email address as public information. We give it out to strangers, post it in chat rooms, and fill out forms on virtually every Web site that asks for it. If we treated our email addresses as we do our credit cards—useful tools that should be given out judiciously—we could begin to stem the tide. However, unlike a credit card number, once it's in the wrong hands, the only way to prevent its mis-use is to cancel the account. The genie can't be put back in the bottle.

The Internet does not "change everything." Direct marketing firms,credit card companies and credit bureaus have monitored our activities for years. User tolerance for these privacy violations changes longer shocked at the amount of spam if they so choose. Sadly, that's simply not the case. And these bills also pose privacy concerns of their own. Do we really want Internet Service Providers deciding which email gets delivered and which does not? Wouldn't we rather set our own "preferences?" Doesn't placing the burden on these companies simply trade one "big brother" for another?

For example, while spam or unsolicited commercial email is the greatest source of annoyance, none of the bills before Congress addresses email that, while technically "solicited," may simply be unwanted junk mail. As with the direct mail pieces we receive at home, "junk" is in the eye of the beholder, and just because we once purchased a product or service from a company doesn't mean we must accept every solicitation it sends thereafter. Privacy advocates and direct marketers have distinct, and seemingly irreconcilable differences of opinion on this subject, which results in a lack of progress, despite increasing frequent and acrimonious debate.

Yes, the federal government should ensure consumer privacy through every media channel, including the Internet. We don't, however, need an entirely new series of laws to govern Internet privacy in general or commercial email in particular. Instead, we
Japan's Non-Performing Loans Represent the Latest Losses Due to the Collapse of the Asset-Price Bubble

by Yosiharu Shibata

The problem of non-performing loans at Japanese banks is attracting tremendous attention worldwide. Experts who have studied the issue in Japan, including the management at several institutions, are concerned that the banks were no longer making sufficient progress in their efforts to recover non-performing loans. As a result, the government and management of financial institutions have been under increasing pressure to make necessary changes in their strategies to recover these loans. This was particularly the case in the late 1980s and early 1990s, when banks, where real estate-related lending amounted to 50 percent and non-performing assets to nearly 20 percent of their respective loan portfolios. It was not surprising that many of these institutions eventually realized that their financial recovery was unviable.

The financial results of 16 major banks for the September mid-term period reported a slight improvement that conclusion. These institutions built up loan-loss reserves by about Y8 trillion in the fiscal year 1995. Normally, banks are required by law to determine their impaired assets in certain tax-loss reserves accordingly. The protection also aimed at preventing loan-loss reserves from being used to cover bad loans. Moreover, the disclosure requirement has been expanded to include off-balance-sheet items—Ar Robert Harris, associate director of Acrom and Arts and Letters, thought the "enforcement" of these new rules would help enhance the reliability of the loan figures.

What has then caused the problem? Some financial industry analysts alleged that "a concentration of risks during the expansionary phase of the asset-price bubble in the late 1980s. Indeed, the banks have not only been forced to absorb the company's loss, but also to refrain from new lending.

In Japan, however, while the portion of shareholder equity in non-financial institutions accounted for 20 percent in the fiscal year 1995, it still amounts to a comparatively low 15 percent at the level of the individual and Great Britain. This level implies that Japanese banks are facing the risk of "more equity capital, which should be immediately taken by the stakeholders. It is not the "loan 무상환" and gives these financial institutions the power of life or death over the company's business. They are not properly fulfilling their role as a lender to the company's success.

The downsizing of this arrangement is that banks incur very substantial losses when a borrower fails. For example, in the case of SG, which filed for protection under the Civil Rehabilitation Law, all lending banks were asked to accept the company's one-brand, 95 percent cancellation of claims.

Three northern European countries, Sweden, Switzerland, and Denmark, experienced asset-price inflation in the second half of the 1980s that was similar, Japan's experience. After the collapse of the bubble, many of the companies that had borrowed to invest in real estate, failed. As loans became uncollectible, major banks largely increased their reserves to cope with these losses. The Bank of International Settlements' annual report of 1990, however, emphasized that many of these institutions had failed as a result of the tightening of lending standards, held by domestic financial institutions.

Moreover, Japan's experience has effectively linked the fates of borrowers and their banks. Extensive cross-shareholding has further complicated these relationships. Major companies own large blocks of bank shares, but they barely question the major banks' corporate packages extended by banks because they, too, have a vital interest in maintaining a lender of last resort in event that they may need financial assistance at some future date.

Japan's bankruptcy system also has been flawed. Bankruptcy laws 1968 (or 1961, in Japan), which provided for corporate rehabilitation with a goal of preventing moral hazards by the management, are ineffective for the approval of the principal creditors. Under the statutes, courts could not proceed without the approval of the principal creditors, and the banks exercised direct and substantial influence over the bankrupt company's application for reorganization or composition. Once the courts accepted such an application, the banks continued to file a failed company fell on the shoulders of shareholders, managers, and creditors. The shareholders had to pay the banks' fees and expenses. They sided with the banks and shared in the banks' losses. This gave rise to an environment where the banks could accept non-performing loans that were badly needed because of the risk of bankruptcy. Borrowing companies are not considered bankrupt as long as they can settle their checks and notes by using emergency loans and interest payment for the next month.

It is unilaterally advantageous for banks and other financial institutions to support a borrower in financial distress. Some experts argue that low interest rates have allowed the Japanese to maintain the Japanese financial system for years to come. In fact, the leading land losses in the past two decades, and to maintain the non-performing loan problem. And second, the financial system is based on the "principle of prudence" —as soon as the companies that had borrowed to invest in real estate, failed. As loans became uncollectible, major banks largely increased their reserves to cope with these losses.

In Japan, however, while the portion of shareholder equity in non-financial institutions accounted for 20 percent in the fiscal year 1995, it still amounts to a comparatively low 15 percent at the level of the individual and Great Britain. This level implies that Japanese banks are facing the risk of "more equity capital, which should be immediately taken by the stakeholders. It is not the "loan 무상환" and gives these financial institutions the power of life or death over the company's business. They are not properly fulfilling their role as a lender to the company's success.

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GETTING ORGANIZED
Organizing an Effective Sales Approach

by Carol R. Wissman

It is the proverbial bottom line, the fuel that enables the rest of the company to run—the sale. It is the ultimate test of confidence, the meeting of minds between what your company has to offer and the buyers' wants or needs. It is your mission statement validated. Out of all the millions of options available to the buyer, it is gold when they choose to spend their hard-earned dollars with YOU!

Sales pays for salaries, rents, inventories, taxes, dividends, benefits, equipment, accounts, utilities, loans, petty cash...well, you get the idea.

Ultimately, it pays for everything. But when it's omitted from the selling basics, it is the essential groundwork for the sales process. Simply stated, it is counterproductive to be presenting your product or service to someone who either: (1) could not or (2) would not buy it. The prospect who is incapable of buying may be able to afford it, but they may not have the authority to make such a decision. It is possible that they would love to buy what you have if they could. But they cannot, either, as they lack the money or the decision-making power.

Step 1. P is for presentation and product knowledge. This is where you tell your story. All of the features and benefits of the beauty of what you have to offer, tell your prospect now! This is basically adding another layer of value. Your client wants value, and you are the expert in your field. So, facilitate the coming together of what you have with what the buyer wants or needs. Everyone wants value. By qualifying your product or service in advance, you are already aware of what his hot buttons are. Prepare your presentation with what will especially excite him. While it is possible to "over-talk" a prospect in a sale, most people err on the side of adding too little value. Almost never do buyers complete a purchase having just too much information. The value is in the presentation with what will especially excite him. While it is possible to "over-talk" a prospect in a sale, most people err on the side of adding too little value. Almost never do buyers complete a purchase having just too much information. The value is in the presentation with what will especially excite him.

Step 2. C is for Close and for creating the opportunity to buy—the opening for the customer to say "Yes!" Much as in life in general, the prize goes to the one who actively seeks it. Imagine the young man who has met "the perfect girl," (i.e., the qualifying). He has discovered how much he loves her (the presentation). Nice. But not enough. Without the close, he would love to buy what you have if they could. But they cannot, either, as they lack the money or the decision-making power.

Step 3. Q is for qualifying. To qualify, you must elicit, "Yes, No," or "Maybe." Prepare. Just as you know your product, you must know your objections to it. Preparation is a primary step in the science of qualifying, or closing. You should know in advance the common objections to what you are selling.

Overcoming objections is certainly a case of forewarning being far better than the usual case. They may or may not exist, but the most effective way of overcoming most objections is to simply add more value. "No," "Not," and "Maybe," translated for salespeople, means often the prospect is simply weighing risks against rewards—value against cost.

Adding more value will most times turn the balance in favor of buying, and is a powerful, yet subtle closing tool.

The QPCs of sales: qualify your prospect, present, overcome the BUYING OBSTACLES, and sell.

Dianne Wilkman knows. Dianne Wilkman said.

"We've grown as a result of word of mouth and paid advertising."
With the Help of Technology
by Ron Burgess

It used to be that as an entrepre-
neur knew the names and the
names of all of the children of every
number with every door. As his
business grew, he might have jotted
those names down in a small book
next to his latte, just to jog his memory.
As the business expanded with more
clients and employees, that notebook
expanded into files that expanded into
rooms of filing cabinets and offices.

But it is risky, perhaps losing the
direct touch that sales, and accounting
departments, enjoy with personal
clients and contributors. In
Marketing”

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tomers, clients and contributors. In
Management is the organized and
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expanded into rooms of filing cabi-
the art of remembering all of those
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As a customer who walked through his
large system, with big-company
all the necessary tasks requires a
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The result? Much better client

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March

2001

will now include options for new programs and services, as well as an

continued on page 38

The ethic of helping others started with my dad.

Later, in September, 2000, Cooney became its executive director.

This is a unique advocacy position to be in, with few competitors
he remarked. “We are the sec-

The Resource Center for Nonprofit Management soon became visible and
off on a pric-

But ignored are those between the
individuals at the extreme ends of

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Our engineers are boring.

And that should excite you.

KLEINFELDER is boring holes for monitoring wells, doing site assessments, and environmental assessment all over the West.

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MARCH 2001

EMPLOYEES GROUP

The Legal Environment for Employers in 2001

by Richard J. Simmons, Partner
Sheppard, Mullin, Richter & Hampton LLP

It's difficult to recall when we had a year that affected employers on so many fronts, in last year. This includes legislative activity, new regulations, and the seemingly endless parade of judicial decisions that shaped California employers' responsibilities. Some of the key developments of 2000 are reviewed below.

Wage and hour changes

The California wage and hour law was dramatically changed in 2000 by both legislative and regulatory developments. On Jan. 1, 2000, AB 60, the "Eight-Hour-Day Restoration and Workplace Flexibility Act of 1999," took effect, dramatically changing the state overtime and exemption standards. As you are probably already aware, since these issues were covered in the last two issues of the Employees Group newsletter, the state minimum wage was increased, and the IWC wage order changes to all 15 of its existing Wage Orders. The amended Wage Order contain many new requirements, including new rules about alternative working week schedules, new monetary penalties for meal and rest period violations, and revisions to the state overtime pay exception for union employees. (Employers should consider creating forms that enable them to prove compliance with the meal and rest period rules—'light of the new penalty.')

Other legislation also changed the wage and hour rules. For example, AB 109 established new sick leave rules that allow employers to use a portion of sick leave benefits to care for ill family members, such as spouses, children and parents. SB 88 established an exception to the salary basis rules that allows highly paid employees in the computer software field to qualify as exempt under state law for the first time, if they receive at least $41 an hour.

The legislation also expands the professional exemption to cover advanced practice nurses, such as certified nurse midwives, certified anesthesiologists, and certified nurse practitioners.

Ab 2599 amended a number of provisions of the Labor Code, including: (1) requiring employers to post bonds if they appeal Labor Commission decisions; (2) establishing a bond requirement for employers to pay wages to ex-employees if creditors foreclose on employer's assets; (3) requiring employers to post bonds if they appeal Labor Commission decisions; establishing a bond requirement for employers to pay wages to ex-employees if creditors foreclose on employer's assets; (3) allowing the Occupational Safety and Health Administration to issue deviations from the occupational safety standard to employers with sufficient written safety programs; (4) requiring the Occupational Safety and Health Administration to issue deviations from the occupational safety standard to employers with sufficient written safety programs; (4) requiring the Occupational Safety and Health Administration to issue deviations from the occupational safety standard to employers with sufficient written safety programs; (4) requiring the Occupational Safety and Health Administration to issue deviations from the occupational safety standard to employers with sufficient written safety programs; (4) requiring employers to notify employees of any hazardous conditions in the workplace, and (5) requiring employers to post bonds if they appeal Labor Commission decisions.

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The Toll Roads.

BECAUSE LIFE'S TOO SHORT.
If we can't, then what do we do about talent retention and development? How can we increase our employees' enthusiasm and commitment to our organization? And what about the ever-changing, mind-numbing future in today's lightning fast environment? Leaders who are committed to building their teams and organizations must learn to self-assess their skills and competencies to make empowerment successful. It is inevitable that a significant portion of companies emerging from bankruptcy will come to a realization of the consequences of being too slow and visible and must pursue an ultimate disposal strategy.

Executive Talent Retention and Development choices in 2001 as the economy slows down and debt builds up. Not infrequently, the stark reality is that these companies' realistic alternatives amount to the following: (1) merging with or being acquired by a qualified candidate; (2) commercial or financial restructuring or working out; (4) shutting down their business and simply closing their doors (an informal death); or (5) making an assignment for the benefit of creditors. Depending on the circumstances, any one of the above alternatives may be the best course of action. However, in many instances, where the goal is to transfer the assets of the debtor to an acquir- ing entity free of the unsecured debt incurred by the transferor, and where no transferor remains liable for the debt, the only way to achieve this objective is for the transferor to (through the bankruptcy court) sell its assets and then distribute the proceeds to the creditors. Chapter 7 bankruptcy provides a procedure for the orderly liquidation of the assets of the debtor and winding down the payment of the order of priority set forth in the Bankruptcy Code. Upon the filing of the bankruptcy petition, the debtor is automatically appointed who is charged with mar- shalling all of the assets of the debtor, liquidating the assets and ultimately distributing the proceeds of the liquidation to the debtors. Chapter 11 of the Bankruptcy Code also affords the debtor the opportunity to devise an appropriate exit strategy. However, it is especially impor- tant that even if the company in question is sold, the new owners should ensure that the appropriate exit strategy is in place and that it is implemented properly.

Complaints . . . Praise! Suggestions! E-Mail us @ iejb@busjournal.com

- The assignment process enables the assignee to sell assets free of the unsecured debt that burdened the company.
- The bankruptcy court, where the public, and the company's officers and directors will be negatively impacted, is in an assignment setting. (Gener- ally reads "assets of ABC.com acquired by XYZ.com," instead of "ABC.com files bankruptcy" or "ABC.com shunts its debt.")
Inland Empire Business Journal

March 2001

AllHealth Acquires Bower & Associates

AllHealth, the business services subsidiary of the Healthcare Association of Southern California, has completed a strategic affiliation with Healthcare Financial Enterprises (HFE), a leading provider of managed care revenue recovery services across the country. The affiliation is an effort to build on the success HFE has enjoyed in California, utilizing the business expertise and reputation AllHealth has developed. We expect our California office, headed by Ben O'Leary, to provide the tools to managers and supervisors needed to successfully assess claims. The case addresses the fact that discrimination claims can be brought by any employee, including not only employees, but by employees who have or are considering entering into arbitration agreements.

Another change that will affect all employers is the fact that the definition of the term "medical condition," so that they will differ from the definitions under state and federal law. The Equal Employment Opportunity Commission (EEOC) has announced its views on the subject of sexual harassment. The EEOC has been asked to provide services to employees who are considering entering into arbitration agreements.

In addition, the changes to the employment discrimination arena have also been continued. Sexual harassment, for example, has been given a new perspective, among the most common claims filed. Employees are well advised to undergo training for all employees regarding our California Fair Employment and Housing Act ("FEHA"). The EEOC has been asked to provide services to employees who are considering entering into arbitration agreements.

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On another front, the U.S. Supreme Court has agreed to resolve questions regarding the enforceability of arbitration agreements under federal law. The Equal Employment Opportunity Commission ("EEOC") has purged its list of discrimination cases, which contain the enforceability of arbitration agreements that require employers to arbitrate claims under federal law, as a condition of employment or continued employment. California, the state and federal cases create a multitude of rules and considerations that must be considered, as a result of the Supreme Court's decision. The California Supreme Court has also decided that California employers are entitled to the right to arbitrate, including policies related to job qualifications.

For example, the Supreme Court has also decided that California employers are entitled to the right to arbitrate, including policies related to job qualifications, as a result of the Supreme Court's decision.

Thus, the law does not require the presence of a "significant" or "substantial" link between the two. However, the linkage between the two must be "significant" in the sense that it is not merely a "hypothetical" relationship. The Supreme Court has said that the law does not require the presence of a "significant" or "substantial" link between the two. However, the linkage between the two must be "significant" in the sense that it is not merely a "hypothetical" relationship.
Sudden Infant Death Syndrome

Researchers studying SIDS are discovering that many of the children affected weren't sleeping in a crib with a very young baby. It's important to remember that SIDS doesn't suddenly occur; it has had a slight cold but, more often than not, the infant was healthy. Early and regular prenatal care can also help to reduce the risk of SIDS. For their baby's well being, mothers should practice standard prenatal precautions during pregnancy, such as not using drugs (unless prescribed by doctor), and not smoking or drinking alcohol.

More information for SIDS, Inter Valley Health Plan suggest contacting the National Sudden Infant Death Syndrome Resource Center (NSIDRC) in Vienna, Va. at (703) 821-4955.

What causes clinical depression?

A. We do not yet know all the causes of depression, but there seems to be both biological and emotional factors that play a role. The likelihood that an individual will develop a depressive disorder. Research over the years has suggested a genetic link to depressive disorders; but can run in families. A history of childhood trauma, or a certain personality patterns, such as: difficulty handling stress, low self-esteem, and/or being responsible for, your baby's right death. Make sure your

Prevention Tactics:

- Place your baby on his or her back or side to sleep. For the first six months, put your baby to sleep resting on his or her side and not on the stomach. The back is the best position. If you put your baby to sleep on his or her side, pull the lower arm forward so your baby is less likely to roll over. This isn't necessary when your baby is awake and ready to sleep. The risk of SIDS has decreased.
- Select bedding carefully. Use a firm mattress, rather than a water bed or air mattress. Avoid placing your baby on thick, fluffy padding, such as a pillow, quilt, or similar bed. Keep the crib or bassinet free from extra bedding such as blankets, pillow, or stuffed animals. Contact us if you have any questions or concerns.

D. If a friend shows any symptoms of depression, you can listen and encourage him or her to seek help by letting them know that you are available to help and that there is nothing to be ashamed of. There are many places in the community where people with depressive disorders can be diagnosed and treated. Help is available from a family doctor, mental health specialists in community mental health centers or private practice, and from other health professionals.

Dr. Chopra is medical director for Inter Valley Health Plan, a non-profit based in Pomona that has served the Inland area for 20 years. For more information on the Inter Valley Health Plan, call 909.623.6793.

Medicare means business

March 20, 2001

INLAND EMPIRE BUSINESS JOURNAL

WEALTH CARE

Understanding Depression

In the last 25 years, the rate of suicide in young teenagers and adults has increased dramatically. Teen suicide often is linked to depression. SIDS, Sadness, two-thirds of people suffering from depression do not seek the help they need... Often failing to identify symptoms, or attributing their behavior to lack of motivation, depression.

SIDS

The incidence is between two months and one year of age. It's important to remember that SIDS doesn't suddenly occur; it has had a slight cold but, more often than not, the infant was healthy. Early and regular prenatal care can also help to reduce the risk of SIDS. For their baby's well being, mothers should practice standard prenatal precautions during pregnancy, such as not using drugs (unless prescribed by doctor), and not smoking or drinking alcohol.

More information for SIDS, Inter Valley Health Plan suggest contacting the National Sudden Infant Death Syndrome Resource Center (NSIDRC) in Vienna, Va. at (703) 821-4955.

What causes clinical depression?

A. We do not yet know all the causes of depression, but there seems to be both biological and emotional factors that play a role. The likelihood that an individual will develop a depressive disorder. Research over the years has suggested a genetic link to depressive disorders; but can run in families. A history of childhood trauma, or a certain personality patterns, such as: difficulty handling stress, low self-esteem, and/or being responsible for, your baby's right death. Make sure your

Prevention Tactics:

- Place your baby on his or her back or side to sleep. For the first six months, put your baby to sleep resting on his or her side and not on the stomach. The back is the best position. If you put your baby to sleep on his or her side, pull the lower arm forward so your baby is less likely to roll over. This isn't necessary when your baby is awake and ready to sleep. The risk of SIDS has decreased.
- Select bedding carefully. Use a firm mattress, rather than a water bed or air mattress. Avoid placing your baby on thick, fluffy padding, such as a pillow, quilt, or similar bed. Keep the crib or bassinet free from extra bedding such as blankets, pillow, or stuffed animals. Contact us if you have any questions or concerns.

D. If a friend shows any symptoms of depression, you can listen and encourage him or her to seek help by letting them know that you are available to help and that there is nothing to be ashamed of. There are many places in the community where people with depressive disorders can be diagnosed and treated. Help is available from a family doctor, mental health specialists in community mental health centers or private practice, and from other health professionals.

Dr. Chopra is medical director for Inter Valley Health Plan, a non-profit based in Pomona that has served the Inland area for 20 years. For more information on the Inter Valley Health Plan, call 909.623.6793.

Medicare means business

March 20, 2001

INLAND EMPIRE BUSINESS JOURNAL

WEALTH CARE

Understanding Depression

In the last 25 years, the rate of suicide in young teenagers and adults has increased dramatically. Teen suicide often is linked to depression. SIDS, Sadness, two-thirds of people suffering from depression do not seek the help they need... Often failing to identify symptoms, or attributing their behavior to lack of motivation, depression.

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Bank Nonperforming Loans Up 15 Percent in Nine Months

Industry's Loss Reserve Lowest Level in 14 Years

Nonperforming loans in the U.S. banking industry grew by 15 percent during the first nine months of 2000, a sharply increased rate from the 2.9 percent growth registered in all of 1999, according to Weiss Ratings, Inc., a leading bank rating agency. As a result, nonperforming loans accounted for 7.22 percent of the industry's capital and reserves at Sept. 30, the highest level in three years following a long-term decline, as illustrated below.

"This rise in bad loans through the third quarter is sharply contrasted with what had been occurring in the financial industry for years," says John Direnzo, managing director of Weiss Ratings. "For many years, banks have been operating under the assumption that nonperforming loans were not a problem and that we were past the worst of it. However, as we head into the fourth quarter, some banks may be facing new issues that will require additional loan loss reserves."

A major reason behind this recent rise in nonperforming loans is the downturn in the U.S. economy. "As economic activity slows and consumer spending decreases, the ability of consumers to repay their loans also decreases," Direnzo says. "This is particularly true in the mortgage market, where rates have been falling for some time and refinancing has been a popular activity. As rates fall, there are more and more opportunities for borrowers to refinance their loans at lower rates. This is making it harder for banks to determine the risk of their loans and to establish appropriate loan loss reserves."}

How to Find a Financial Advisor Online

There is a new Web site where financial advice is just a click away. "AdvisorWorld (www.advisorworld.com) has several choices on how to find an advisor. You can select from an extensive online directory or issue a "Request for Service," which allows you to receive detailed proposals from interested advisors.

Ask Questions

Once you've gone online and have a list of two or three financial advisors, give them a call and ask them about their qualifications, rates, and areas of specialization. Fees and rates for financial advice vary widely, so be sure to ask how you will be billed. For example, some advisors charge an hourly fee, while others will charge a flat rate based on commissions from security transactions. You've settled on an advisor, be sure to get your agreement in writing.

AdvisorWorld is a free, national, online directory or is sue a "Request for Service" to make your search easier by providing you with non-biased access to independent financial advisors. For more information on how to find an advisor, visit www.advisorworld.com or call (877) 263-0634.

Banking

MANNERINO

LAW OFFICE

BY JOE LYONS

AeroMexico Puts the "International" Into ONT

by Joe Lyons

It really is as rough as it sounds. You fly the "red eye" out of Ontario International at midnight, Saturday night. You get back from Guadalajara at 9:00 a.m. Sunday morning. In the few hours in between you can walk through one of the quietest (almost morgue-like) airports in the world at 3:00 a.m. You can watch the sun rise as you enjoy brunch at a very good hotel like the Fiesta Americana. You can walk through the cathedrals, museums and bazaars of one of Mexico's most historic cities and still have several hours left before your plane leaves.

So why have a flight that comes back before you can even stay the night? According to Mary Jane Othello of the city of Ontario, the Guadalajara stop is just a hub. The flight goes on to Mexico City and other flights can get you to Manzanillo, Acapulco or other points in the week. The idea is for business or pleasure, you can get there from here. It is also hoped that this initial run will attract other international flights—by Mexicans and others.

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Springboard was one of only four agencies nationwide granted special "fast track" approval during the accreditation review process because they achieved the highest possible grade on all the mandatory standards.

Wilkman is now preparing for the bankruptcy reform legislation. In January, the Congresswoman, George W. Gekas (R-Penn.), re-introduced bankruptcy reform to the U.S. House of Representatives with the Abuse Prevention and Consumer Protection Act of 2001. The Senate has not one vote on their version of the bill until Feb. 27.

The bill changes the rights of people who want to file bankruptcy. It requires, consumers to get credit counseling before they can file bankruptcy and to attend a personal financial management course before they can finish the procedure. Organizations like Springboard offer such credit counseling and education.

Versions of the reform act failed three years in a row under the Clinton administration, but Wilkman expects it to pass under the new Bush administration. If the bill passes, the reform act will put more people into Chapter 13 versus Chapter 7, she said. "It's a full employment bill for credit counseling agencies. We're grunting for up there." Before most people can file bankruptcy they will be required to meet with a debt counselor. They are hiring counselors to prepare for this.

Bankruptcy attorneys are concerned about the new legislation and how it will affect the way they do business, Wilkman added. Because customers traditional view debt management as an alternative to bankruptcy, attorneys are concerned they will lose business if the new legislation passes. They also fear that the debt counseling organizations will not be able to handle the demand for their services and thus delay the process. Wilkman wants to calm their fears.

She said that only one-third of the people who contact Springboard end up with a structured debt repayment program. One-third simply need to get control of their budgets and the other third are beyond help and are referred to seek legal assistance — a bankruptcy attorney.

She would like to build some sort of preferred provider network with bankruptcy attorneys. She sees the bankruptcy attorneys as a new class of customers and she must restructure their needs. "We want to be a resource to bankruptcy attorneys," she said.

Even without the passage of the impending legislation, Springboard’s phones are ringing off the hook and there is a steady flow of customers overwhelmed by debt, Wilkman said. In America, there is 1.5 billion cards issued to 158 million people, for an average of 10 cards per person, she said. Springboard set 3,000 appointments in January this year, an amount that is up 40 percent over last January. The agency also conducted 133 educational seminars in the past year. Springboard client is 37 years old, has 2.4 members in his household, and an average of 7.7 debit cards, Wilkman said.

In 2000 the total debt carried by their clients was $74 million for an average amount of $20,000 per person. In 1998, the average per client was $15,000. By the end of 2000, the total debt carried by Springboard clients was $1.2 million, but the average amount of debt in 2000 decreased to $16,300. "Most people are in debt but the average debt per person declined," Wilkman said, explaining that it was most due to declining interest rates.

She predicts that 10 to 15 percent increase in the number of bankruptcies this year and even more next year. Springboard currently offers "Employee Assistance Programs" to several local employers and would like to offer more of them. "We are anxious to come in and help their employees," she observed. "Finance problems are a big source of absenteeism and damaged productivity." Wilkman gets assistance from a bank to direct and train members of the community and meets with them several times a year.

The agency recently selected a new name to streamline its identity throughout California. Until late last year, Springboard was known throughout Southern California under several different names, including Credit Counselors of California in San Diego County and Money Management International in Los Angeles and Orange counties.

Wilkman, who lives in Riverside with her husband and daughter, earned a master of business administration in finance degree from California State University, San Bernardino, in 1984. She was awarded the prestigious Distinguished Alumnus of the Year award by the university in 1999.
Candlelighters Foundation

Supporting Children with Cancer—and Their Families

Setting the New American Plate on Tables

A second helping of fluffy mashed potatoes dripping with butter and macaroni and creamy cheese... does that sound like vegetables? What good is it going to do to you? Not as much as a second or even third helping of broccoli, carrots, beans, nuts, fruits, whole grains, and minerals and other natural disease-fighting agents.

"It's a way of looking at old versus new," said Lubanski, a registered dietitian and research dietitian at the Cancer Center. "The old plate would have steak, potatoes, and a vegetable. The new plate has two vegetables, a salad, and a small piece of meat." The new American Plate is based on recommendations from the American Institute of Cancer Research for—Food, Nutrition and the Prevention of Cancer: A Global Perspective. The report estimates that 30-40 percent of all cancers could be prevented through changing the way we eat and exercise.

The New American Plate isn't a diet. It is a way of making a few simple changes in what we eat that will pay off both in terms of weight management and overall health. Meat, fish, poultry, and low-fat dairy should cover one third or less of your plate.

Lorraine Lubanski, R.D., will present this new philosophy in healthy eating at 7 p.m. on March 6 at the Cancer Center, 1910 E. 19th St., Pomona, CA 91768. To: Register, call (909) 340-2166/241-2020.

By Armida Kersey

Candlelighters Childhood Cancer Foundation of the Inland Empire’s mission is to provide emotional, social, educational and financial assistance to families of children with cancer or those who have a family member with cancer. The services provided: transportation, wigs, clothing, etc.

There are approximately 300 chapters of Candlelighters across the United States, Canada and Europe. The local Loma Linda chapter received its 501(c)(3) non-profit status in September 1981 and has been an active support organization since that date.

Candlelighters works directly with the families to identify their need for support. Communication with another family experiencing the same situation can be very beneficial. Candlelighters’ monthly support meetings and family activities provide this support.

We currently have approximately 300 families for whom we provide these services. The families that we work with are from varied social-economic backgrounds. Cancer knows no race or economic status.

Candlelighters maintains a two-bedroom home for families to stay while their child receives treatment for cancer at Loma Linda Medical Center. The home was named in honor of Doug York, a 13-year-old son David was diagnosed with lymphoma in 1978. The need for housing was so great that in 1982 Candlelighters wrote the initial proposal to The McDonald Corporation to build a Ronald McDonald House (RMH) to Loma Linda. It was required by The McDonald Corporation to have a strong support organization spearheading this project. Candlelighters was proud to be that organization. The RMH opened its doors in September, 1982.

(Armida Kersey, executive director, shares her story.)

I became involved with Candlelighters in 1985 when my son David was diagnosed with Hodgkin Disease. He underwent chemotherapy and radiation therapy. He is now an adult and doing fine. I welcomed Candlelighters’ support and believed in their mission to help others. That was 17 years ago. I have been fortunate to meet some wonderful families who are experiencing this devastating disease. I strive to make this experience a little less difficult for the children and their families. I feel that with the services that Candlelighters offers, many families have enjoyed the parties and events. I am blessed to know these amazing children.

I am blessed to know these amazing children.

A little girl and a flower—The sight of hope shines on the beautiful face of Vanessa, whose family is one of many who have been assigned to the Candlelighters Childhood Cancer Foundation of the Inland Empire.

Candlelighters—A candle of hope for children with cancer and their families.
Metro Commerce Bank Financial Corporation Reports Increase

MCB Financial Corporation (AMEX: MCB), parent company of Metro Commerce Bank, reported net income for the quarter ended Dec. 31, 2000, of $2,333,000, a 32 percent increase from the $1,451,000 earned in the fourth quarter of 1999. Diluted earnings per share increased 39 percent to $0.39 for the fourth quarter of 2000, compared to $0.28 for the same quarter of 1999. The increase in net income for the quarter was attributable to the 18 percent increase in net interest income.

For the year ended Dec. 31, 2000, net income was $5,070,000, a 32 percent increase from the $3,833,000 earned during the year ended Dec. 31, 1999. Diluted earnings per share increased $0.15 to $1.45 for the year ended Dec. 31, 2000, compared to $1.29 for the same period of 1999.

Based on its earnings for the fourth quarter of 2000, the company's return on average equity was 20.19 percent, its return on average assets was 1.54 percent and its efficiency ratio was 57.66 percent. During the fourth quarter of 1999, the company's return on average equity was 17.30 percent, a return on average assets of 1.25 percent, and an efficiency ratio of 60.96 percent.

At Dec. 31, 2000, the company's total assets were $2,309.3 million, an increase of 6.7 percent or $131.0 million from Dec. 31, 1999. Total deposits grew to $1,884.8 million, an increase of 19.5 percent or $268.9 million from Dec. 31, 1999, while total loans increased to $1,676.6 million, an increase of 4.9 percent or $64.6 million from Dec. 31, 1999.

Asset quality remained strong. At Dec. 31, 2000, total non-performing loans were 0.02 percent of total loans. Total shareholders' equity was $351.5 million at Dec. 31, 2000, up 4.9 percent from $314.4 million at Dec. 31, 1999. The company's equity-to-asset ratio was 7.5 percent at Dec. 31, 2000, compared to 7.7 percent at Dec. 31, 1999. The company reacquired approximately 238,000 shares of its common stock at a total cost of approximately $2.6 million during the fourth quarter of 2000.

Metro Commerce Bank and its branch offices, along with its SBA and construction loan divisions, serve customers throughout the San Francisco Bay Area and Southern California with offices located in San Rafael, Petaluma, San Francisco, South San Francisco, the Bay Area, and Southern California. Shares of MCB Financial Corporation common stock are listed on the American Stock Exchange under the ticker symbol of MCB. Additional information on MCB Financial Corporation is available on the Internet at www.mcbf.com.

Business Bank of California Names Robert Harris VP of Small Business Lending

Alan J. Lane, president and chief executive officer of Business Bank of California, announced the appointment of Robert Harris as vice president of the bank's small business lending department.

Harris is a professional with more than 25 years as an industrial/commercial financial analyst. During this time, he has met with more than 2,500 businesses and has assisted many of them in acquiring funds to purchase buildings or support other business needs.

"He is known in the industry as a professional able to provide creative financial solutions to growing businesses," stated Lane. "His expansive background and strong professional reputation make him a good match for our Business Bank."

Prior to joining Business Bank of California, Harris served as vice president in the small business lending division at Heller Financial, First Union Bank, Mid-City Bank, Mercury Savings and US Bank. He has also served as regional vice president at Washington Mutual Bank.

Harris holds a bachelor's degree in economics from UCLA, a MBA in finance and a bachelor's degree in marketing from Woodbury University.

During his career, Harris has been an active public speaker and writer. His writing has been published by the Los Angeles Times, LA Business Journal and the Daily News. As a recognized expert in the area of meeting customer needs with SBA loans products, he is frequently invited to speak at real estate offices, accounting offices and other financial institutions.

Business Bancorp Announces Record Earnings and Growth

Business Bancorp (NASDAQ: BZBC), parent company of Business Bank of California (www.businessbank.com), today reported net income of $2.3 million or $1.31 per diluted share for the year ended Dec. 31, 2000, compared to $1.9 million or $0.97 per share, for the twelve months ended Dec. 31, 1999. Cash earnings of $2.5 million, which exclude the after-tax impact of nonrecurring charges, was $2.4 million or $1.32 per diluted share, compared to $2.17 per diluted share for the year ended Dec. 31, 2000, compared to $1.07 per diluted share for the twelve months ended Dec. 31, 1999.

For the fourth quarter ended Dec. 31, 2000, Business Bancorp reported net earnings of $162 thousand or $0.30 per diluted common share, compared to net income of $57 thousand or $0.12 per diluted share for the fourth quarter ended Dec. 31, 2000, $717 thousand, or $0.56 per diluted share for the fourth quarter 2000 compared to $0.30 per diluted share for fourth quarter 1999.

The year 2000 was another record year for Business Bank of California," stated Alan J. Lane, president and chief executive officer of the bank and its parent company, Business Bancorp. "Earnings increased 61.7 percent over the year, and was 18.7 percent when calculated in a compounded annual growth rate. We reported our third consecutive year of record earnings, and have grown to over $380 million in assets and approximately $330 million in loans," Lane added. "When you combine our internal growth, our de novo branch expansion success and our strategic acquisitions, we believe we have the formula for the continued development of one of the most dynamic financial institutions in Southern California."

The bank completed the successful acquisition of Valley Merchant Bank, N.A. in the city of Hemet during the third quarter of 2000 and celebrated the first anniversary of its 1999 de novo branch located in the city of Ontario.

Financial Highlights

Net interest income was $4.3 million for the quarter ended Dec. 31, 2000, compared to $3.3 million for the same quarter last year. An increase of 36.1 percent in non-interest income to $275.5 million, as compared to Dec. 31, 1999, contributed to the growth in net interest income.

Total assets increased 38.2 percent to $1,311.8 million, compared to total footings of $225.1 million one year ear-
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BSE take up to five years to appear

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Pomona . CA 91768

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Mad Cow disease crossed the

Atlantic and landed on Americ­

shores.

On Jan. 29 of this year, a mas­

sive recall of a popular German­

made candy called "Mamba" was

Announced in New York. The

recall was sparked by a Polish

recall of the candy after it discov­

ered a piece ingredient was beef­

based gelatin produced in Germany which had reported its

first cases of BSE earlier the same day , Jan. 29, the

U.S. Department of Agriculture (USDA) quarantined 1,221 cattle in

Texas over concerns they had been exposed to Mad Cow disease.

The cattle, it seems, had eaten feed

made with meat and bone meal produced by a Texas-based Purina

Mills feed plant. Those cows were later declared BSE-free, but Purina

bought them all up, agreeing not to use them for human food.

The USDA and the Food and Drug Administration (FDA) take

BSE and CJD extremely seriously and since 1997, there has been a

total ban in this country of meat and bone meal-enhanced feed from cows being sold for con­

sumption by other cows. "We've got a lot of confidence in what the government's doing," one Inland Empire livestock auctioner told the Inland Empire Business

Journal, on condition his name be withheld.

California, according to the California Cattlemen's Asso­
ciation, ranks fifth in the country in the total number of cattle, with more than 5,000,000 head. It's a major role in the United

States, which directly employs more than 36,000 people and has an eco­
nomic multiplier of six-to-one; generating $6 in additional busi­

ness for every $1 spent by the beef industry itself.

The Inland Empire plays a major role in the industry with auctions, livestocks yards and livestock markets scattered throughout Ontario, Chino Hills and especially, Chino. "With the current USDA oversight we've got going," says a spokesperson for another Inland Empire livestock market, "there just really isn't a problem that Mad Cow is going to show up in the

U.S., let alone here in the Inland Empire.

"All the businesses linked to this problem," he says "are taking steps to make sure the food supply is safe. They and the government set those standards; we live by them every day, and the USDA inspectors make sure we do.

The challenge, however, is making sure the rules are enforced. The FDA says rules banning feed­

ing of ruminant meat and bone meal to cattle have been floated on many different scales in the U.S. The USDA concords that loopholes do exist when a company as large as Purina Mills can ship 22 tons of feed that should have never been made in the first place.

All these concerns prompted a meeting in late January when the livestock industry, feed producers and federal regulators met to try and set a "zero-tolerance" policy to get producers to comply with the rules. The participants emerged at the end of the day stating BSE prevention remains a top priority, there is no system to panic, that recent events are a good:

But just the hint of it can send

people into near panic and in

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ciation, ranks fifth in the country in the total number of cattle, with more than 5,000,000 head. It's a major role in the United

States, which directly employs more than 36,000 people and has an eco­
nomic multiplier of six-to-one; generating $6 in additional busi­

ness for every $1 spent by the beef industry itself.

The Inland Empire plays a major role in the industry with auctions, livestocks yards and livestock markets scattered throughout Ontario, Chino Hills and especially, Chino. "With the current USDA oversight we've got going," says a spokesperson for another Inland Empire livestock market, "there just really isn't a problem that Mad Cow is going to show up in the

U.S., let alone here in the Inland Empire.

"All the businesses linked to this problem," he says "are taking steps to make sure the food supply is safe. They and the government set those standards; we live by them every day, and the USDA inspectors make sure we do.

The challenge, however, is making sure the rules are enforced. The FDA says rules banning feed­

ing of ruminant meat and bone meal to cattle have been floated on many different scales in the U.S. The USDA concords that loopholes do exist when a company as large as Purina Mills can ship 22 tons of feed that should have never been made in the first place.

All these concerns prompted a meeting in late January when the livestock industry, feed producers and federal regulators met to try and set a "zero-tolerance" policy to get producers to comply with the rules. The participants emerged at the end of the day stating BSE prevention remains a top priority, there is no system to panic, that recent events are a good:

But just the hint of it can send

people into near panic and in

January of this year the panic over

Mad Cow disease crossed the

Atlantic and landed on America­

shores.

On Jan. 29 of this year, a mas­

sive recall of a popular German­

made candy called "Mamba" was

Announced in New York. The

recall was sparked by a Polish

recall of the candy after it discov­

ered a piece ingredient was beef­

based gelatin produced in Germany which had reported its

first cases of BSE earlier the same day , Jan. 29, the

U.S. Department of Agriculture (USDA) quarantined 1,221 cattle in

Texas over concerns they had been exposed to Mad Cow disease.

The cattle, it seems, had eaten feed

made with meat and bone meal produced by a Texas-based Purina

Mills feed plant. Those cows were later declared BSE-free, but Purina

bought them all up, agreeing not to use them for human food.

The USDA and the Food and Drug Administration (FDA) take

BSE and CJD extremely seriously and since 1997, there has been a

total ban in this country of meat and bone meal-enhanced feed from cows being sold for con­

sumption by other cows. "We've got a lot of confidence in what the government's doing," one Inland Empire livestock auctioner told the Inland Empire Business

Journal, on condition his name be withheld.

California, according to the California Cattlemen's Asso­
ciation, ranks fifth in the country in the total number of cattle, with more than 5,000,000 head. It's a major role in the United

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Mellon 1st Business Bank Brings Tradition of Excellent Service to the I. E.

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

"Mellon 1st Business Bank is committed to delivering the highest level of service and expertise to its clients in the Inland Empire," said Klaus Schilling, president and chief operating officer. "Through our rich product resources and a 20 year tradition of providing excellent customer service, we are confident that the Inland Empire won't be disappointed."

In a recent customer satisfaction survey conducted by Greenwich Associates, Mellon 1st Business Bank ranked 13th percent points higher in performance in every category surveyed—compared to its peer group. These results stand testament to the bank's commitment to "Service Beyond Expectation."

Mellon 1st Business Bank is a wholly-owned subsidiary of Mellon Financial Corporation and a part of Mellon West, a division of Mellon. Based in Los Angeles, Mellon West provides financial products and services to individuals and businesses in 13 western states. It consists of 30 business lines employing more than 3,700 people in 45 offices throughout the region.

You can reach Larry Echelmeyer, the chief operating officer of the bank's Southern California branch, at (858) 783-1214 or by using our website at: http://www.mfbb.com.
City National Bank Launches Real-Time, Business Online Cash Management

City National Bank (NYSE: CYN), California’s premier private and business bank, has unveiled its newest Internet product, Online City Cash Management—one of the most comprehensive and sophisticated online business solutions in the financial services industry to date, according to Jan Clloyd, executive vice president and head of City National’s banking services division.

"We took eight cash management products our clients use the most and bundled them together into one cohesive product that is responsive, convenient, highly functional and uses a minimum of banking jargon," Clloyd stated. "Plus, our system offers three innovative features not found in other online cash management systems." These innovations are: 1) A Balance alert feature, which automatically emails or pages the client if a particular account balance moves above or below pre-selected amounts; 2) online check imaging, which lets clients view the front and back of their checks online; and 3) on-demand account statements, which let clients view a "snapshot" of their current statement activity.

"Online Cash Management represents a radical change to the relationship between banks and their business customers," said Nadine Russell, senior vice president and head of City National’s cash management department. "With traditional cash management systems, clients must wait for banks to send them account statements to reconcile their accounts.

"With our product, however, business clients can generate online account statements at any time, enabling them to reconcile accounts whenever they wish. Clients can also use City National’s online cash management to: expedite deposits, manage payments, consolidate funds, and access and monitor their company’s cash resources with increased efficiencies.

Online Cash Management incorporates real-time, Internet reporting of current cash balances to allow reporting, account-to-account transfers, stop payments, reporting and many other cash flow control measures.

City National and Digital Insight (Nasdaq: DGNN), a leading financial enabler of online services to the financial services industry, jointly developed the online cash management product. "We asked our clients what online functionality they wanted and used that input to design enhancements to our existing cash management product line," said Russell. "Following extensive product development and a successful beta test, we are now rolling out the system."

Flexibility is a key component of City National’s Online Cash Management. For instance, business customers can develop custom "start" pages for their online cash management accounts to display the range of real-time balances or other reports they need most.

The City National platform will allow additional services to be added seamlessly. City National anticipates a sizeable demand for Online Cash Management, both from existing and prospective clients. "Even before our testing period, we’ve had strong interest in this product from our clients," Russell said. Recent research predicts that up to 80 percent of small businesses in the United States will be using this service by 2002. A demonstration is available by visiting www.cnb.com and clicking on the "eBank" button.

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Independent Banks

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Address</th>
<th>Total Assets (Millions)</th>
<th># Loans</th>
<th># Accounts</th>
<th># Lines of Credit</th>
<th>Core Capital Area of 4 of Assets</th>
<th>N.P. Lien on Deposits and Loans, Core Area of 4 of Assets</th>
<th>Core Capital Area of 4 of Assets</th>
<th>Loans and Administrative Expenses</th>
<th>Income Before Extraordinary Items</th>
<th>Net Profits</th>
<th>Top Local Executive</th>
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</thead>
<tbody>
<tr>
<td>PFF Bank &amp; Trust</td>
<td>108 S. Arroyo Pkwy</td>
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<td>10</td>
<td>1</td>
<td>8</td>
<td>10.5</td>
<td>9.5</td>
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<td>Larry M. Stuebert (President/CEO)</td>
</tr>
<tr>
<td>Commercial Bank</td>
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<td>2,109</td>
<td>12</td>
<td>1</td>
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<td>9.5</td>
<td>10.5</td>
<td>9.5</td>
<td>Craig Blumberg (President/CEO)</td>
</tr>
<tr>
<td>Desert Commercial Bank</td>
<td>2320 Northridge Rd</td>
<td>1,724</td>
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<td>1</td>
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<td>Ronald L. Wilson (President/CEO)</td>
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<tr>
<td>Desert Credit Union</td>
<td>2230 Northridge Rd</td>
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<td>10.5</td>
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<td>James B. Joyce (President/CEO)</td>
</tr>
</tbody>
</table>

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City National Bank

March 2001

Inland Empire Restaurant Review

A Welcome Addition to the Inland Empire

Could it be that the bar is raising the restaurant quality in the Inland Empire? We have long been considered the fast-food capital of the world. Now restaurants such as Little Red Riding Hood, I found these garlic mashed potatoes to be "just right."

The entrees are listed on the menu as Classics. The duck confit is not done in the true traditional style which should have taken a day. Instead the duck was slow-roasted for two hours in a 245 degree oven.

I am not a fan of lamb, but the lamb shanks here are very much like pot roast. What I do like is chicken cordon bleu. It is flavorful and tender and comes sliced instead of whole.

Not too bad then that. Our vegetarian guest was treated to a Mediterranean Grill which turned out to be a very wide plate of eggplant, zucchini, peppers, onions, carrots and tomatoes, very nicely done.

Desserts were light and tasty. French Mine came with a fancy name, but it was a very good apple pie.

Owner Leo Couloirdes and Executive Chef Miguel Mercado have collaborated on a wonderful facility. It is true that it is housed in the same location that Rell’s was. That means that you sit on that little strip of Foothill Boulevard that is not LaVeme and not Claremont but, unfortunately, Pomona. Pomona is not a bad city, but of the three, it is the last place you would expect such fine dining.

Overlook the location. Enjoy the dinner.

Brasserie Astuce (6 Tour du Vine Shop) 550 Foothill Blvd, Pomona CA (909) 621-4954

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Ad Copy:

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Address: __ ________________________________________ ___

Credit Card #: ____________________________________________ Exp. Date: ____________________________

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INLAND EMPIRE BUSINESS JOURNAL • PAGE 31
Researchers have shown that the first time a human in rehabilitation therapy may help a stroke survivor's brain rewires itself, leading to regained use of a previously unused limb, as stated in Stroke: Journal of the American Heart Association.

"This first time was it's first time it's been shown for humans," says one of the study's authors, John de laquil, a professor of Computer Science at University of Alabama at Birmingham.

It was believed that once brain cells died after a stroke, it was believed that the brain was "plastic" and could be changed. However, recent research has shown that the brain is much more "plastic" than previously thought, and that the brain's ability to rewires itself to perform tasks that it was incapable of doing because of a severe injury.

This finding offers hope to researchers who believe that it may be possible to stimulate or manipulate brain areas to take over the lost functions, a process known as cortical reorganization.

Candlelighters... continued from page 23

eural years, the foundation has hosted four annual Candlelighters events, which are back to back at the close of each year. These events are back to back at the close of each year.

* Family summer picnic: The "Pumpkin Patch Party," which includes dinner, a pumpkin for the families, and activities for the children.

* Easter Egg Hunt for the children.

Candlelighters is governed by a nine-member board of directors and has one full-time employee. All programs are provided by a strong volunteer base, which includes hundreds of hours provided by the National Charity League. Candlelighters relies on the
cost from individuals, community organizations, and businesses to provide services on a per client only, and $125 per-day tickets for admission to the 23rd Candlelighter's silent auction and general admission concert will also be available. Please call (909) 538-6419 for ticket information.

Pharaoh's Lost Kingdom, one of the most popular of the five events, is held on May 5, 2001. The network's annual fundraising event, which is attended by hundreds of guests worldwide, has raised over $1 million for the Candlelighters cause.

Candlelighters will be holding its first annual fund-raising concert on May 5, 2001, to benefit Candlelighters. The event will take place at the Convention Center in downtown Chicago. Tickets for the event will be on sale soon.

Candlelighters is a 501(c)3 non-profit organization and is accredited by the Better Business Bureau. The organization is also a member of the National Charity League.

More information about Candlelighters can be found at the national Candlelighters website at www.candlelighters.org.

Health Brain, Heal Thyself

Researchers used a procedure called focal magnetic stimulation to map the activity of the cerebral cortex, the thin layer of gray matter covering the surface of each hemisphere of the brain. The cerebral cortex is involved in higher mental functions, and in the production of general movement and behavior.

In particular, Taub and his colleagues focused on the side of the brain that is affected by a stroke, comparing the activity of the healthy side of the brain with the affected side. They examined 13 stroke survivors — 10 men, three women — before and after a 5-minute focal transcranial magnetic stimulation therapy. "The bottom line is that our rehabilitative training is not only improving the size of the active area capable of generating movement in the damaged hemisphere, but it is also increasing the number of neurons that are involved in the production of movement after stroke," Taub said.

Before treatment, the area of the cerebral cortex controlling movement of the hand muscle was considered smaller on the damaged side of the brain than on the non-damaged side. The treatment, called focal transcranial magnetic stimulation, involves restraining the arm less affected by the stroke for 90 minutes of waking hours for two or three weeks. On the weeks during the period, the area of the hand muscle area is increased over seven hours, with one hour of rest. The effectiveness of this therapy, according to Taub, results from the fact that it requires the continued use of the affected extremity for a period of several consecutive weeks.

One day before treatment, the patients scored an average of 2.2 on a test that tracked arm use in 20 common and important activities of daily living, while on the third day after treatment, a score of two individuals increased to 3.5. "As much use as possible before stroke; and 4—three fourths as much use as before stroke. The day after treatment, there was 37.5 percent more activity in the damaged part of the brain than in the healthy part of the brain. This represented a near doubling of the active area of the brain on the affected side," Taub said.

According to Taub, the reorganization of areas either increases the excitability of neurons already involved in the development of affected hand function or increases the amount of excitable tissue in the damaged hemisphere, or both.

Co-authors are Joanne Liepelt, M.D.; Horace Blinder, Ph.D.; Wolfgang H. Ritter, Ph.D.; and Cornelius Weiller, M.D.

For decades it was believed that once brain cells died after a stroke, it was believed that the brain was "plastic" and could be changed. However, recent research has shown that the brain is much more "plastic" than previously thought, and that the brain's ability to rewires itself to perform tasks that it was incapable of doing because of a severe injury.

We want to talk about what is working and what isn't. And, just to be sure we deliver great service to each and every customer, we conduct mystery shops. The best part is, it's working. A few weeks ago, we pulled a mystery shopper from our very best customers confirm that we provide excellent customer service. But you probably know that. If you didn't, call us at 800-328-8823 or email us at secret@realworld.com to see how really easy banking can be.

Candace Hunter West is the president of Inland Empire National Bank. She can be reached at the above phone number, extension 115.

Chair Named Associate Dean of Arts and Letters

Lori Miles has been named acting director of the College of Arts and Letters. She will continue to provide current and future students with access to arts offerings. Lori Miles will continue to provide current and future students with access to arts offerings.

For more information, contact Lori Miles at 909/4819147 or lori.miles@home.com.

Executive Notes

Sherrill Gomez has joined the Ontario Convention and Visitors Bureau as former executive director of the Riverside Downtown Partnership. She was responsible for promoting leisure, business and convention travel to local, statewide and national media, as well as individual public relations. Sherrill Gomez was previously vice president of loading and sales of the Riverside County Credit Union (RCCU). She will continue to provide current and future students with access to arts offerings.

Regarding Customer Service...

continued from page 25

economic value of the book through enhanced personalized service, and to benefit our customers through exceptional personal attention. At INSTEAD, we do not provide lip service. These key commitments are backed up by our staff development seminars, monthly "how goes it" sessions, mystery shops, a customer satisfaction survey, and our commitment to complete customer satisfaction. We want to continue to provide our staff with opportunities to provide the very best customer service.

Former Music Chair Named Director of the College of Arts and Letters

S. R. Blackman Settles as Director of the College of Arts and Letters, which is responsible for the Liberal Studies Program, the most popular major on campus.

"I'm looking forward to being part of the leadership team with Dr. Yusaka," said S. R. Blackman.

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Americans talk about race and racism in "Black and white context" because history compels them, says Ward McAfee, the Cal State, San Bernardino professor who finished the manuscript on race relations for the late Don E. Fehrenbacher, a Pulitzer Prize-winning author and Stanford University professor.

The book, "The Slaveholding Republic," was published this past December and has the possibility of receiving a Pulitzer Prize as well, says McAfee. But his fascination with the subject was not the only reason Fehrenbacher worked on the project. Fehrenbacher, who died three years ago, was also his mentor.

"The country's past was shaped, in large part, by slavery, and racism was forced by a legally practiced segregation according to Fehrenbacher and McAfee in the book, which chronicles the thick tangled wrap around race relations and racial politics routinely described between blacks and whites. That narrow context of relations between blacks and whites bothers a lot of Americans, because so many other groups have suffered discrimination in the United States.

The book also takes to task the almost "naive" approach to American history over the last 150 years. "It has become fashionable within the history profession, both to denounce political history and to diminish the founding fathers and Abraham Lincoln as racist white men," explains McAfee. "Clearly, the tendency to hero worship that was present in the 'old history' was in need of correction. But often the 'new history' has gone to equal extremes in designating past heroes.

Thirty years ago, McAfee's own academic hero had left the young student's thesis red with edits, and the irony that McAfee would complete his longtime mentor's work in the end. He admits, "I recall dismissing every sentence even of my own dissertation," says McAfee, who finished his Ph.D. at Stanford in 1965, and began his career working in San Bernardino at that same year. "My ego was crushed at the time, but I used the information contained in that criticism to clean up the remainder of the work, which eventually became my first book."

When Fehrenbacher died, McAfee told a colleague he was unsure if anything he wrote now would mean much, because writing to impress his cherished mentor has been his inspiration to publish. He had no idea then that Fehrenbacher's widow would ask him to finish the uncompleted manuscript. McAfee wrote about one-fifth of the book, as well as doing extensive research.

For more information contact Cal State's Office of Public Affairs at (909) 880-5007.
In the Interest of Women

Maverick Judge Becky Dugan Oversees Innovative Court

by Jane Casey

Becky Dugan was just 43 when she launched her long-shot bid for a Riverside County Superior Court judgeship. Her reputation, as a last-year appointee of the D.A.'s office, was the quintessential card-carrying liberal, female, and conservative Republican. A shoo-in: Dugan, Jewish, female, moderate, moderate, moderate, didn't stand a chance.

Dugan's background, hard—seven days a week from July until the November 8th election—she made "small business in the brains" of the reeling economy. Over her lifetime, she had fought too many battles for the disempowered and downtrodden to stay in the underdog status.

Her mother, Elaine, temporarily relocated from Arizona to run her daughter's campaign, pushing Dugan to speak at Toastmasters, the Rotary and chambers of commerce meetings throughout the county. Dugan preached to business owners, tribal chiefs and anyone else who cared to listen that a diverse nation needed to find a way to taxpay money in the long run, because a young defendant would have to face his or her opponent if he faced a judge he believed the criminal courts should serve a strictly limited purpose.

She also was divorced and a single mother with two young sons of her own.

To defer a practice and even- system-wide interagency working to help people correct their behavior.

"We can keep people out of jail, not as a punishment, but to prevent them from being a menace to society, everyone wins."
Inland Empire Business Journal

Page 38

March 2001

Inland Empire Malls

Nine in Focus

OCTA

The grid includes 11 Focus mall properties.

Name Total Sq. Units Total Endcap Space Available
1. The Galena Center 280,000 N/A
2. The Galena Center 280,000 N/A
3. The Galena Center 280,000 N/A
4. The Galena Center 280,000 N/A
5. The Galena Center 280,000 N/A
6. The Galena Center 280,000 N/A
7. The Galena Center 280,000 N/A
8. The Galena Center 280,000 N/A
9. The Galena Center 280,000 N/A

The Grid Report

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9. The Galena Center 280,000 N/A

Ned Cooney...

continued from page 44

On his own time, Cooney enjoys camping, biking, playing golf and sharing his life with two cats and "a wonderful partner." Cooney adds, "She is also passionate about being involved in the nonprofit sector." On his night stand, you might find an edition or two of "The Nonprofit Times," Peter Drucker's latest, and one or more sci-fi novels by Harry Turtledove. "Dependence upon the generosity of the public and private institutions and individuals is critical. I have every reason to expect that the service will continue to improve. Be there and support the service. I don't expect that they will be there and support the service. I don't expect that they will

NAME ADDRESS TITLE
William J. Cooney william@busjournal.com Publisher & Publisher
Ingrid Anthony ingrid@busjournal.com Managing Editor
Editor info@busjournal.com Editor
or visit our Web site at: www.busjournal.com

Ned Cooney...

continued from page 44

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NAME ADDRESS TITLE
William J. Cooney william@busjournal.com Publisher & Publisher
Ingrid Anthony ingrid@busjournal.com Managing Editor
Editor info@busjournal.com Editor
or visit our Web site at: www.busjournal.com

Inland Empire Business Journal

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Desert Sports

The Palm Desert Chamber of Commerce has won first place among regional competitors for its Web site. The site, developed by the Western Association of Chamber Executives (WACE) made the decision at its Fall Conference, after judging sites from 11 Western states, including California, Arizona, Nevada, New Mexico, Oregon, Utah, Washington, and Hawaii.

Anthony spoke about the specifics and benefits of the Chamber's Web site in a City Expo 2001 at the Ontario Convention Center on May 11. The chamber is planning to celebrate National Tourism Week, which this year will be May 13-19, and is already expected to attract thousands of working women, with its three board members, including Erin Brockovich, many workshops and information exhibits. The Web site of the Expo Conference will be held in Rodondo Beach in May, which will bring together women executive from 200 networks across the country, Motter announced.

With the flurry of sales and marketing, Bel Villaggio will be open by the end of June. Construction is expected to be complete in the fall of 2001, with completion set for year- end. The company is linked to the project, with Colliers International as the construction contractor.

Villaggio...continued from page 30

to small through and larger at Bel Villaggio Architectural design was provided by Site Design Technologies, Inc. of Corona, Calif.

Bel Villaggio offers the ideal combination of Western European village atmosphere, free way accessibility, prominent visit and sales offices and a choice of the fastest-growing areas in Southern California.

The co-leaders Allison and Vic Gusepehl in the Carlsbad office of Colliers International are exclusive marketing agents for Bel Villaggio.

Bel Villaggio is being developed by Schultz & Associates, LLC of Reno, Nevada. Construction is planned for 2001, with completion set for year-end. Construction Company was selected to build the project and construction contract.

Desert Sports

The Palm Desert Chamber of Commerce has won first place among regional competitors for its Web site. The site, developed by the Western Association of Chamber Executives (WACE) made the decision at its Fall Conference, after judging sites from 11 Western states, including California, Arizona, Nevada, New Mexico, Oregon, Utah, Washington, and Hawaii.

Anthony spoke about the specifics and benefits of the Chamber's Web site in a City Expo 2001 at the Ontario Convention Center on May 11. The chamber is planning to celebrate National Tourism Week, which this year will be May 13-19, and is already expected to attract thousands of working women, with its three board members, including Erin Brockovich, many workshops and information exhibits. The Web site of the Expo Conference will be held in Rodondo Beach in May, which will bring together women executive from 200 networks across the country, Motter announced.

With the flurry of sales and marketing, Bel Villaggio will be open by the end of June. Construction is expected to be complete in the fall of 2001, with completion set for year- end. The company is linked to the project, with Colliers International as the construction contractor.

Villaggio...continued from page 30

to small through and larger at Bel Villaggio Architectural design was provided by Site Design Technologies, Inc. of Corona, Calif.

Bel Villaggio offers the ideal combination of Western European village atmosphere, free way accessibility, prominent visit and sales offices and a choice of the fastest-growing areas in Southern California.

The co-leaders Allison and Vic Gusepehl in the Carlsbad office of Colliers International are exclusive marketing agents for Bel Villaggio.

Bel Villaggio is being developed by Schultz & Associates, LLC of Reno, Nevada. Construction is planned for 2001, with completion set for year-end. Construction Company was selected to build the project and construction contract.

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The Great Wall of China was begun in the third century B.C. as defined China's northern border.

In manageable groups of a dozen or so, members visited Tsimshian smokehouse and indigenous villages, building and experiencing parts of the Great Wall of China.

The cities visited by the delegation were not "Third World," Driftmier remarked, "but they were comparatively new and old — it's a changing country." In this capacity as a representative of the Department of Commerce, Driftmier was welcomed as a speaker on joint ventures, following official protocols at formal events during the trip.

Noting that China is home to approximately one billion people, historically synonymous with living, culture and marketability. The World Trade Organization is supposed to monitor this situation, he added. "The government owns the land in China — citizens own the houses — but have no title to the land."

"I'm glad I went because I built credits and got to know folks," Driftmier continued. "Languages, customs and distance must all be taken in consideration for people to do business there in spite of government controls. Commerce must always be the word."

Even so, the delegation was enlightened and encouraged by this experience: "a trip of a lifetime!"

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**EXECUTIVE TIME OUT**

**SUN DIEGO — A Shimmering Cultural Gem**

Inland Empire Business Journal | Page 43

**by Camille Bounds, travel editor**

Think of San Diego and immediately beaches, sun and the Coronado Hotel come to mind. This all does exist, but San Diego makes it a destination charming with rich historical information and modern marvels that have created the magnificent city it is today.

The first California missions

The Diegueno Indians lived in what is now the San Diego area before the white man first arrived. San Diego Bay was named in 1542 when Juan Rodriguez Cabrillo, a Portuguese explorer in the service of Spain, sailed his ships into what he felt was a closed and friendly harbor, and named it San Diego.

Sixty years later on November 12, Father Junipero Serra arrived at present-day San Diego and established the first of the Franciscan missions.

Serra was sent by King Carlos III of Spain to convert the area to Christianity and to protect the area from the English and Spanish soldiers who were not much more than a troublesome band of pirates. Serra and his band of priests set up the first presidio (military post) on this site.

Serra's first mission no longer stands where it originally was built, having been moved in 1774 from the site above "Old Town" to its present home in Mission San Diego De Alcala. Although Serra has departed, the mission is still the first of its kind in California.

The second mission, founded by Serra, was the New Mission San Diego De Alcala. Unlike Serra's San Diego, this mission had not been destroyed by the Spanish and therefore still stands as a testament to Serra's work.

San Diego is a city of missions, each one with its own unique characteristics. The missions were founded to protect the area from the English and Spanish soldiers who were not much more than a troublesome band of pirates.

San Diego's most famous mission is Mission San Diego De Alcala, founded by Serra in 1769. This mission serves as a reminder of the missions that once stood in San Diego and the importance they played in the city's history.

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**Swim with sharks-up close and personal**

How about swimming with sharks? San Diego Shark Diving Expeditions offers one and-three day trips to nearby Santa Cruz Island, with dives into kelp forests.

Swimmers are protected by submerged safety cages that "are close and personal" view of these magnificent creatures. Tour leaders wear steel chain-mail suits over their scuba gear and lure the sharks to the cages for your viewing (not for the faint of heart).

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**How about a ballooning adventure?**

San Diego is ideal for a hot air ballooning adventure, featuring great weather, good consistent winds, and vast open areas with great views. There are an abundance of reputable ballooning companies that offer wonderful rides. Balloons can accommodate from 2 to 12 passengers, usually include a champagne brunch and you can usually set your own time limit with the operator. For reservations and information, you can call Skydive balloon Company (800) 660-6899 or California Dreamin' (800) 573-3539.

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**18 miles (approximately four hours of downhill cruising)**

Mountain bikes, helmets, goggles and gloves are provided, as is lunch, somewhere on the way down, and a tablet and photo is awarded to those who complete the adventure. An article about the history of the area is offered during rest breaks. You get a great for your back with this attraction.

To go and stay

For hotel and travel information for San Diego, call (619) 238-3121, the San Diego Convention & Visitors Bureau—better still, see your travel counselor.

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**Camille Bounds is the travel editor for San Diego Publications, Inland Empire Business Journal, and the San Gabriel Business Press.**
The Wine Spectator Web site offers a breaking news story each day, and within six months had welcomed more than one million visitors from wine lovers all around the world.

Wine Spectator On-Line (http://www.winespectator.com) offers a wide range of current information, reference data and interactive opportunities for interaction with other friends of wine. While most of the site is freely accessible to surfers (including more than 15,000 wine reviews and ratings), more dedicated aficionados can register for free User Accounts or even subscribe, for $29.95 per year or $90 for a three-month trial, in order to obtain the complete Wine Spectator tasting notes database, which contains information on more than 55,000 wines.

The site’s resources fall into three basic categories: new information and current search, interactive reference data, and interactive environments.

Wine Spectator magazine has always focused on news of interest to wine lovers, and the Web site offers a breaking news story each day. Other daily features include a review of a recently released wine, and a question from a reader answered by one of the magazine’s editors.

The archives of reference data make the vast resources of Wine Spectator magazine (now 21 years old) accessible at the click of a mouse. Visitors to the site may seek out ratings for specific wines or specific groups of wines; find restaurants that have won Wine Spectator awards for their wine lists; or locate a wine retailer in search of a specific item. Within six months had welcomed more than one million visitors from wine lovers all around the world.

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The Bard's Masterpieces Grace Southern California Theatre


In the 19th century, J. D. Rockefeller and his law firm, created the modern American corporation based on the belief that a corporate entity should be treated as an individual, not an asset. At the same time, new operatic forms and performers created modern corporate employee relations, based on the assumption that all the boundaries of the individual should be treated as assets, not personal possessions.

The importance of a company's book is to remind every one that no business can redact to changing conditions unless individual people are prepared to change. A company that has always been a constant factor in business, has never been so rapid, cumulative, or widespread.

Fifteen years ago, the Internet was a rudimentary data sharing system between universities and the Defense Department that funded such efforts. Today, Internet concerns are being made public for consensus on its role as a new megamarket. The Los Angeles Opera brings together three brothers of the first countess of the United States for this unprecedented production: David Daniels, Bejun Mehta and David Price. Renowned, opera composer and collaborator of rare understanding and passion. Many of his finest roles, however, are sung by one of the rarest and arguably most beautiful of operatic voices: the counter-tenor, whose soaring high notes characterize some of Handel's most glorious arias.

The Los Angeles Opera takes up together the three brothers of the Los Angeles Opera for Giulio Cesare's ambitious opera of the Royal Fireworks, comes to Los Angeles Opera's "A Streetcar Named Desire," makes his Los Angeles Opera debut as the seductive Cleopatra. Join Julius Caesar on his wonderful adventure in ancient Egypt — where he meets Cleopatra and her seriously sexy2

Los Angeles Opera's "production of Giulio Cesare/Julius Caesar" is a South Pacific gem of the West Coast. Handel's opera is an epic historical drama set in the days of the Roman Empire. Handel may be best known today for his operas and oratorios, but he was also the world's finest counter-tenors for over 30 years and is also an accomplished stage and TV actor, as well as an internationally-known magician and mentalist. Check out his entertainment Website at www.StaillerTV.com.


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A L Shappee
Riverside, CA
Feeney
91709-2618,
4195 D, Riverside, CA
Accident
1819, Bryon Buescher
Palm Desert, CA
Richard Kirkpatrick
CA 92264-1333,
20220 &
Inland Empire Business Journal
92401-
CA
Theo D. R. Y. S. A. A.
Riverside, CA
Hannawi
CA 92324-3451, Rani
Adolphy, 10597
Hill Drs Dr Moor, Corona Valley, 92875-4123, Adolphy Apartments
Adams Termite & Pest
Control, 1633 Anderson Pl, Corona Valley, 92875-4071, Adams Douglas Mill
Adler Meubel USA, 1330 Morte Vida Ave, Upland, 91786-6330, William Adler
Adorable Amanda, 43591 Eucalyptus Rd, Arleta, 91331, Adrian Guadron
Ah Penny Shurt, 2256 N Church Dr, Perris, 92570-3927, Moses Bell Jr
Alliance Dance Studio &
Boulevard, 1571 E., Moreno Dr., Murrieta, 92563-4994, Ashley
Allsys Muirfield
1551 E Convention Center Way, #116, Murrieta, 92563-5491, Ashley
America Flats
3491 Mission Dr., Lake Elsinore, 92532-6819, Mario & Jean
National Confectionary
Brands, LLC, 5051 Edison Ave., Corona, 92879-3622, Joseph Zarlino
Bob "Bo" Duhon, aka "Bo"
Duhon, dba "Duhon's
"Cafe & Bar," 204 La 
Tuna Ave., Glendale, 91206-4291, Joseph Zarlino
Charles Edward Downey,
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Information is subject to change without notice and some operations may change. Please call the Westworld Information desk prior to February 5th, 1404 W. Main St., Suite 200, Thousand Oaks, CA 91360, 916-887-9900. For an alternative source of Internet access, call 213-349-2200.

Do How To Do Business With The Government will be held from 9:30 to 11:30 a.m. at the Greater San Bernardino Convention Center, 3985 University Ave. Cost is $99, which includes a Continental breakfast and lunch. Call 909-684-8469 for reservations and parking.
28 The First Annual Internet Rodeo Exposition will be held in Old Town Temecula. Bluegrass bands from So. Calif. and Temecula will be performing from 10 a.m. to 3 p.m. each day. Take the 15 Freeway to California Blvd. at Highway 79 south and follow the signs to Old Town Front St.
28 The sixth annual East Valley Business Symposium/Exposition will be held at the East Valley Paiute Resource District in Lindsay. For more information, call (760) 376-4655.
31 The San Bernardino Firefighter Benevolent Society presents the Seventh Annual Golden Apple Awards Dinner, recognizing the dedicated service of the San Bernardino Fire Department. For more information, call (909) 337-6932.
31 A small business workshop, Money and Finance for Small Businesses, sponsored by the Palm Springs Chapter of the Small Business Administration (SBA), will be held from 8 to 11 a.m. Location: Palm Springs Convention Center, 2395 West 2nd Street, Palm Springs. For more information, call (760) 328-6490.
31 The Center for International Trade Development of Citrus College will host a three-hour workshop from 12 noon to 3:30 p.m. This $25 workshop will describe the important elements of an import-export transaction. A real-world flow chart will guide students through the process. For more information, call (909) 890-2247.
8 The Small Business Development Center/Inland Center for Resource Service offers a two-hour workshop from 12 noon to 3:00 p.m. This $25 workshop will describe the important elements of a membership breakfast seminar. A real-world flow chart will guide students through the process. For more information, call (909) 890-2247.
15 A seminar, Marketing Your Small Business will be conducted at Copper Mountain Conference Room in the Bluffs Courtyard of the San Bernardino Hilton from 9:30 a.m. to 12 noon. Business owners and start-up owners are welcome. Cost is $20 per person. Call (760) 664-1311 for information. The event is brought to the Inland Empire Economic Partnership, a private, non-profit economic development cooperative.
15 A seminar, "Marketing Your Small Business" will be conducted at Copper Mountain Conference Room in the Bluffs Courtyard of the San Bernardino Hilton from 9:30 a.m. to 12 noon. Business owners and start-up owners are welcome. Cost is $20 per person. Call (760) 664-1311 for information. The event is brought to the Inland Empire Economic Partnership, a private, non-profit economic development cooperative.
15 An interactive panel discussion regarding hotel business practices with convention and hotel meeting planners will be featured.
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WHEN: Friday, May 11, 2001, 7:30 a.m. to 4:30 p.m.

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Use this registration form for best seating available.

Cancellation: In the unlikely event that you are unable to attend, we are willing to accept a substitute in your place. All cancellations requested must be in writing and received by May 1, 2001 for full refund (less $25 cancellation fee). No refund can be granted after May 1, 2001.

Tickets sold on a first-come, first-served basis. Early registration receives best seating location.