The Carson Company Purchases 65-Acre Industrial Site in Chino

The Carson Companies has purchased a 65-acre industrial site in the city of Chino where it plans to develop 1.4 million square feet of Class A warehousing, distribution and manufacturing space, according to company president James Flynn.

The Carson Companies is private real estate investment trust (REIT) with more than 5 million square feet of industrial property throughout Southern California. The company is in the final phase of developing its flagship business park in the South Bay, the 438-acre Dominguez Technology Center.

Flynn said his company, in partnership with venture partner Connecticut General Life Insurance Company, plans to build four major industrial buildings on the site.

Caregivers Go Where They’re Needed to Help Keep Seniors at Home, Instead

by Georgine Loveland

The old saying about “necessity being the mother of invention,” was certainly the case for Paul Hogan of Omaha, Neb., in 1994, when his grandmother needed an assisted-living program. None were available, so he started his own and called it Home Instead Senior Care®.

The growing need for all types of assisted-living care for an aging population gave his new business a jump start, and currently, there are 300

Riverside County in Waiting Game Over Flood Control Project

by Rod C. Jackson

The fate of a $30 million flood control project proposed for the heart of Riverside County may well be determined by federal regulators early this summer.

The project, first proposed in 1974, would tame nearly 15 miles of the San Jacinto River from the Ramona Expressway in the north to Canyon Lake in the south. It is a project which is simple in scope, but which has become increasingly difficult to implement over the past two decades.

When channeling the river was first proposed in the mid-‘70s, two goals were pushing the concept: eliminate or limit spring and summer flooding which often inundated roads and residential property, and control the river so commercial development could begin in the mile-and-a-half-wide flood plain.

The engineering plan called for a fairly simple design—a 500-foot-wide channel with broadly sloping earthen sides which would protect the land surrounding the San Jacinto river from annual floods.
We’ve Decided Not to Participate in an Economic Slowdown

by Michael Angier

Although I’ve been invited countless times by the media and a few glossy-and-doomy economists, we here at SuccessNet and eComStrategies have declined the invitations.

It’s not a party we want to go to. The company isn’t very good and the conversation is negative. I doubt the food would be to our liking and certainly the spirits would be lacking.

Is it really a choice? Can we really choose not to participate in a slowing economy? Isn’t the economy something that happens to us? The economy, you and me.

The economy, like our money, is based on faith.

Here in the U.S., the currency bears the words, “In God We Trust.” And, we’d better, because there’s very little strength left behind it to make it worth what it says it is. Instead, the value in the faith and trust that our citizens and the rest of the world have in our ability to deliver.

But the economy is also based on faith. If we have confidence the economy will grow and things are looking good, we buy more goods and services. If we doubt, we hold back, and the economy suffers.

You could see it coming. The media (perhaps hungry for news with a stalled election and fewer political scandals) started looking for holes in our burgeoning economy. Any layoffs, any business closing, any lower-than-anticipated earnings report got widespread attention. Things had been going so well for so long, they just had to be a recession coming. It was just too good for the news media to believe it could be sustained.

The ebbs and flow of our economy is a natural process. Nothing grows or declines for that matter—in a straight line. There are always plateaus and sometimes losses in the long-term game. One could argue that the stock market—being overvalued, especially in tech stocks—NEED-ED a correction.

OK, so much for the general point. What we can do as individuals and companies and people do about it?

I, for one, simply refuse to play. We don’t talk about downtown—not except in this instance—and I DON’T BELIEVE in a slowdown.

I’m not hiding my head in the sand. I recognize that the market is down. I see our mutual funds value dropping or helping.

I read about and observe that some businesses are eliminating and even some closing their doors. But that’s been happening even during the time that was called “Bull Market.”

However, I see new businesses starting; new jobs being created; companies becoming more efficient—and consequently, more profitable. I also see our Web site traffic and our business growing at more than 30 percent a month.

The media is in the news business and, unfortunately, bad news sells better than good news. So be it. But fortunes are made in good economies as well as bad.

It all depends on where you want to place your focus.

And what we focus on expands. So watch what you say to yourself and to others. Be mindful of what you think about and read about. Keep your attention on what you want—not on what you don’t want.

I’m choosing to focus on what works and what could work better. There are opportunities out there that surpass what it says it is. Instead, the value in the faith and trust that our citizens and the rest of the world have in our ability to deliver.

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At her Jan. 18 confirmation hearing, Interior Secretary Gale Norton noted, "One top priority ... concerns the special responsibilities of the Secretary to Indian Affairs. It's our job as Americans. There is much I believe we can do, in partnership with Indian tribes, to improve conditions and provide a more hopeful future."

On Feb. 28, Secretary Norton appeared before the Senate Committee on Indian Affairs. In her opening statement, Chairman Ben Nighthorse Campbell pledged his support and that of the committee in achieving mutual goals. "Madam Secretary," he said, "you've inherited a hell of a mess we've come into trust fund reform."

Five days earlier, the U.S. Court of Appeals noted that the Interior Department and Treasury Departments had violated their duties to Indians in managing trust funds ordered as "inventory accounting."

Following are excerpts from Secretary Norton's statement to the Senate Committee on Indian Affairs:

"The mission of the Bureau of Indian Affairs is to enhance the quality of life of American Indians and Alaska Natives, to promote economic opportunity, to ensure the effective management of trust assets of Indian tribes, individual Indians, and Alaska Natives."

"I told Interior employees that we should think of ourselves as navigators of the four Cs—consultation, cooperation, communication—and all in the service of conservation. I propose to employ consultation, cooperation and communication in my working relationships with tribes and Indian organizations. I want to make advances in self-determination and self-governance during our tenure, and an honest commitment to the trust responsibilities of the federal government. I am committed to the goal of improving the quality of life in Indian communities and providing direct service in assisting tribes to strengthen public safety. As a safety-audit tool with a sufficient number of law enforcement officers who are properly trained and equipped is the basic foundation for the overall effectiveness of tribal governments. To that end, I will work with tribes in their continuing law enforcement efforts and further我的 full cooperation and assistance.

"Finally, I would like to comment on a matter of very high priority for me and for my department, and that is the matter of Indian trust reform and the importance of providing needed services to Indian trust beneficiaries.

"As the trustee, I clearly recognize the important obligations of the department to put in place those systems, procedures and people to fulfill our obligation to the trust beneficiaries, both individual Indians and tribes. This is an enormous undertaking in correcting the mistakes of many years. Much progress has been made, however, much remains to be done.

"In my short time at Interior, I have heard concerns about Indian self-governance, the federal acknowledgement process, and Indian land and water settlement, to name but a few. We will meet these challenges openly and will seek your guidance in these important issues.

"It is my heartfelt desire that this committee and I begin and continue a process of consultation, cooperation, and communication that will strengthen tribal governments, help Indian people and improve the education of America's Indian youth.

—Reprinted from the April, 2001 issue of The Caballine Circle.

The University of California, Riverside is expanding its ability to help the nation combat exotic agricultural pests. The university recently received a five-year, $15 million high-security Insectary & Conservation Facility, the only one of its kind in the United States. The 28,000-square-foot insectary will advance the study of exotic pests, including crop and natural enemies, and the development of genetically-engineered plants and insects. With the multi-million dollar project, the lab will be able to monitor large crop pests, important insects and natural enemies, streamline paired crops, and increase their value.

"I would like to comment on the subject of trust reform and the importance of providing needed services to Indian trust beneficiaries."

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—Reprinted from the April, 2001 issue of The Caballine Circle.
by Tessa Goodrich

The first step to getting organized is to identify your personal credit lines. Credit is the lifeblood of any business. It allows you to make purchases you can’t afford to pay for in cash, such as equipment or commercial vehicles; to make improvements; and to pay your other bills on time. Credit is also a key factor in determining your credit score, which is an important indicator of your creditworthiness.

Credit cards can be a valuable asset. If you are a customer who pays your bills on time, your lender will give you a higher credit limit. On the other hand, if you are late with your payments, your lender may reduce your credit limit or refuse to extend credit at all.

Credit scores are determined by several factors, including your payment history, credit utilization, length of credit history, and types of credit used. If you have a good credit score, you will be able to get a loan or credit card with better terms, such as a lower interest rate.

In addition to credit cards, there are other types of credit available, such as home equity lines of credit, personal loans, and business lines of credit. Each type of credit has its own advantages and disadvantages, so it’s important to choose the right type of credit for your needs.

To get organized, you should keep track of all your credit information, including your credit card statements, loan agreements, and other financial documents. This will help you keep your credit in good shape and prevent any surprises when you need to use your credit.

Overall, credit is a powerful tool that can help you achieve your financial goals. By understanding how credit works, you can make the most of it and avoid any potential pitfalls.

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**CORPORATE PROFILE**

**Totally Themed is a Company That Tickles the Imagination**

by Greg Wells, senior vice president, business banking, Wells Fargo Bank

For every business, establishing a robust credit history and small business credit lines is critical to securing financial resources. There are a variety of options for securing capital, such as seasonal working capital loans, financing accounts receivable, and stock options. Small businesses need to carefully consider their options to ensure they are making the best decisions for their financial future.

Small businesses often face unique challenges when it comes to securing capital. They may have limited access to traditional sources of funding, such as banks or credit unions. In addition, small businesses may have limited credit history or may have experienced financial difficulties in the past. However, there are several ways small businesses can secure the capital they need.

Small businesses can consider alternative sources of funding, such as personal investors, family and friends, or crowdfunding. They can also consider seeking financial assistance through government programs or small business Development Districts. By exploring these options, small businesses can secure the capital they need to grow and succeed.

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**THEME WEEK**

**Business Credit: How to Get It, Build it, and Keep It**

Today’s business owners can take advantage of trade credit and commerce credit lines to make cash requirements. Today’s business owners can take advantage of trade credit and commerce credit lines to make cash requirements.

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Seven steps to help you up the ante on your asking price.

Have you ever thought about selling your consultancy, catering business or window-washing service? Even if you have, you may still be wondering about the potential value to sell comes, you say. So entrepreneurs should always place a real value on your business, even if you don't have any idea what their business is worth. You can still place a real value on your business.

How do you convert intangible into dollars of value? First, make them tangible by institutionalizing them. That way when you leave the business, revenue doesn't walk out the door with you. Here are some easy tactics to consider:

1. Convert client lists into contracts. Which is worth more; a business with 200 clients or 200 contracts?
2. Make your business more profitable. Those that return often, but neither you nor a buyer can accurately assess the future revenue in a service business. Change that by offering clients a five percent discount on new business. Today, many people think they can slap a Web site together and the world will come calling. In fact, Web sites do attract inquiries and they allow for easier administrative functions. But they have zero value if you don't promote them. Advertise Web sites in newspapers, magazines, newsletters, and on other professional Web sites. Offer free or low-cost extra services or products that you otherwise wouldn't offer. This is how to prove you were there first. Use service marks and trade names. Copyright your materials. All of these steps are necessary if you want to defend your stake. By preparing well, you can also add value to your business. It is the value you create that can help others if they need it. If you want to be financially successful, you must be clever and create value.
3. Reduce employee turnover. If you rely on outsourced services or you or your employees perform for clients, then make sure those employees — the ones you've spent lots of time training — stick around by:
   - Providing interesting and fulfilling work
   - Creating a culture that is invigorating and makes people bang down the door to come to work.
   - Being responsible and fair to employees.
All of these steps will encourage a low turnover rate making your business more profitable and stable.

Loma Linda Chamber of Commerce 13TH ANNUAL SCRAMBLE GOLF TOURNAMENT WEDNESDAY, JUNE 27, 2001 ON THE COURSES Registration: 11:30-1:00 P.M. Shotgun Start: 1:00 P.M. Awards Dinner: 6:00 P.M. Putting Tournament: 30-50-10-10-10-10 P.M. For Information on participation and sponsorship, contact the Loma Linda Chamber at 909-719-2829.

Close-Up

Lest We Forget the Child
by John Ehlers

Jim Evans serves as founder and chief executive officer of the Unforgettables Foundation and Thomas Sherwin, M.D. serves as chairman. The foundation's primary work is to raise money locally so that families in the Inland Empire — who suffer the death of a child — can have the support they need if they find themselves to be financially destitute in the face of unaffordable costs. For the last 11 years, Tim Evans, M.D. (master of divinity) has served as the primary chaplain for local children's hospital. In that role he has frequently received calls from people who inform him, "We have a family that is financially desperate. They have just lost a child. Could you be an advocate for the memory of the one you miss?" Usually the families called Evans and his wife, Sonya, (a nurse) to see what they could do.

They started talking about the problem with their friends and with them that quickly turned into the Unforgettables Foundation. Evans has affiliated with more than 100 children's funerals. Many of these funerals are service marks, trademarks. It is the value you create that can help others if they need it. If you want to be financially successful, you must be clever and create value.
Bad News and Good News on the Net

by J. Allen Leinberger

Remember those terrible nicknames that we all dealt with in school? "Stinky," "Sweat Bunny," "Carrot-top," "Pizza-face." Years of selective memory and expensive therapy have helped us to forget them. Now it would seem, in the computer world, those ugly nicknames are back, with a vengeance.

In a recent presentation to the Inland Empire Ad Club, attorneys Bob Toms and Gary Nelson of Christie, Parker & Hale, explained some of the unfortunate side effects of domain name registration.

There are consultants who specialize in making sure that your Web site comes out in the top 50 when you do a search. (This is the same reason that some companies are listed in the phone book as "AAAA Aardvark." Perhaps you've heard their pizza.) You can only imagine the long list of religious and artistic sites that had to be cleared to get Madonna's Web page online. So that had to be cleared to get "The Crypt Keepers" and "Foothill Customers who just tend to smile more often." (This is the same reason that "Hannibal Lector tells you that you've got mail." Sylvester Stallone greets you with an articulatory "Yo.")

Who do you like? Jackie Chan? The Crypt Keeper from HBO's "Tales From the Crypt?" Look them up at Keyword: "you've got mail." The change may do you good!

If you use America Online, you have been listening to that guy who says "You've got mail" for quite a while now. Legend has it that he was the boyfriend of a lady who worked at the company in the early days and they asked him to record the lines, never realizing how many people would hear him over the years.

He's right up there with James Earl Jones who tells you "This is CNN," and now has a job doing the information line for Verizon.

So now, after all these years AIG has come up with new voca­

tions. They deny their existence.

In the seminar, Proctor and Gamble, the soup company, spent time and money trying to fight rumors of being in league with the devil because of their marketing stars logo. Can you imagine how fast such a thing could spread on the Net?

The larger picture here is, of course, you can never believe what you read on the Net. East Coast centers of journalism may or may not be controlled, depend­
ing on what conspiracy theory you subscribe to, but they watch what they say and verify their sources. People who write for Web sites are not under any such restrictions. They write what they want to, if it is sort of like the computer age of tabloid journalism.

From Tyleen to Firestone, corporations have had to deal with negative PR for real. People who can create negative Web sites and start rumors about companies have the power to cause havoc in the business world. Remember the disgruntled ex-employee who nearly destroyed that Orange County company last year with one false press release? I hate to be the one to make the lawyers rich, but without a credibility test, Web sites can be dangerous.

Now the good news.

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When dealing with the Employment Development Department, it is important to know the terminology used by the EDD. For their purposes there are only two kinds of separation from work. One is a discharge. The other is a voluntary quit.

To determine whether the separation is a discharge or a voluntary quit, you must decide who is the "moving party." If the employer decided that the employee was no longer allowed to work as of a particular day, it is a discharge. If the employee decides not to work at the company past a particular day, it is a voluntary quit. This is true even if you use some other language to describe the separation, such as "mutual agreement," or "quit in lieu of discharge," or you let the person go early after a resignation has been submitted.

If the separation is a discharge, then there are two types of dis­charge. Either the discharge is for misconduct or it is not for miscon­duct. Many times "not for misconduct" would be called "inability." Obviously, a layoff would not be misconduct. Other types of dis­charge may not be as simple to define. Many employers lose their unemployment insurance claims because of a poor choice of words in citing the reason for discharge. In many cases, it was misconduct, but the employer wording the separation information as "inability." A discharge for misconduct is disqualifying for unemployment insurance benefits. A discharge for other than misconduct allows the person to collect benefits.

Inability: The presumption is that the employee is trying to do the best of his/her ability to do the job, but does not have the skills to do the job as required. The employee never demonstrated the ability to do the job.

Discharge: There is also the presumption that when you hired the person, you determined through your hiring procedures that the person was capable of doing the job.

Misconduct: The employer does have the capability of doing the job, but is intentionally and willfully not performing the job as required.

The EDD defines misconduct as an intentional disregard of the employer's interest or of the employer's duties and obligations to the employer.

Perform to the description in terms that are qualitative or quantitative, without assuming a state of mind—objective rather than subjective.

For example: After counseling, the employee improved and pre­pared reports completely and on time. Rather than state of mind, he just doesn't apply himself, i.e., I knew he could do better if he tried. Generally, in order to disqualify the claimant for misconduct, the employer must show:

1) There was a rule/policy/established procedure.
2) The employee was aware of the rule/policy/established procedure.
3) The employee had the capability to perform the job.
4) The employee was aware that his/her job was in jeopardy.

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To Ask or Not to Ask: Developing a Question-Friendly Culture

Arbitration Agreement May Be Required as Condition of Employment

May an employer require an employee to sign an arbitration agreement in order to be considered for a position? Yes. In a recent decision, the California Supreme Court held that employers may use pre-dispute mandatory arbitration agreements to enforceable as a condition of employment.

The United States Chamber of Commerce called the introduction of new legislation that would require arbitration agreements to be valid for the same role in the economic climate as the federal government's current focus on cybersecurity. The Chamber, which represents business interests in all 50 states, said it has seen a significant increase in the number of clients seeking advice on cybersecurity issues. The Chamber believes that requiring employers to use arbitration agreements as a condition of employment would help to protect businesses from the ever-evolving threat of cyber-attacks.

The Chamber's position is supported by a recent study conducted by the Center for Cybersecurity Policy and Practice at the University of Maryland. The study found that businesses are increasingly turning to arbitration agreements as a way to deal with cybersecurity incidents, particularly in cases where the business is not sure whether their current cybersecurity measures are sufficient.

The study also found that businesses are increasingly turning to arbitration agreements as a way to deal with cybersecurity incidents, particularly in cases where the business is not sure whether their current cybersecurity measures are sufficient. The study found that businesses are increasingly turning to arbitration agreements as a way to deal with cybersecurity incidents, particularly in cases where the business is not sure whether their current cybersecurity measures are sufficient.
This April, Totally Themed spent $50,000 putting together a preview of its work and invited representatives from amusement parks and other entertainment venues throughout California. Guests were led through several rooms that highlighted what the company could create, including a portion of a full-scale themed ride and outdoor faux rock work that looks incredibly real.

Although no other amusement park representatives showed up, except for those from their current customers, the event was successful, Steve said. They roped 23 new projects. "It was a crap shoot and it worked," he said. "We walked into the doors of the industry and they said, 'Come on in and see what we can do.'" We can do anything our customers want us to do. We can design anything our customers want us to do. We can build anything our customers want us to do. We can create anything our customers want us to do. We can make anything our customers want us to do.

At a trip to Las Vegas taken specifically for acquiring new ideas for the company, Steelworkers thought of designing themed luminous for large hotels and casinos.

"We thought, 'what if we could put a whole show in a car?'" said Steelworkers. They created a model and have been pitching the concept to casinos throughout Las Vegas. "They tell us very clearly to make the sales.

Blissful plans for the future are to reach the end of the finish line. They are considering their target markets and seek new markets for which to create themed projects.

Steve's retirement plan, which may get altered because Totally Themed is doing so well, is to get a job selling popcorn at Disneyland.

"Our accountant says that we should be able to do that," he remarked.

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**Monopoly**

continued from page 16

Delay is the power to destroy.

Stock prices for competitive DSL providers such as Covad Communications and Rhythms Network have dropped as average of 97 percent over the last year. NoPoint Communications, the latest victim, will shut down in the next few weeks, putting hundreds of workers on the street and leaving as many as 100,000 consumers and small businesses stranded.

Ultimately, consumers are the real victims of monopoly. In California, month after SBC gobled up Pacific Bell, complaints from consumer groups, labor unions and the Office of Ratepayer Advocates skyrocketed. California consumer organizations have sued SBC Communications for making consumers wait all day for DSL service. Signing up orders faster than it could process them, they built up a 100,000-order backlog.

So, five years after the Telecommunications Act of 1996, the Baby Bells still control the board. Theirs are the $37 billion in super-monopolies; consumers have been put on hold and complaints are being quietly suffocated in their backrooms.

Fortunately, they're on their best behavior. SBC Communications is asking states all over the country, including California, for permission to offer long-distance service.

If they get it, the game's over. (opinion expressed in this article is not necessarily that of the inland empire business journal.)
Telecommunications

Can We Afford a Telecommunications Monopoly?

By Judy Heyman, executive director for the California ISP Association

The rules of Monopoly are simple and well-known to most kids: you get as much cash as you can, gobbled up as many properties as you can and then bleed your opponents to death by extracting a hefty fee for each time they land on your property.

In houses across America, Monopoly inevitably turns into a heartbreaking war of attrition leaving the younger kids broke and beaten down by the big kid. Those simple rules are alive and well on the fifth anniversary of the Telecommunications Act of 1996.

Five years ago, Congress was presented with a challenge: how can small telephone companies compete with giant companies like Pacific Bell — a.k.a. SBC Communications? The solution: make sure there was healthy competition in the local phone market before allowing the monopoly companies into the long-distance market.

Now, five years later, the monopoly Baby Bells are demanding to be let into California's long-distance market. But is there healthy competition? No! A handful of giant monopoly phone companies — like SBC Communications — still control the board.

Instead of competing with each other, the large monopoly phone companies just merged. SBC Communications gobbled up Pacific Bell, Ameritech, Southwestern Bell, Nevada Bell and used the cash flow and customer base from its monopoly operations to swallow Cingular, a wireless company, and Prodigy, an Internet service provider. It's become a $50 billion-company with operations in 20 countries.

SBC Communications, just one monopoly phone company, made a profit of $7 billion in 1999. That's more than the revenues of all the smaller competitive phone companies combined.

Their secret? They own the board. They still own the local telephone loop. To sign up a new customer, offer DSL service or, even, voice-over-the-Internet, competitors have to rent space from a monopoly company.

They can delay, deny and overcharge competitors because all roads lead to their backroom. Ninety-seven percent of all local phone traffic crosses their phone lines. That's like playing Monopoly against someone who controls 39 of the 40 squares on the board.

Everywhere you land, you have to pay. Every time you pass "Go" you have to pay $200.

It's a take-a-ill. The Bell Spears Index of competitive phone companies shows that their stock prices are down 71 percent since the start of 2000. Just about all the only advantage left to the smaller phone companies is that they can offer long-distance service and, in most cases, the Baby Bells can't.

Internet service providers are also hurting because high-speed DSL Internet service runs on the copper wire controlled by the monopolies. Since the big phone companies are in the DSL business, they have an enormous interest in keeping others out.

According to ISPs, the Baby Bells have "blackballed" from offering DSL, by delaying service, denying service, slashing resale prices, poaching customers and creating billing disputes. In the Internet trenches, the power to offer DSL is in the hands of the Baby Bells.

This is our first health fair specifically for women so we're excited, especially, because it coincides with the opening of the new Breast Health Center," said Sandra Cotter, marketing manager for the hospital's Women's Center.

The event was held at the Robert and Beverly Lewis Family Cancer Care Center, 1910 Royalty Drive, Pomona. The Cancer Care Center is the site of the new comprehensive Breast Health Center. The center will offer mammograms, ultrasounds of the breast, ultrasound-guided breast biopsies and other diagnostic services in all one location.

Celebrating Women's Health featured seven screenings: osteoporosis sponsored by Lilly Lilly and Company, who partially funded the event), height/weight, blood pressure, vision, hearing, balance and posture.

Lectures included for Your Heart, a discussion on the power of positive thinking, Understanding Diabetes; Weight Loss and Behavior Modification, A Special Touch: Breast Care, No Bones About It — Osteoporosis, and Is it Hot in Here? Recognizing Menopause.

Subscriptions now call today...
Forget the Child... continues from page 9

fountain," he continued, "we believe that the nation in general would really support remembering these children in this way. It would serve to fill the neglected and public need of those who suffer this loss." This is a long-term goal, but the foundation does have an initial agreement with Service Corporation International, which is the largest charity in the United States.

"There is definite movement forward with that idea even though it is quite a long way away," Evans said. "We believe that having a set of 1000 markers near a children's hospital is an idea that would catch on nationwide." One concept the foundation is supporting children's hospitals around the nation would set aside a portion of their land for people who are financially challenged. Knowing that burial space can be one of the largest costs they incur, we would encourage memorials to set aside a small part of their acreage for low-income families.

The Unforgettables Foundation raised more than $50,000 with no paid employees in its first year. The foundation is a community-owned group, representing the medical, educational, legal, law enforcement, faith and business communities of the Inland Empire.

They have helped 24 families to date from communities such as; cancer (Irkemania and brain), Sudden Infant Death Syndrome (SIDS), heart disease, AIDS, suicide, motor vehicle accident, cerebral palsy, respiratory failure, still birth, and fire. They have also continued CPR training to groups, officers and clubs ($10 donation) in an effort to keep kids safe.

They also co-produce, along with La Salle Medical Clinic's, "CPR is a child's prevention roadway." We are working collaboratively with a local clinic to bring CPR training to low income populations in the Inland Empire," Evans said. "I think the two programs and for other helping families. There is a need that is not going to go away and is very real." Unforgettables Foundation is completely dependent upon the community for its funding needs. The Unforgettables Foundation raises funds and fund awareness raisers like the "Lights" walk and the "Randy's Unforgettable Ride" project, which is looking for business sponsors, which are needed for the duration of the time.

Dr. Randall Schell began "Randy's Unforgettable Ride," a more than two-month, 4,000 mile trip among Anceotes, Wash. and Bar Harbor, Maine at the end of May. During his 14-year career, Dr. Schell, a heart team anesthesiologist, has seen and heard of many heartbreaking cases in hospitals, clinics, and communities across the Inland Empire where children have died and the families could not afford the funeral expenses. As a result, he has partnered with the Unforgettables Foundation (TUF) to create this special fundraiser as a way to help families.

For more information or to become involved, write: Unforgettables Foundation, PAC-WEST, 1011 Indian Avenue, Redlands, CA 92373; call (909) 397-6464, or visit: www.the-unforgettables.org.

At deadline... continued from page 1

ed with processing non-sufficient check payments at the parking lots. This new policy will be in effect from July 1, "Mr. Schell, added co-chair Maria Stephen.

Registration forms and information about special parking passes for "Ride for Life" and "Randy's World Tour of the Inland Valley" are available from the American Cancer Society at (800) 832-8000, or visit www.american cancer.org, or contact the Inland Valley Unit at (909) 949-615, ext. 3.

New Look at Caltech Stomer Makes Compliance Help Even Easier to Locate

Are you working for help in complying with California's complex labor laws but finding it opaque to navigate? DSC was one of the first companies in the nation and the first Internet service provider in the Coachella Valley. DSC introduces wireless access with its installation at City Hall in Indio. Wireless access is available to support installation of wireless access systems in early 2000 at the Westin Mission Hills Resort in Rancho Mirage and the Indian Wells Tennis Gardens. DSC's latest investment makes the benefits of broadband wireless available to the entire valley. DSC is also investing more than $5 million in equipment and technology to offer valley businesses the highest quality broadband wireless Internet access," stated Rob Vandenbos, executive vice president of DISC.
**Inland Empire Business Journal**

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### Hospitals Serving The Inland Empire

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<thead>
<tr>
<th>Hospital</th>
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<td>St. Mary Medical Center</td>
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**Real Estate Notes**

The sale of the Rancho Manor Apartments was announced by Kevin Assel, regional manager for the office of Marcus & Millichap Real Estate Investment Brokerage Company. The property, a 253 unit apartment complex, sold for $12,900,000. The principals were represented by Douglas Freehlick of Marcus & Millichap, Ontario...Watson Land Company and Marr & Mulli Construction Company are closely related to each other, the latter company having been acquired by the former in 2000. Founded in 1981 by John and Jack Watson, the company is currently led by Ryan Watson, the company's president and CEO.

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**Gap Between State’s Rich and Poor Shrunk During 1990’s Boom**

But Income Inequality Still High Compared to Past Decades of National Prosperity

The gap between California’s rich and poor narrowed in the mid to late 1990s, according to a study released today by the Public Policy Institute of California (PPIC). But the news isn’t all good. The study also found that California’s income inequality remains much higher than it was in the 1970s and 1980s and substantially higher than in the rest of the nation.

The study, Population Mobility and Changes in Income Inequality in California, is the first to analyze long-term income inequality through 1999. Authors Deborah Reed and Heather Royer find that income growth at the bottom of the income distribution was the lowest of the 1990s, with income growth at the bottom and families near the top decreasing by seven percent. In the middle of the income distribution, income increased or decreased, because income grew at an equal rate for families near both ends of the distribution.

"This is a positive news story. With population mobility, we find that income inequality in California, says economist and PPIC researcher Deborah Reed. Nevertheless, income inequality retained a state-level high of income inequality. An earlier PPIC report also found that the rising earnings of education and experience are driving the increased gap in California. The Public Policy Institute of California is a private, non-profit organization dedicated to objective, nonpartisan research on economic, social, and political issues that are of interest to the citizens of California. The institute was established in 1994 with an endowment from William R. Hewlett.

**Hartford...**

continued from page 13

Internet should clarify with their insurance providers the extent to which insurance is covered for specific expenses.

"The last thing you want is to be faced with a $5,000 medical bill and then find out that your policy doesn’t cover your Web site," said Bruce R. Stordahl, the company’s senior vice president of sales and marketing...The Hartford (NYSE: HIG) is one of the nation’s leading providers of property and casualty insurance and financial services companies, with companies in 2000 revenues of $14 billion. As of Dec. 31, 2000, The Hartford had $277.5 billion and shareholders’ equity of $7.5 billion. The company is a leader in providing investment products, life insurance and employee benefits; automobile and home insurance; and commercial insurance, property and casualty insurance, and reinsurance.

The Hartford’s Internet address is www.thehartford.com.

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The Hartford’s Internet address is www.thehartford.com.
Growing Pains Result from Increased Home Construction in the Inland Empire

by Rod C. Jackson

U.S. Census figures put Rancho Cucamonga’s current population at slightly more than 172,000—up from a projected increase to more than 170,000 by the end of 2010. Those numbers, say the U.S. Census Bureau, make Rancho Cucamonga the sixth fastest growing city in the nation. In San Bernardino County, the numbers of authorized residential building permits are averaging more than 5,000 a year, nearly twice what the rate was five years ago, but for builders the past decade has been one of “re-building.”

In the late 1980s, the county-wide number of residential housing permits, according to the county planning and building department, was averaging more than 22,000 a year, peaking in 1989 at just under 34,000. But then the bottom fell out of the California real estate market at the turn of the decade and by the early 1990s, times were tough for builders.

“After the bust in the early ’90s, when the real estate market took a huge hit, developers said they would never again get caught in a situation where they had overspent and were at the mercy of the economy,” says Bill Makshaffoff, Makshaffoff is a building and safety official for Rancho Cucamonga.

“For the past half-a-dozen years, they’ve been building in groups of 15-to-20-to-25 homes, and selling most of them before starting on the next phase,” he continues.

“They aren’t doing that any more. Now they’ve moved on to the next development before the current one is finished, just like you used to. It’s simply a case of supply and demand. As long as people are demanding more housing, the builders are going to supply the homes — as long as they can find the land to build on,” Makshaffoff concludes.

It is Makshaffoff’s job to monitor the construction process within the city’s boundaries, and to certify that residential and commercial property is up to code and safe for occupancy.

“The number of authorized permits in December was the third highest in calendar year 2000, and normally it’s one of the slowest months of the year,” he adds.

Imagine moving into your brand new “dream home,” or at least the latest incarnation of your “dream home,” and finding that things just aren’t quite what you expected.

The paint isn’t even and the texture isn’t right. The floor tile is set wrong. Some of the electrical outlets don’t work. To top things off, that beautiful kitchen island wasn’t placed right, and you can’t open your refrigerator door with banging it into the island. Those were some of the problems that Barry Kehl and his family faced after moving into their newly built home in Alta Loma this past December.

“If you monitor the region’s exploding new home construction industry, the Kehl story isn’t unique — and it won’t be the last. Builders are putting up homes as quickly as they can acquire the land and get the permit process completed.

Some, like Kehl, that say that pressure to move on to the next project is coming at the expense of experimental projects.

“Several of my neighbors have experienced some of the same problems we have,” he tells the Inland Empire Business Journal. “You need to send out word to potential developers that they have to get their quality control in hand, and that they’ve established a rapport with the home buyer they have to maintain.

For those monitoring the region’s exploding new home construction industry, the Kehl story isn’t unique — and it won’t be the last. Builders are putting up homes as quickly as they can acquire the land and get the permit process completed.

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HyperBaric Systems Achieves Platelet Preservation Milestone

HyperBaric Systems (OTCBB: HYRB), recently announced that it has preserved blood platelets at refrigerated temperatures of two to four degrees centigrade for 24 hours with up to 95 percent survival of intact platelets and 68 percent as discs in vitro tests conducted at its research facility.

Previous attempts by many other groups have failed to store platelets for more than four hours in a refrigerator, at which time the disc-to-sphere transformation occurs. This phenomenon is an indication that they may not circulate in the human body for more than a few hours. The continued circulation of infused platelets for up to several days is an important aspect of cancer patients’ management who have undergone chemothera-

Development efforts will be focused on improving the results for cold storage of platelets for five to seven days with comparable results achieved for 24 hours. The company believes that this will result in safer blood platelets for transfusion over the current prac-

tice of storing platelets at room temperature, where bacteria can grow unchecked. Storage periods lasting longer than the current five day period are highly undesirable because this would allow blood centers and hospitals to optimize platelet inventory and reduce out-

dates by as much as $500 mil-

lion annually.

“Once we are satisfied that we have platelets that have the desired characteristics after five to seven days of cold storage, it is our intent to move quickly to experimental preliminary clinical studies of the platelet survival rate after transfu-

sion into human subjects,” Harry Mannia, CEO, said. “Although we initially applied the use of hyperbaric conditions using high pres-

sure sub-zero temperatures based on proprietary processes to main-

tain the integrity, function, and membrane activity of platelets for up to 13 days of storage, we made the decision to complete the develop-

ment of refrigerated platelets first.”

Founded in February, 1998, Hyperbaric Systems is focused on developing preservation systems that achieve longer shelf life of blood platelets, organs and tissues than is currently available, while maintaining the highest level of quality and safety possible. The company is headquartered in the San Francisco Bay area, with additional offices or technology centers in Michigan and Russia.

Further information may be obtained at: http://www.hyperbaricsystems.com
Hospitals Serving The Inland Empire

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For more information about IT contracting, lease-to-hire and equipment financing, contact CPS at 760-899-1200, or visit www.cpsinc.com.

High-Tech Recruitment Industry Reacts to Recent H-1B Ruling

For Network Integration, It Pays to Call—Not Cut—The Middleman

Businesses often equate the idea of "going direct" with the idea of saving money and time—and perhaps getting more information or better service. The thinking is: "Don't complicate the issue, eliminate the middleman and you eliminate an added cost and生生的 service." Right? Not when it comes to your network.

Increasingly, businesses are realizing the importance of the so-called "middleman" when it comes to network integration, management and maintenance. And so, what is the network equivalent to the network service firms if an employee leaves within six months, then the employer is obligated to pay back all of the out-of-pocket expenses of the company, incurred for that employee's benefit. Is this fair? It is for the company, but it is not fair for the employee. Conclusion: What are a company's options?

Another option is to utilize what they call a "networkmiddleman" who can manage the technical components will work with each of the various network components will work together to meet those objectives.

As businesses expand and utilize more Web-based applications, the network infrastructure is becoming the backbone for complex data and voice applications as well. Network services are a major component of an enterprise's overall IT strategy, and how each of the various network components work together to meet those objectives.

In fact, as more and more businesses are attempting to move their IT strategy to the Web, they are depending on Web infrastructure to support the ongoing Web-based applications. The network infrastructure is more than the link between your team and the network vendor and their IT partners that provide equipment and software and network access. It is a business partner who can provide consulting services for improving and upgrading their network introductions and applications or troubleshooting network occurring.

The network middleware is not a technical issue, but a more mission-critical role in business operations.

In fact, as more and more network components and devices are added to the network infrastructure, the result is increasingly complex considerations for provisioning, management, and support.

The myriad of new applications for today's enterprise and the management of those applications rely on a network to work well integrated and unified. What is a company's options?

For more information about IT contracting, lease-to-hire and equipment financing, contact CPS at 760-899-1200, or visit www.cpsinc.com.
Banking

Local Financial Institutions Register Progress and Thoughtful Growth

(note from the editor) — Local banks are registering optimistic results for the first quarter of 2001 — a welcome surprise for many financial institutions' investors in the light of a plethora of pessimistic reports on the economy. Most institutions reported healthy gains, some, due to significant investments in their operational infrastructure, have had to sacrifice the more immediate returns for shareholders, built strong foundations for the future by increasing the growing needs of the ever-expanding Inland Empire economy.

Top Savings & Loans and Federal Savings Banks

Serving the Inland Empire - Ranked by Total Assets as of December 31, 2000

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<thead>
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<tr>
<td>Western Financial Bank</td>
<td>15700 Aliso Pkwy</td>
<td>Rancho Cucamonga, 91730-9316</td>
</tr>
<tr>
<td>6.93%</td>
<td>6.36</td>
<td></td>
</tr>
<tr>
<td>L Burnett</td>
<td>422</td>
<td>12954 Magnolia Ave, Ste B</td>
</tr>
<tr>
<td>4%</td>
<td>2.77</td>
<td></td>
</tr>
<tr>
<td>Commercial Bank</td>
<td>233</td>
<td>1554 South 2nd St</td>
</tr>
<tr>
<td>.66%</td>
<td>10.96</td>
<td></td>
</tr>
</tbody>
</table>

Dowey Savings & Loan Assn, N.A.

We must be vigilant and attend to sensible, well-researched warning signals, but it would be well advised, we feel, to keep the faith in our financial institutions and their experienced leadership, to trust in the economy, while exercising caution in the company of naysayers.

Centennial First Financial Services Announces Earnings Quarter

The $182,000,000, or $1.11 per share, increase in net earnings for the first quarter of 2001, compared to $174,000, or $1.05 per share for the same quarter in 2000, was due to increased loan revenue, which was up 25 cents per share, an 18 percent improvement over the same quarter in 2000. Stockholders' equity was up 25 percent to $74.5 million from $59.6 million a year earlier. During the quarter, the company announced a 15 percent increase in its common stock dividend, which is a trend of these results, VIBIC recognized an $83,000 gain on the sale of two properties, “Through this and future restructurings of our balance sheet, we can weather changes in interest rates more effectively and lower our current exposure to the change in the economy,” said Kern. “We will continue to evaluate that outlook and move forward with our normal loan and deposit relationships as a community bank.”

Top Savings & Loans and Federal Savings Banks

Serving the Inland Empire - Ranked by Total Assets as of December 31, 2000

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Address</th>
<th>City, State, ZIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Downey Savings &amp; Loan Assn, N.A.</td>
<td>2550 James Rd</td>
<td>Fontana, 92337</td>
</tr>
<tr>
<td>DOW</td>
<td>11.59%</td>
<td>39.64</td>
</tr>
<tr>
<td>Western Financial Bank</td>
<td>15700 Aliso Pkwy</td>
<td>Rancho Cucamonga, 91730-9316</td>
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Wise About Mail

Visit our Web site to make sure our mail reaches you, and let us know if you receive mail you did not order or if you have a change of address.

Southern California Banking & Mail Inc.

10601 Business Dr., Fontana, 92337
(909) 285-1949
Fax: (909) 285-1359
Business Bancorp (Nasdaq: BZBC), the parent company of Business Bank of California (www.businessbank.com), reported the net income of $510,000 or $0.27 per share, for the three months ended March 31, 2000. Cash earnings of $721,000, which exclude the after tax impact of goodwill and identifiable intangibles, increased to $3.35 per diluted share for the quarter ended March 31, 2000, compared to $2.99 per diluted share for the three months ended March 31, 2000.

Alan J. Lane, president and chief executive officer, stated, "First quarter earnings were the highest quarterly earnings in the bank's history.

We're growing with the Inland Empire

If your business is growing, you need a business bank that's growing.

• You need the banking products and services that will facilitate expansion and higher profits.
• You need banking options like online banking that lets you bank wherever and whenever you like.
• And you need the personal service of a community bank to expedite financing.

You need BUSINESS BANK OF CALIFORNIA!

We know all about growing businesses. We're one of them! We recently reported our third consecutive year of record earnings, and in the next few months, we'll open offices in Riverside and Corona.

For products and services to meet your growing needs, call us today!

San Bernardino .......................... (909) 885-8036
Highland .................................. (909) 881-3484
Corona .................................. (909) 734-4110
Redlands ................................ (909) 792-7556
Hesperia ............................... (760) 948-2800
Phelan .................................. (760) 868-2222
Ontario .................................. (909) 944-3343
Hemet .................................. (909) 766-6666
Riverside ................................ (909) 453-7582

BUSINESS BANK OF CALIFORNIA
Member FDIC
www.businessbank.com

Dear Readers,

Anyone attending the recent Women in Business Expo would have come away inspired and enthused about the prospects for business here in the Inland Empire. It is events like this that remind us all how important it is to pursue our dreams. Success usually comes to those who have a true passion for what they do. But as in many walks of life, success can often come as a result of who you know as much as what you know.

Relationships we build along the way provide an invaluable infrastructure for achieving our goals. And at some point we inevitably have to visit our banker. The challenge has always been to convince the bank that you are a safe bet for a business loan. Well, in the words of Bob Dylan "Things Have Changed," in fact you will find that Vineyard Bank's new "can do" attitude challenges some of the near-sighted conventions of borrowing from mega-banks. Because we are locally-based with strong local roots we have a vested interest in seeing you succeed. Our responsiveness and flexibility will ensure that you get an answer on your financial request quickly. And beyond that, we'll look for creative ways to help your business thrive.

Ten Million Reasons to Believe in Your Dreams

To help you with your dream we have committed ten million dollars for lending to small business customers in our service area. In addition, we will undermine the cost of an advertisement in the Inland Empire Business Journal for any business that establishes a new relationship with Vineyard National Bank. It's just a small way of showing our appreciation for your business. In addition, we're sending a message to the local business community that we'll work with you as a partner to build a better community.

Norm Morales
President/Chief Executive Officer

FS: We are currently offering a Vintage Money Market Account offering higher interest on your account balance. In addition, our NOW Account for sole proprietorships pays 3% interest on account balances for the first 6 months. If you would like more information please call me at 909-885-6177 ext. 200.
Does your business deserve “The Best Business Bank in California?”

Many banks today are acting like a business bank, but if you look between the marketing lines very few are ‘real’ business banks. At Community Bank we are a ‘genuine’ Business Bank and we have been financing the business needs of our customers since 1945. We provide you the services and advantages that you need and expect from a business bank.

Some of our Business Services are:
• Asset based financing
• Machinery and equipment financing
• Complete real estate services, including owner occupied financing
• SBA Financing
• International/Trade Finance
• Business depository services
• Cash management services

Perhaps you are finding that your current bank does not understand your business and is not willing to lend on your company’s operating assets without other collateral. Is it time for you to experience the value of a business bank that only our knowledgeable and experienced professionals can provide?

Call me direct at (626) 568-2100, or one of our convenient Business Banking Center locations, so we may determine how we can put Community Bank to work for you. I am certain you will receive the quality service and responsiveness that you deserve from “The Best Business Bank in California.”

COMMUNITY BANK

Thirteen Business Banking Centers • Over $1 Billion in Assets

Anaheim
(714) 704-2361
Burbank
(818) 295-3232
City of Industry
(626) 294-1341
South Bay
(310) 243-1560
Corona
(951) 808-8950
Fontana
(909) 854-3400
Glenoaks
(818) 549-7220
Huntington Park
(323) 277-4360
Pasadena
(626) 568-2200
Redlands
(909) 307-8102
San Bernardino
(909) 881-2323
Upland
(909) 579-1490
Yucca Valley
(909) 797-9155

Please visit our website at: www.communitybank-ca.com

Mellon 1st Business Bank

Delivering Service Beyond Expectation

“Mellon 1st Business Bank is committed to delivering the highest level of service and expertise to our 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 13 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.”

Leasing the bank’s new Inland Empire outreach, as regional vice president, is Larry Echelmeyer. Echelmeyer has worked in the banking industry for nearly 30 years. Most recently, he was executive project manager and consultant for IBM Corporation, where he was involved in a Web-based banking project. Previously, he was senior vice president and director of operations for Home Savings of America and also held a variety of senior vice president positions for First Interstate Bank of California, where he began his banking career in 1971.

Mellon 1st Business Bank provides a broad array of financial services designed for middle-market companies, with annual revenues of $10 million to $250 million, and their owners. Working with other Mellon affiliates nationwide, Mellon 1st Business Bank delivers lines of credit, equipment financing, real estate financing, cash management, trade finance, private banking, leasing and investment management services.

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

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

You can reach Larry Echelmeyer at 430 Vineyard Avenue, Suite 210, Ontario (909) 972-2100, or on the Web at: http://www.mfb.com.
Why Are Rural Youths Less Likely to Continue Their Education?

Fewer rural youths go to university. All over the country, outer-rural students are less likely to attend college than their suburban and city counterparts. Geography is often blamed — the cost and difficulty of commuting to a distant campus or moving there are salient factors.

Nostalgia with Intertake Chuckwalla Valley and attend college than their suburban counterparts. Geography is often blamed — the cost and difficulty of commuting to a distant campus or moving there are salient factors.

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The biggest employer is Irwin Wood. Though rural students are less likely to attend college than their suburban counterparts, Geography is often blamed — the cost and difficulty of commuting to a distant campus or moving there are salient factors.

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**Largest Credit Unions in the Inland Empire**

**Ranked by Assets**

<table>
<thead>
<tr>
<th>Name of Credit Union</th>
<th>Assets ($Mill)</th>
<th>Loans ($Mill)</th>
<th>Members</th>
<th>Employees</th>
<th>Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arrowhead Credit Union</td>
<td>1,382,849</td>
<td>407,080,407</td>
<td>156,826</td>
<td>380</td>
<td>10</td>
</tr>
<tr>
<td>San Bernardino, CA</td>
<td>1,606,728</td>
<td>233,187,380</td>
<td>12,000</td>
<td>194</td>
<td>3</td>
</tr>
<tr>
<td>Riverside County</td>
<td>1,581,700</td>
<td>268,179,000</td>
<td>20,874</td>
<td>78</td>
<td>2</td>
</tr>
<tr>
<td>Marsh Credit Union</td>
<td>1,280,722,000</td>
<td>158,267,700</td>
<td>8,950</td>
<td>76</td>
<td>2</td>
</tr>
<tr>
<td>Storm Community Federal Credit Union</td>
<td>1,322,284</td>
<td>112,957,740</td>
<td>16,450</td>
<td>52</td>
<td>4</td>
</tr>
<tr>
<td>First NBC Federal Credit Union</td>
<td>1,127,625</td>
<td>460,084,564</td>
<td>31,809</td>
<td>49</td>
<td>4</td>
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<tr>
<td>The Member's One Federal Credit Union</td>
<td>1,050,103,792</td>
<td>82,201</td>
<td>311</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Riverside County</td>
<td>1,103,156</td>
<td>15,930,982</td>
<td>12,000</td>
<td>194</td>
<td>3</td>
</tr>
<tr>
<td>Riverdale Credit Union</td>
<td>12,353,700</td>
<td>20,874,000</td>
<td>20,874</td>
<td>78</td>
<td>2</td>
</tr>
<tr>
<td>Chaffey Federal Credit Union</td>
<td>1,230,100,000</td>
<td>22,970,000</td>
<td>10,350</td>
<td>22</td>
<td>3</td>
</tr>
<tr>
<td>United Federal Credit Union</td>
<td>1,028,374,000</td>
<td>15,930,982</td>
<td>12,000</td>
<td>194</td>
<td>3</td>
</tr>
<tr>
<td>San Bernardino School Employees Federal Credit Union</td>
<td>1,181,826</td>
<td>21,130,000</td>
<td>33,900</td>
<td>61</td>
<td>2</td>
</tr>
<tr>
<td>Bank of America</td>
<td>1,270,700</td>
<td>22,970,000</td>
<td>10,350</td>
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**Banking**

**Banking Industry's Non-Performing Loans Surge 26.6 Percent in 2000**

Profits suffer first decline since 1989

Non-performing loans in the U.S. banking industry jumped by 26.6 percent during 2000, according to Weiss Ratings Inc., a leading bank rating agency. This dramatic rise was especially significant when compared to an increase of only 2.9 percent in 1999 and relatively small changes registered in earlier years.

At year-end, non-performing loans reached $48.8 billion, up $10.2 billion from the $38.6 billion level recorded at year-end 1999. More than 60 percent of independent community banks, 80 percent of thrifts and 90 percent of smaller thrifts experienced an increase. Institutions showing the largest year-over-year change (chart 1).

**Industry Profits Drop in 2000**

After enjoying 10 consecutive years of rising profits, the banking industry saw net income drop 0.8 percent in 2000, to $41.8 billion from $42.6 billion.

**Weiss Ratings**

Financial stability of the nation's 9,907 commercial banks, savings banks, and thrifts, Weiss Ratings recently issued the following notable upgrades and downgrades (chart 3).

**Notable Upgrades and Downgrades**

In evaluating the financial stability of the nation's 9,907 commercial banks, savings banks, and thrifts, Weiss Ratings recently issued the following notable upgrades and downgrades (chart 3).

**Weiss Ratings**

Notable upgrades include:

- **First Bank NA**
  - Manufacturers & Traders Trust Co.
  - SunTrust Bank

**Great Smiles. Great Loans.**

**Join Us.**

**Can't wait to see you.**

**Get the latest on our work, approval, and #100th)**

**More at**

[www.weissratings.com](http://www.weissratings.com)
Growing Pains...
continued from page 22

"We provided a list of problems to our customer service representa-
tive," Riolo continued. "He called the person who was transferred to the new phone number and we never again heard from them. When we finally sent a new person over, we had to start all over again. "Not quite", says Previdi of foreclosure services.

"Yes, our business is up," he says, "about 25 percent. But that’s because we’re building in general, not skimping on one home nor in order to get started on the other more quickly. We spend the same amount of money as building a home today that we spent four years ago, or a dozen years ago. We’re building in a lot of complaints about it, we’re not doing as well as we should be".

"plaints," says Kehl, "are about three per day. If we spent three dollars to fix one problem, we’d be out about $9,000, or $0.09 per share for the first quarter of 2000 and net earnings of $275,000, or 0.03 per share for the fourth quarter of 2000. "This quarter, we have made a significant investment in new construction structure and personnel to support the growth in our Indian Gamiing Services Division, including our executive vice president and chief executive officer, Frank V. Riosa, who noted, "This is a growing market and with growth comes the need to invest in funds in laying the foundation for future expansion. "We are at the forefront in an expanding market and this was the quarter we invested in expanding our capabilities to meet that growing demand." Riosa added.

Borrego Springs Bank announced a contract with the San Manuel Band of Mission Indians, one of the most successful gaming enterprises in Southern California, to provide cash access services to 88 new customers. "This contract is a major step toward the development of a new banking division, another reason we are so excited about our growth," said Kehl, who added: "The decrease in loan production affected financial institutions throughout the country. As a result, the bank's fiscal year ended September 30, 2000. The "Findlay" reported for the year ended March 31, 2001, he said.

The first American Indian-owned bank in California Borrego Springs Bank, N.A.
reported on unaudited net loss of $154,000, or $0.16 per share for the quarter ended March 31, 2001. This compares to net income of $1,516,000, or $1.94 per share for the fourth quarter of 2000. "This quarter, we have made a significant investment in new construction structure and personnel to support the growth in our Indian Gamiing Services Division, including our executive vice president and chief executive officer, Frank V. Riosa, who noted, "This is a growing market and with growth comes the need to invest in funds in laying the foundation for future expansion. "We are at the forefront in an expanding market and this was the quarter we invested in expanding our capabilities to meet that growing demand." Riosa added.

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Real Estate Notes... continued from page 21

and purchase of vacant land located in Fontana. Art Romandy of Anaheim Danm Commercial, represented the seller, Luis Jimenez and Teresa Saucier of Danm's Inland Empire office, offered the buyer, Kevin Bither in the transaction. Total consideration was $275,000.

The River in Rancho Mirage, a 245,000-square-foot retail and entertainment destination currently under construction in the heart of Coachella Valley, by J.H. Snyder Company is scheduled to open fall 2001. The River is designed by the Jerde Partnership International of Melbourne, California.

Priceline.com names a new vice president of operations for Young Homes. Based in Rancho Cucamonga, Young Homes has built extensively in the San Gabriel Valley and the Inland Empire. Young Homes will introduce six new communities within the year. Sequoia in Colton and El Dorado II in Fontana recently opened this summer. Riverside Crossings in Riverside County and Village Walk in Fontana will debut. Coming to Fontana in the fall are Arthur Glen and Sullivan's Ranch. Merritt Investment Company has purchased a 109,000-square-foot industrial building in San Bernardino according to Grubb & Ellis Company. The transaction of $3.6 million was the sale was handled by Hunton Properties of Englewood, Florida.

Walsh and Bruce Springer of Grubb & Ellis, Ontario represented the seller in the transaction. Art Doud, Jr., San Bernardino Commercial represented the buyer. Larry Andrew of Sperry Van Ness represented the sale of The Deviney, a 276-unit apartment complex in Hemet, to John M. Sachs Inc., a California corporation. Total cost of the transaction was $14,500,000.

Discover elegant ideas for a memorable wedding at The Mission Inn

Bridal Open House Sunday, July 6

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**INVESTMENTS & FINANCE**

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

**The Gainers**

<table>
<thead>
<tr>
<th>Company</th>
<th>Current</th>
<th>Beg of Month</th>
<th>Point</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser Automotive Ind. Inc.</td>
<td>10.20</td>
<td>8.20</td>
<td>1.00</td>
<td>25.6</td>
</tr>
<tr>
<td>National RV Holdings Inc.</td>
<td>10.00</td>
<td>7.80</td>
<td>2.20</td>
<td>23.0</td>
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**The Losers**

<table>
<thead>
<tr>
<th>Company</th>
<th>Current</th>
<th>Beg of Month</th>
<th>Point</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Financial Corp.</td>
<td>10.00</td>
<td>10.00</td>
<td>0.00</td>
<td>0.0</td>
</tr>
<tr>
<td>HOT Topic Inc.</td>
<td>10.00</td>
<td>7.70</td>
<td>2.30</td>
<td>30.2</td>
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**Monthly Summary 5/29/01**

Stock

<table>
<thead>
<tr>
<th>Stock</th>
<th>Month Volume '000</th>
<th>April 2001</th>
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<tbody>
<tr>
<td>HOT Topic Inc.</td>
<td>15,000</td>
<td>284,000</td>
</tr>
<tr>
<td>Watson Pharmaceutical Inc.</td>
<td>16,000,900</td>
<td>2,380,000</td>
</tr>
<tr>
<td>Fleetwood Enterprises Inc.</td>
<td>15,200,000</td>
<td>2,200,000</td>
</tr>
<tr>
<td>Kaiser Automotive Ind. Inc.</td>
<td>15,000</td>
<td>235,000</td>
</tr>
<tr>
<td>Modri Holdings Inc.</td>
<td>15,000</td>
<td>1,950,000</td>
</tr>
<tr>
<td>PFF Bancorp</td>
<td>21,000</td>
<td>23,000</td>
</tr>
</tbody>
</table>

**VIB Corp Declares Three Percent Stock Dividend**

VIB Corp (Nasdaq: VIBC), parent company of Valley Independent Bank, Bank of Stockdale and Kings River State Bank, announced that its board of directors declared a 3 percent stock dividend to be paid May 7, 2001 to shareholders of record on April 13, 2001. The total number of shares to be distributed is approximately 12,600,000.

"Our financial results for 2000 and the first quarter of this year have exceeded our expectations," said Dennis Kern, president and chief executive officer. "Issuing a stock dividend is an excellent way for us to share this success with our stockholders."
On-Target Staffing Solutions from AppleOne
by Christine C. Daque

Now, more than ever, smart Inland Empire businesses are turning to AppleOne for cutting-edge staffing services. Through AppleOne, companies are keeping their staffing overhead low and profitability high — and they are enjoying a more streamlined hiring process, to boot. For nearly four decades, AppleOne has focused on delivering time- and need-specific support to all its clients. With seven of its 270 branches operating in the Inland Empire, North America’s largest privately held employment service is firmly in place to deliver precisely the results you need, when you need them.

Inland Empire Motorcycle Dealers

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Green Sales</th>
<th>Product Line</th>
</tr>
</thead>
<tbody>
<tr>
<td>Malibu Smith Motorcycle</td>
<td>170,000</td>
<td>Yamaha, Suzuki, Ducati</td>
</tr>
<tr>
<td>Corona Motorcycle</td>
<td>200,000</td>
<td>Honda, Kawasaki</td>
</tr>
<tr>
<td>Riverside Motorcycle</td>
<td>150,000</td>
<td>BMW, Triumph, Ducati, KTM</td>
</tr>
<tr>
<td>Rancho Valley Kawasaki</td>
<td>125,000</td>
<td>Kawasaki, BMW</td>
</tr>
<tr>
<td>Redlands Motorcycle</td>
<td>75,000</td>
<td>Honda, BMW, Honda Power Equipment</td>
</tr>
<tr>
<td>San Bernardino Motorcycle</td>
<td>45,000</td>
<td>Honda</td>
</tr>
<tr>
<td>Palm Desert Motorcycle</td>
<td>25,000</td>
<td>Honda Power Equipment</td>
</tr>
</tbody>
</table>

Top Local Executive

<table>
<thead>
<tr>
<th>Owner</th>
<th>Top Local Executive</th>
</tr>
</thead>
<tbody>
<tr>
<td>David Bers</td>
<td>General Manager</td>
</tr>
<tr>
<td>David Callery</td>
<td>General Manager</td>
</tr>
<tr>
<td>Jay St.</td>
<td>General Manager</td>
</tr>
<tr>
<td>Rick &amp; Jon</td>
<td>General Manager</td>
</tr>
<tr>
<td>Dave Darnell</td>
<td>General Manager</td>
</tr>
<tr>
<td>Doug Douglas</td>
<td>General Manager</td>
</tr>
<tr>
<td>Ben Shaham</td>
<td>General Manager</td>
</tr>
<tr>
<td>Doug Douglas</td>
<td>General Manager</td>
</tr>
<tr>
<td>Ron Schow</td>
<td>General Manager</td>
</tr>
</tbody>
</table>

Palm Springs Desert Resorts CVA Announces New Appointments, Reorganization

The Palm Springs Desert Resorts Convention and Visitors Authority has announced several changes to its staff that will allow it to better keep pace with changing demands in the tourism industry.

Rob Osterberg, currently senior vice president, has been promoted to director of convention sales, with additional responsibilities that include overseeing the daily sales efforts of the CVA sales and service teams, as well as continuing to work the Chicago market.

Doug Small, currently vice president of communications, will expand his positions as vice president, market development and communications.

In addition to maintaining his role overseeing the advertising, public relations and creative services functions, Small will also oversee all brand and strategic development.

"The enhanced focus and new structure of these departments are our response to the worldwide changes and trends in the tourism industry," said CVA President Michael Fife. "We are pleased to already have the talent and experience that will ensure that we will continue to be a major player in the tourism industry, national and international markets, and to be able to respond to the challenges and opportunities that will come our way."
CVB Financial Corp. Reports Record First Quarter Operating Results

CVB Financial Corp. (AMEX: CVB) announced record results for the first quarter of 2001. The $2.3 billion in assets financial services holding company reported record net income of $81.5 million for the first quarter ending March 31, 2001. This represents an increase of $953,000, or 2.13 percent, when compared with the $7.5 million in net income reported for the first quarter of 2000. Earnings per share were $0.53 or 12.13 percent, from $0.23 per diluted share. This is up $0.03 when compared with earnings per share of $0.26 for the first quarter of 2000.

Earnings result for the first quarter of 2001 produced a return on beginning equity of 18.94 percent, a return on average equity of 18.37 percent and a return on average assets of 1.58 percent. The efficiency ratio was 50.67 percent. As of March 31, 2001, total assets were $2.27 billion. This represents an increase of $255.5 million, or 12.67 percent, from $2 billion in total assets as of December 31, 2000. The ratio of non-performing loans and leases to total assets increased to 5.3 percent from 4.7 percent as of December 31, 2000. Non-inter­est income included asset management income, service charges and investment gains of $4.7 million.

The first quarter results continue to maintain capital ratios that exceed the well-capitalized standards established by the bank regulatory agencies.

CVB Financial Corp. is the holding company for Citizens Business Bank. The bank is the largest bank headquartered in the Inland Empire Region of Southern California. It serves 23 cities with 30 branches in Los Angeles, Riverside, San Bernardino and San Joaquin Counties. Shares of CVB Financial Corp. common stock are listed on the NASDAQ National Market System and the Street Stock Exchange under the ticker symbol of Citizens Business Bank Web site at www.cbbank.com and click on the CVB Stock tab.

Complaints… Praise! Suggestions? E-Mail us @ icb@busjournals.com

CVB Financial Corp.

CB and Maltby, partners in the newly emerging position of speech-language pathology assistant were presented through a six-week program to be offered by Crafton Hills College in partnership with the Loma Linda University School of Allied Health Professions starting June 17.

Speech-language pathology assistant (SLPA) was recently approved as an entry-level licensed position by the State Board of Speech-Language Pathology and Audiology and by the local and educational facilities will operate under the supervision of a professional speech-language pathologist, explained Dr. Ron Kibby, CHC dean of occupational education.

Kibby stated that individuals wanting to take the first step toward becoming an SLPA will be able to enroll in AH 119 for $50. "Introduction to Speech-Language Pathology and Audiology" course will meet from 9 to 11 a.m. Mondays and Wednesdays through July 25. The summer session at CHC will be taught by Karen Mainess, faculty member in the CHC Department of Speech-Language Pathology and Audiology.

Basic parameters of diagnostic procedures will be presented in the introductory class. Specific topics include: voice disorders, fluency disorders, articulation disorders, and adult and child disorders. Students who complete the requirements will be eligible to enroll in the second year of the program at Loma Linda University, according to Dr. Page Shaggersby, LLU associate professor of speech-language pathology and director of the SLPA project.

Persons who enroll in the "Introduction to Speech-Language Pathology and Audiology" class will earn three units of college credit at Crafton Hills College a registration fee of $11 per unit. Registration will be held on campus, June 11 and 12.

Additional information may be obtained by calling Dr. Ron Kibby at (909) 389-3214. Crafton Hills College is located at 11711 Sand Canyon Road in Yorba Linda.
Carnival Cruise Lines Launches "Big Mother" on the West Coast!

Carnival Cruise Lines, the world's largest cruise line con-

ponent, has entered the West Coast cruise market BIG TIME this summer with the positioning of its newest "super-liner," the Carnival Spirit (2,124 passengers) in Alaska, and it has positioned the Elation (2,052 passengers) and the Ecstasy (2,052 passengers) to the Port of Los Angeles.

During the summer season, the Spirit will make 19 Alaska cruises from Vancouver, B.C.; the Elation will cruise from Los Angeles making seven-day Mexican Riveria cruises, and the Ecstasy will sail out of Los Angeles for Mexico making three- and four-day Baja Mexico mini-vacations. Is this a big gam-

ble for Carnival?... yet mini! By my calculation, Carnival has more than 120,000 double occupancy cabins to sell between Memorial Day and Labor Day. With gasoline likely to hit $3 a gallon and rolling blackouts in Los Angeles for Mexico making a calculation, Carnival has stepped out.

Carnival Spirit is the newest "super-liner," the 88,500-ton, 2,124-passenger Carnival Spirit on its West Coast inaugural sailing on May 18. This is Carnival's newest "Fun Ship" and on this all too short voyage, fun was had by all. The ship's interior design emphasizes the world's greatest architectural styles and features a wide variety of inte-

rior design themes. The Carnival Spirit represents the new class of "Fun Ship" for the line, and its interior design architect was Joe Furacu. His masterful touch is seen throughout the ship—from the two-

tory gourmet alternative-dining venue, the Nouveau Supper Club, to the tiniest cabin drawer pull detail. The ship's lobby and some public areas are decorated in the art deco style, which mese sleek, grace-

ful forms. The ship features a nine-deck-high atrium as the centerpiece of the cen-
tal lobby, designed by Bob Dickinson, Carnival's president, to write this that this new class of ship is a new direction for Carnival. It offers many new amenities and new rooms, adding a new class and destination to the Carnival cruising experience. He says that Carnival is now offering Alaska with class and a new destination. This ship pre-

dicts "Carnival to Europe...next."

Nouveau Supper Club

The ship offers a soaring nine-deck atrium and housed under a red-tinted glass dome that forms part of the ship's funnel, an art nouveau-style restaur-

tant harkens back to the era of great travel and romantic travel. The ship com-

panion and I had one of the most memorable dining experiences of our traveling careers in this stellar eatery. The ambiance of the room sets the mood for what is to follow—great food and service. Our waiter, Stanislaus, sommelier

and staff were superb and made our

Last evening at sea a memorable experience. The ship also fea-

tures a musical duo who entertained at a perfect volume, and a dance floor. I can highly recommend spending the extra money for this dining experience! Pharaoh’s Palace

If you are into an evening at the theatre, Pharaoh’s Palace will keep your toes tapping! The Spirit’s design architect, Joe Furacu, has designed a three-level Phantom’s Palace show lounge in the style of Egyptian Revival. Sarcophagus design replicates those of the “golden-

eon king” Tutankhamun, are situated between the windows and stone walls, which are decorated with hieroglyphics. Twenty-foot tall stone figures flank the proscenium of the stage. The venue features Las Vegas-

style revues, which were created for the new inaugural season of the Spirit, by the "Fun Ship" Gothic Style Wedding Chapel

Couples sailing aboard the new 88,500-ton Carnival Spirit can say "I do" in a traditional and elegant setting in the first wedding chapel to be featured on a Carnival ship. Also, Carnival’s Spirit will feature the line’s first “Weddings at Sea” program, which allows cou-

ples to marry while the vessel is sailing in Canadian waters.

Alaska season

The success of the Carnival Spirit combines a traditional wed-

ding atmosphere with the romance of cruising. "It's the most

enjoyable experience for couples who choose to marry aboard this exquis-

tie new ship," said Bob Dickinson, Carnival president.

Carnival Spirit debuted April 29 with a 16-day Panama Canal cruise from Miami to Los Angeles, followed on May 20 by a three-

night voyage from San Francisco to Vancouver; a series of week-long Glacier Bay and Glacier Route Alaska cruises throughout the sum-

mer; two 12-day Hawaii cruises, and a 14-day Panama Canal sailing from San Diego to Miami, departs-

ning Oct. 20. From Miami, the ship is slated to operate a unique eight-

day cruise that will visit the three “Caribbean” ports of call throughout the winter, commencing Nov. 3.

The Spirit was built in the continued on page 46

EXECUTIVE TIME OUT

Colombia's Glimpse of Eighteenth Century America

by Camille Bounds, travel editor

The Beginning

Bright as the gold that had lured the Spanish to the New World, a Retribution that shines its rhubarb juice from the embrace of the golden paper muller-

ry rooms in Colonial Williamsburg. Just as the daddyoose seed took root in this unlikely, inoffensive spot, the sea of settlers, planted more than 300 years ago on the edge of the wilderness by Jamestown's unknown Englishmen, flourished into Williamsburg, capital of the colony of Virginia.

Defiance and Courage

Williamsburg was 77 years old when the Virginia legislators defied the might of the strongest military power in the world and voted their his-

toric resolution for American independence. It is this Williamsburg we see today, restored to its early appearance through the generosity of the late John D. Rockefeller Jr. A Unique Setting

Overseas in the world you can see the 18th century life again so com-

pletely as in Colonial Williamsburg. Divine benevolence of Glennis Cooper,

placed behind a coachman in a tricorn hat and knee breeches. Listen to a harpsichord player, a carriage approaches the doorway. A hay-square napkin around your neck—one of the major "fun features" of our forefathers at a famous colonial inn. Rebirth

A carriage approaches the historic Raleigh Tavern on Duke of Gloucester Street in Colonial Williamsburg. Closed to motor vehicle traffic during the day, the streets of the restored town are used by horse-drawn carriages and cars.

Today, the area of Colonial Williamsburg embraces 173 acres, including the old city. There are 88 original structures, 50 major reconstructions and 40 exhibition buildings. Williamsburg isn’t a city

INLAND EMPIRE BUSINESS JOURNAL

Carnival's Spirit, located at the top of a soaring glass-and-steel lobby area. Bob Dickinson, his

A Special Gift

So, how do we as a nation come to be? Even a short visit will be something to remember, if you take the time to plan and organize your trip. The weekly updated “Visitor’s Companion” (which can be obtained at your hotel in the area) offers a daily calendar and schedule of the opening hours for the historic area buildings, restaurants, tours and events.

Home of Many Patriots

Williamsburg was one of the most ideological training grounds for the leaders of American independence. For its influential years (1699-1776), it was the capital and political center of the British colonies...
Forecasts Homes... continued from page 33

said James Previtt, president and CEO of The Forecast Group, L.P. "We're expecting to compete harder than we have in the past." Since its founding in 1971, The Forecast Group has built more than 16,000 homes in communities throughout Southern and Northern California and Arizona, committing itself into an increasingly important entry-level home building niche in the marketplace.

Positive Employment Outlook Issued for Orange County/Upland

An active job market is in view for Orange County/Upland this summer, based on the newest poll of employers' labor needs for the third quarter, conducted by Manpower Inc. today released the latest in the "Employment Outlook Survey." For the July-September period, 30 percent of the companies interviewed planned to augment workforce levels, while 3 percent indicated reductions are warranted, according to Manpower spokesperson Evlyn Wilcox. Another 67 percent expect payrolls to remain steady.

"Last quarter employment prospects were even stronger, when 43 percent forecast adding workers and none anticipated reductions," Wilcox said. "A year ago at this time employers were optimistic, as 33 percent thought increases were likely and none were intending to cut back."

In the third quarter, job creation is planned in wholesale/retail trade, finance/insurance/real estate, services and public administration. The outlook is mixed in durable goods manufacturing.

Information and reservations on Carmel's "Fun Ship" cruises can be obtained by contacting any travel agent, calling 1-800-CAR-MEL and going to the line's Web site at www.carmel.com.

Carnival... continued from page 44

Kwaerner Masa-Yards in Helsinki, Finland at a cost of $375 million. Its country of registry is Panama and its home port is Seattle/Anchorage/Vancouver.

Over the years I have taken or two Carnival cruises... being an old codger I have always enjoyed the "young blood" aboard a Carnival ship and I was glad to see the upgraded quality of the new Spirit "Fun Ship" class. I look forward to sailing on Carnival again.

For more information, call (909) 987-7788 or visit www.forecasthomes.com.
It’s Still Chianti—But Where’s the Straw?

"Hey, they’re back ... they’re back ... oh ... oh ... but they don’t have the straw!" This exciting discovery can be heard today in restaurants throughout the Americas. What are they talking about? Chianti, of course. Chianti is making a comeback, but without the straw basket wrapped around the bottle.

Let’s take a look at Chianti! What is it? Well, believe it or not, Chianti is not a grape. That’s right, there is no Chianti grape when there is a Veal Montadonny grape, and even a Zinfandel grape ... and on and on. There are also 10 percent Sangiovese along with 10 percent Canarello Serano, 10 percent Trebbiano and Malvasia.

Chianti comes from the Tuscany region of Italy (between the provinces of Siena and Florence). Chianti has been a very popular wine for a long, long time. It can be traced back to 1260, and, in fact, the “Chianti League” was founded in 1147 and established the districts of Gaiole, Radda and Castellina.

Chianti is divided into two large classifications: Chianti Classico, which is produced in the central, original area, and the hills between Florence and Siena. Notable among the best vineyards are: Badia a Coltibuono, Vigna Vecchio, Caggio, Castello di Certiero, Fattoria di Tizziano, Villa Le Rose, and Ricasoli Varramassa.

The other classification is Chianti, which is produced in a larger area which surrounds the original area. The wines are allowed to call, according to their origins, the following appellation: Chianti Montalbano, Chianti Dei Fiorentini, Chianti Dei Colli Senesi, Chianti Dei Colli Aretini, Chianti Delle Colline Fiorentine, and Chianti Rufina.

There is a tradition practiced by the Chianti winemaker called “Governor.” The winemaker adds a little bit of the wine he makes to an oak bottle and leaves it for one year. After that year, the winemaker asks the village what the wine is really like. If the wine does not receive a great appreciation from the village, the winemaker titrates the wine.

“Chianti is made from grapes grown in the original district where the wine was first produced,” says the “Instituto Chianti Classico Region of Italy.”

That was the happy news in the bottle of Chianti tell us? It was the news that in 1990 Chianti was up 30 corks and up again! In 1991 Chianti was up 30 and looking for more.

Chianti Riserva (aged at least three years in oak barrels)

Chianti Classico (aged at least three years in oak barrels)

Chianti and Chianti Riserva (not intended for aging)

Best Values in Chianti

<table>
<thead>
<tr>
<th>Year</th>
<th>Label</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990</td>
<td>Rodini, Chianti Classico</td>
<td>$10</td>
</tr>
<tr>
<td>1991</td>
<td>Podere de' Gretole, Chianti Classico</td>
<td>$12</td>
</tr>
<tr>
<td>1992</td>
<td>Castello di Gabbiano, Chianti Classico</td>
<td>$12</td>
</tr>
<tr>
<td>1993</td>
<td>San Fabiano Calinari, Chianti Classico</td>
<td>$11</td>
</tr>
</tbody>
</table>

Wine Selection & Best Rated by Bill Anthony

La Cremia

1998 Chardonnay... $20.00
Cold Coast Vineyards, Sonoma County, California

1998 Pinot Noir... $22.00
Cold Coast Vineyards, Camarillo, California

Ballatore

NV Gran Spumante... $6.00
California

Bandiera

1998 Chardonnay... $16.00
Coastal, California

Domaine Chandon

NV Sparkling Wines... $24.00
Napa County, California, Reserve Brut

Domaine Napa

1998 Pinot Noir... $12.00
Napa Valley, California

Domaine St. George

1997 Pinot Noir... $15.59
Livermore Valley, California, Premier Cuvee

Feestra

1997 Zinfandel... $18.00
Livermore Valley, California

1998 Chardonnay... $15.00
Livermore Valley, California

1998 Merlot... $7.99
Columbia Valley, Washington, Estate Grown

Energy Crisis... continued from page 13

Yet, Day points out that California’s power crisis has not impacted since the energy crisis impacts all states in the western region and all of them have to work together to solve the problem. She noted that Montana is the only state in the northern U.S. that is generating capacity in excess of its population growth.

In conclusion, the future will depend on supply and demand, weather conditions, old plants, natural gas, and price policies...

SCORE Talent Search Calls for More Volunteers

You can help make a dream come true for someone who wants to start his or her own business. "Counselor’s to America’s Small Business" is seeking business experts, managers and owners to help this nationwide association provide small business counseling and mentoring.

If you have business management—expertise and would like to volunteer, call SCORE at 1-800-638-0638, ext. 3000.

SBA Web Site Rated Among Three Best Sites for Home Offices SBA

The SBA Small Business Administration’s (SBA) award-winning Web site has garnered yet another award from the Interactive Media Institute. Computing, a magazine aimed at the growing work-at-home market, has chosen the SBA for its "100 best home office products, services and sites of 2000;" 800 U.S.A.K.SBA, the website’s online traffic has increased five fold, the SBA will provide the Bronze Award in the Info/Portal Site category to the SBA site, www.sba.gov. The Silver Award will be in the same category went to the Service Corporation of Retired Executives (SCORE). Web site, www.score.org. SCORE is a sponsored organization that provides free business training and advice.

The SBA Web site was also recognized for its excellent layout and design, making it one of the most user friendly and responsive sites of information available for business start-ups and development.

For more information about all of SBA’s programs for small businesses, call the SBA Answer Desk at 1-800-638-0638 or www.sba.gov. Also visit the SBA’s extensive Web site at www.sba.gov.
I have ridden to the top of the Palm Springs Tramway since it opened back in 1963. While I was always along for the ride, I promised myself that some day I would open back in 1963. While I was promised myself that some day I would make my rounds on the tram. I may not be gourmet. It certainly cannot compare to the better restaurants in Palm Springs. But there is just something about the ride up, the air, the adventure and the ability to find a winter breeze in the summer in the Southern California desert — that makes it all worthwhile.

The tram ride also gives visitors access to campgrounds and picnic areas in the Mt. San Jacinto State Wilderness. You can hike and backpack in the summer months and go cross-country skiing in the winter.

For myself, I prefer to watch the Coachella Valley laid out before me from the parking area, while I enjoy a beer before the ride back. I have to conserve my strength. I may have to hold another congressional hand on the way down.

Back to the food. Dinner starts at a p.m. daily and unfortunately it is served buffet style. The effect is comparable to eating at something akin to Hometown Buffet or Souplantation. The thin pine air, akin to Hometown Buffet or Souplantation, the scent of the desert, however, does something to the temperature on the desert floor was 50 degrees.

The dessert s are a little disappointing, being little more than tray serving, being little more than tray serving. From Los Angeles:

Colonial Williamsburg...

colonial Williamsburg, continued from page 45


to be printed. It is that on a hot day in a hot city. The thin pine air, akin to Hometown Buffet or Souplantation, the scent of the desert, however, does something to the temperature on the desert floor was 50 degrees.

The dessert s are a little disappointing, being little more than tray serving, being little more than tray serving.
BANKRUPTCIES

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Debts:

No. 2001-01500

In re:

San Bernardino

INLAND EMPIRE BUSINESS JOURNAL
JUNE 2001
PAGE 56

NAME

Chapter 7

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Business Bank of California ............................................. california.gov
California State Government Home Page ............................................. www.ca.gov
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Podwallenker BBS - A-LOVE-LEC; Computer user group club BBS, supporting IBM, Altair and MacRancho, downloads on-line, R/T modem, 28.8 baud, (909) 677-1374

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Professional Women's Roundtable is having a seminar, "Re-energizing and De-Stressing - Tools for Creating More Balance and Harmony in Your Life." The event is held at Claremont Griffin, 300 N. Mountain Avenue, from 10 a.m. to noon. The seminar will cost $30. Registration: (909) 621-4200 or P. Wadsworth, BBS - A-LOVE-LEC.

B. Wenceslaus in March and April is Friday at 5 p.m. with the illumination of ballrooms, "Ballroom Glow" and live music entertainment from the ten blues sensation, Ben Robinson Project and Tony Shannon and the Volcanos. There will be morning balloon launch- es, wine and cheese tastings by local area premier wineries, and classic rock and country western groups, including: Country Clear, Clearwater Revival, Re-visited, a tribute to Creedence Clearwater Revival: Survivrot, known for their hit, which served as the theme song for "Rocky III." "Eye of the Tiger" and country music, Blackhawk. Admission is $17 on Saturday for adults and $15. Youth ages 7-12 are $5. Children 6 years and under are free. Friday's kick-off is $5 per adult, Children 12 and under are admitted free. Cost for parking is $3. Additional fees may apply for wine tasting and balloon rides. For more information, call (909) 676-6713 or visit the Web at www.balloonandwinefestival.com.

Professionals in Human Services Practices (PIHPRA) will be discussing California State Tobacco Funds with speaker, Eric L. Herzog, Ph.D. from 11:30 a.m. to 1:30 p.m. at the Pomona Valley Hotel. Contact Company, 1777 Gillette Road (10 Freeway, Dudley Exit). The cost is $20 for members with presentations, $23 for members without reservations, $22 for guests with reservations, $26 for guests without reservations, $15 for members in transition and $7 for students. Reservations must be called in by Friday, June 15th at (909) 932-4271 or e-mail Phra15@hotmail.com

Corona Regional Group Hosts the support group for cancer patients and their families in the Inland Empire.

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Business Network International, Victor Valley Chapter, weekly, 7 a.m. at Marie's Cafe, 10920 Foothill Blvd., Rancho Cucamonga, Contact: Michael Bailey, 909-884-7679.

22 - UCLA Extension offers a two-day conference examining the issues that will shape transportation for the next 20 years. Topics will include demographic trends, economic and technological changes, and environmental sustainability issues, as well as financial resources to meet long-term infrastructure requirements. The conference is the second in a three-part series held at Claremont Griffin, 300 N. Mountain Ave west of (909) 677-1374.

Business Network International, Inland Valley Chapter, weekly, 7 a.m. at Marie's Cafe, 10920 Foothill Blvd., Rancho Cucamonga, Contact: Michael Bailey, 909-884-7679.

Business Network International, Inland Valley Chapter, weekly, 7 a.m. at Marie's Cafe, 10920 Foothill Blvd., Rancho Cucamonga, Contact: Michael Bailey, 909-884-7679.

Business Network International, Corona Hills Chapter meets every Thursday at 8:30 a.m. at Marie's Cafe located at 1220 Griflin Way, Corona (909) 726-5611/5612. Visitors are always welcome. Information: Laurie (909) 780-3718 or Wayne (909) 276-2382.

Business Network International, Corona Hills Chapter meets every Thursday at 8:30 a.m. at Marie's Cafe located at 1220 Griflin Way, Corona (909) 726-5611/5612. Visitors are always welcome. Information: Laurie (909) 780-3718 or Wayne (909) 276-2382.

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