August 2001

Inland Empire Business Journal

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The music may be "Lite" on 92.7 FM KELT in Riverside, but the personalities anchoring the early (5-9 a.m.) show are full of sparkle and spice. These characters engage in a peppery repartee guaranteed to jump-start the mornings of their growing legion of listeners! Radio folk are often identified by one name; therefore, from left front: production assistant, Samantha; (left rear), co-host, Syeda Jafri; Brie, standing in for Dan Rivers; and morning producer and programming coordinator, "Baby Joe" Espinoza.

From Early Morn to Midnight, Lite 92.7 FM Personalities Sparkle and Spin Popular Contemporary Music

by Georgine Loveland

Listening to the new Lite 92.7 FM KELT in Riverside can become a pleasant habit — beginning with the "no coffee needed" production for the listener to jump-start his or her day at the dim hour of 5 a.m., featuring host Dan Rivers and co-host Syeda Jafri — to the relaxing, tuneful end-of-the-day show smoothly modulated by Ms. "J."

The morning begins with repartee, seemingly timed to the nanosecond, that flows so smoothly and naturally; unless one is present in the studio, it is hard to imagine the consummate professionalism... 

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Japan Economic Currents

A Commentary on Economic and Business Trends — What's Unfair? — the WTO Rules on Dumping

by Soichiro Sakuma, head of the legal department of Nippon Steel Corporation

The proliferation of antidumping world-wide has been exponential. At the end of 1993, just prior to the conclusion of the Uruguay Round, only 12 countries had adopted a total of 660 antidumping measures, while approximately 1,200 cases were in place in 28 countries at the end of 1999.

At first, it was predominantly the devel-

opned countries that used antidumping laws—the United States, Australia, Canada and the European Union (EU). Today, developing coun-

continued on page 3

Ingenious Marketing Program Awards Cal Poly Pomona Students and Local Businesses

by Janice Prizzi

Spring is a splendid season for enterprise and new beginnings. The Cal Poly Pomona College of Business held the third annual GYL Decauver Competitive Marketing Edge Forum 2001 in June to laud graduate and undergraduate students' new ideas for selected businesses. Viable marketing plans culminated in a rousing banquet for students, professors, sponsors and local participant companies. The function was held at Kellogg West on the Cal Poly campus....

continued on page 8
Antidumping duties are rates that are in most cases extremely high. Some sources indicate that an antidumping measure is brought in the United States if the dumping margin for that product is lower than the dumping margin for an analogous product in the country of origin. This is not an automatic decision; it must be supported by evidence that shows the product is sold at a lower price in the importing country than in the country of origin.

One of the major problems with antidumping duties is the lack of uniformity in their application. The methodology for calculating dumping margins varies widely among countries, and there are significant differences in the interpretation of the data used to determine these margins. This lack of consistency makes it difficult for businesses to predict the consequences of antidumping duties and to plan their strategies accordingly.

The World Trade Organization (WTO) has attempted to address some of these issues through its antidumping provisions, which aim to provide a fair and transparent framework for dealing with antidumping cases. However, the effectiveness of these provisions is limited by the fact that many countries continue to use antidumping duties as a tool to protect domestic industries from foreign competition.

In conclusion, antidumping duties are a complex issue that requires careful consideration and a fair and transparent framework for their application. While they may provide some protection for domestic industries, they can also lead to increased costs and reduced competitiveness for businesses that are forced to pay these duties. It is essential that antidumping rules are applied consistently and that businesses are given the opportunity to appeal decisions and seek redress when necessary.

At deadline...

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creates simpler forms and gives employers more flexibility to use computers to meet OSHA regulato-

The department will seek comment on two proposed modifications to the recordkeeping rules. First, the department will propose that for recording purposes, the number of employees in a class or group must be estimated to the nearest 10 workers. Second, the department will propose to delay for one year the implementation of the recordkeeping rules for employers with 19 or fewer employees.
The Business of Clean Air

The South Coast Air Quality Management District is committed to achieving healthful air quality and a healthy quality of life for people in the Inland Empire. That is why the SCAQMD offers a number of business assistance programs to help businesses comply with its air pollution control requirements.

• Economic Development and Business Retention Program
• Small Business Assistance

Economic Development and Business Retention Program

The Small Business Assistance Office offers a number of services to help small businesses get started or expand while maintaining pollution reduction efforts. The office works with local government agencies to help small businesses find the resources they need to operate with cleaner air. Two programs offered by the Small Business Assistance Office are the Small Business Assistance Grant Program and the Small Business Assistance Loan Program. For more information, contact Patty Davis at 289-3001.

Small Business Assistance Office

The Small Business Assistance Office is located at 13490 E. 9th Street, Suite 150, Ontario, CA 91761. The office is open Monday through Friday from 8:30 a.m. to 5:00 p.m. For more information, call 289-3000 or visit www.scaqmd.gov.

At deadline... continued from page 3

OSHA Log. The department has announced its intention to develop new policies that will address its regulatory weaknesses and has scheduled a seminar on ergonomics and has scheduled a seminar on ergonomics.

The seminar will be held on Thursday, July 27, from 9:00 a.m. to 5:00 p.m. at the OSHA Log facility. More information will be available at www.oshamg.gov.

At deadline... continued from page 27

Continued from page 3... continued on page 21

Executive Notes

Bob Kain of HMC Architects and Andrew Williams of The Wilkin Group, Inc. have been named to the Inland Empire Open Board of Directors. Bob Kain is the board chair and senior healthcare projects manager for HMC Architects. This is his third year serving on the board. This year, he also serves as the board's liaison to the American Institute of Architects. The Wilkin Group, Inc. is a full-service architectural firm specializing in healthcare and transportation projects. Andrew Williams is the firm's CEO and president. He has been involved with the Inland Empire Open for several years. The Inland Empire Open is a non-profit organization that provides health care to underserved populations.

The Desert Post Weekly

The Desert Post Weekly is a local newspaper that covers news and events in the Western Riverside County area. The newspaper is owned by Randy Perez and is published bi-weekly. It covers a wide range of topics, including local news, sports, entertainment, and business.

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by Carol Wicemann

One thousand four hundred and forty minutes in a day. It's the same tick-tock tempo across time zones and on either side of the international line. A constant tempo, a tempo that stay for everyone worldwide — or is it?

Anne Mirsky thinks not. For 15 years and across five continents, she's done consulting and training in areas such as time management and organizational change. Born in Baltimore and currently residing in Jerusalem, she's viewed the planet from a transcontinental perspective.

"I've trained from the Israeli Air Force at a Japanese industrial plant — to a Danish pharmaceutical company. Who knows?"

On the subject of time, she shares the opinions of the likes of Albert Einstein. "Space-time is relative, Einstein theorized. For instance, it slows in a gravitational field. "Earth-time" is relative, agrees Mirsky, it slows — or speeds up — depending on where one stands on the globe. Time seems to elapse faster in sultry climates, yet contracts in sync with the molecules slowing in colder climes. On other worlds, here on earth, time is a cultural kind of thing.

For American business, there's little relativity about it. Time is money — a commodity not to be squandered. But Mirsky says, "In different cultures, punctuality holds different values."

She recites the invitation of an American industrialist who set a series of meetings with Middle Eastern business people. "Waiting past 20 minutes in the lobby of his motel until their arrival, he shook their hands and said, "Perhaps we'll do business on my next visit." He felt if they couldn't manage time, they couldn't manage business."

"Yet in Switzerland, it is unacceptable to come even, by two to three minutes late, and one does not interact on one's business associates by arriving prematurely."

"The Japanese also are well-known for their precise timekeeping," Mirsky continued. "Train schedules are listed on time and minutes. And respect for one's time can be interpreted quite differently. For example, if a worker sits alone at his desk, it is an indication not to intrude on his thoughts. In the States, if one is alone in an office or work station, it's an open invitation to enter.

"Compare such strict time interpretation to Mexico, where time weaves its leisurely being through all activities. As "Operation Amigos," an organization of North American business people, whose goal is to promote respect and understanding between the U.S. and Mexico, they explain, "Mexicans like to do their living as they go along, enjoying the flavor of doing any kind of activity — business, social, domestic, or private."

"Mexican businesspeople view themselves as individuals first, and secondly by their vocation. Work time is second, rather than reverse.

American fast food, beer, and service industries, on the other hand, was an unknown concept to most Mexican restauranters before the American franchises moved south. As Operation Amigos points out, Mexicans "neither understand nor tolerate unannounced guests."

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One recent morning, the Inland Empire Business Journal was the invited guest at the station. Morning producer and program coordinator "Baby Joe" Espinosa, the production assistant for K.B. "Samanthas" (many radio folks use only one name) kept the show's segments, including: birthday announcements, in-air promotions, commercials (no more than nine minutes of commercial messages each hour) and banners between the host and co-host, co-directed with an accuracy NASA would envy.

On the day the Journal visited, "Brie," a tall blond who spent the morning lip-synching "tip, tip, a row a read." L.A. radio marketplace, was hosting for all in Dan Rivers, the annual fundraiser, a popular personality, formally of KOLA. Brie and co-host Suzy Jaffa, formally of KPOR and KFI, a sultry beauty whose on-air wit and warmth have won over many listeners, presented the results.

"Samantha's" audience grows when the Journal visits. TheJournal's visit created a new level of excitement in the station. The Journal's visit resulted in increased listener interest in the station's programming.

At deadline... continued from page 4

made dramatic changes to the way employers must pay employees, in order to keep them exempt from overtime.

The major change concerns salary deductions for exempt employees, who now are to be calculated on a monthly basis, rather than the weekly basis California has always followed the federal regulations entitling exempt employees to a full week's pay in any week they perform any work, subject to certain exceptions, such as vacations and sick leave. Under the new state rule, employers must provide exempt employees their full salary for any month they perform any work, regardless of the number of days or hours worked, with exceptions for vacation and sick leave.

Under the new state rule, Cal/OSHA has changed the definition of an "hourly worker." This change has made it more difficult for employers to pay employees on a weekly basis. The new definition of an "hourly worker" is one who is paid on an hourly basis, regardless of the number of days or hours worked.

"Clarity, brevity, action: there is no advantage in being unclear, and using convoluted language to impress others. We all have to have it together on the inside; we cannot inspire others if we skip that part."

Call or visit our web site to find out about all of our free services. We can help you find good employees, financing and a variety of other ways to make your business look as good as it deserves to be. Today's County of San Bernardino Jobs & Employment Services Dept. www.jesd.com 1-800-451-JOBS

It doesn't have to be...
The Legend of Bonsai Kitty

by J. Allen Leinberger

GIGO is an accepted computer term.

It means "Garbage In, Garbage Out." But as I tell my friends, the term should really be "Garbage In, Legend Out." Whatever bit of mis-information goes into the computer comes out as fact -- or at least what people want to believe to be fact.

This is especially true of the Internet. Put a web site up and start writing whatever you want to say and people who see it believe it. Forget about the Kennedy conspiracy or people who see it believe it. Inter_net, writing whatever you want to say as fact ... goes into the computer comes out wanting to believe to be fact.

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In , Legend...
MANAGING

Create an Environment That Empowers People

by Jody Uphaurth

Are you depriving your employees of the opportunity to excel? Most organizations revolve around the manager as controller/model, but attempts to control people’s behavior can cause resentment, as Peter Drucker says, “A leader’s job is to make people’s strengths effective and weakness irrelevant.”

There is a delicate balance between what is just right and what is too far out of reach. Aim too high and people may feel overburdened; aim too low and people may feel unmotivated. The most important part of goal setting is that it is satisfying and encouraging to them to do more of this.

1) Watch employees to see what inspires them and encourage them to do more of this.
2) Be on the lookout for ways to help bring out the best in others. Instead of saying “What you need to do is more productive.” Ask, “How can I help you be more productive?”
3) Get to know employees and develop a working agreement between a manager and an employee. Instead of saying, “There is no reason you don’t.” Say, “What’s the big deal?”
4) Try to see things from the employee’s perspective. It is easier to identify a realistic goal you may want to set them to reach what is just right for the company and for individuals.
5) Put people into creating information and ideas and start to take ownership of it. Do so, it becomes territorial and guarded. People soon create a separation between those who have access to information and those who don’t. What’s the big deal? 

Each of these should be excluded and feel disconnected from the whole vision of the organization.

Make Mistakes Often

Encourage employees to risk making mistakes and create an atmosphere that encourages them to be open when errors occur. Usually when people make mistakes they feel guilty and try to cover up sometimes even from themselves. The opportunity to learn from the mistake becomes hidden as well. Mistakes are a part of growth. Bringing them out in the open and letting others learn from example of the mistakes will foster an environment of openness that encourages creativity and autonomy. Celebrate errors and victories equally.

Vision of the Whole

Keep the operation and vision of the company top of mind for everyone. When emphasizing this department or that process we often lose the big picture: value judgments, commitment and detachment from other parts of the organization. Instead, encourage employees to see every move, change or activity as it affects the whole company. Vision isn’t one-dimensional. It includes all employees, suppliers, customers, competitors—even the political and social environment.

Make Information Accessible

Imagine your first day on the job in a new company. As you walk in the door you notice rooms that are off limits to everyone but the managers. Day after day you start to see that information is carefully guarded and watched. Many meetings occur behind closed doors. As managers walk around, you sense they know what is happening and encouraging them to do more of this. Does this sound like a fun and productive work environment?

Goal Setting

There are some tips on setting goals:

1) Set goals and standards individually for each employee. Help them create their own goals. A goal should be thought of as an agreement between a manager and an employee.
2) Get to know employees and their abilities. People will respect you and feel like a part of that team.
3) Tr...
Faces in Business

Young Homes Names Rangel Senior Project Manager

Filling a key role in its management team, Charles Rangel has been named senior project manager for Inland Empire-based Young Homes LLC, announced John Young, president of the home building firm. "Charles brings special expertise to our company—thanks to his extensive experience in planning and project management in both the public and private sectors," noted Young. "His expertise is an example of the kinds of people who make their careers with our company."

Rangel's public-sector experience includes planning responsibilities for the cities of Corona and Moreno Valley, and senior planner and planning director for the city of Chino Hills. As a senior environmental planner for Web Associates, Rangel added environmental impact analysis and mitigation resolution to his expertise arsenal.

Rangel comes to Young Homes with project management experience from one of the biggest national home-building companies in the U.S., such as D.R. Horton and Forecast Homes, where he was vice president of planning. His commitment to professionalism can be seen in his active memberships in the Building Industry Association and the Inland Empire Chapter of the American Planning Association. Rangel is a graduate of the University of California, Riverside, where he earned his bachelor's degree in economics.

Industry Leader Joins California Mortgage Alliance

Longtime Southern California real-estate industry advertising and publishing executive Robert C. Hubbert has joined California Mortgage Alliance as director of marketing.

In his new capacity, Hubbert will direct the marketing efforts in connection with the launch of the CMAs' Builder Division, as well as devise and implement growth strategies for the firm. CMA is uniquely positioned to assist homebuilders in closing more purchases, by "We are gratified to have someone of Bob Hubbert's experience, knowledge and network in the homebuilder market to assist our company," noted Young Homes President Charles Rangel.

Hubbert, who started out as a real estate advertising newsletter, built one of Southern California's most successful advertising agencies, headquartered in Costa Mesa. Specializing in serving homebuilders, the agency eventually expanded to three branches. His agencies have marketed more than $1 billion in real estate throughout California and other Western States.

In 1990, Hubbert sold his interest to his longtime employees. Hubbert has earned numerous awards and honors for industry, including the prestigious 1980 Max Tipton Memorial Award from the Sales & Marketing Council of the BIA of Southern California.

Japan... continued from page 3

interests count as zero negative margin and collect only those zero margin categories and other "positive margin" categories. This creates an artificial or inflated dumping margin.) A recent WTO panel decision held that the zeroing practice is inconsistent with the WTO rules and was upheld by the appellate body.

Third, the WTO antidumping rules should be clarified and elaborated to ensure more harmonized enforcement by national antidumping authorities. A good example is the so-called "sunset" clause. Under the WTO, any antidumping duties must expire (or be "unsetted") after five years, unless an investigation determines the expiration would likely lead to the continuation or recurrence of dumping and injury.

When the Uruguay Round adopted the sunset provision, many hoped that antidumping duties would almost automatically expire before the fifth anniversary of their imposition. Unfortunately, this has not been the case because antidumping legislation varies from country to country.

Some countries, including Australia, Brazil and Korea, have sunset provisions that closely adhere to the WTO article (i.e., antidumping measures may expire automatically, without review). EU regulations require sufficient evidence from EU producers to extend the antidumping measure. Japan and Indonesian laws clearly provide that antidumping duties not be left in place more than five years and such duration be specified in antidumping orders. U.S. laws do not strictly adhere to the WTO article. For the most part, U.S. duties endure indefinitely, unless the antidumping order is revoked. For the most part, U.S. authorities can impose duties with out the consideration of the public interest. Indeed some national antidumping authorities, such as those in the EU, Canada, Thailand and Malaysia, already have "public interest test" provisions, however.

Improvement of antidumping rules is extremely important because their impact on trade is significant, and because antidumping measures are very likely to spread, for three reasons.

First, the global economy increases trade volume and direct investment, particularly in developing countries, which could then generate potential foreign petitioners seeking antidumping relief.

Second, China, a country of 1.2 billion people and a potential giant user of antidumping measures, will soon join the WTO. In all likelihood, Chinese antidumping cases will increase—more people mean more complaints.

Third, a new WTO round will further reduce tariff rates applied in developing countries. This could increase antidumping petitions in those developing countries.

If antidumping rules are not improved, we run the risk of the implementation of unjustified trade obstacles all over the world. Discussions on the antidumping rules in the new round will pay off, in the long run. Discussions on the rules are one of the most used tools of protectionist countries.

One reason is the WTO rules are so poorly designed that the lists of activities are not clearly defined. WTO rules are not clearly defined. WTO rules are not clearly defined. WTO rules are not clearly defined.

Any system that puts the burden on the exporter to prove that the antidumping measure is not in violation of the WTO rules will always fail, if the system is not clearly defined. WTO rules are not clearly defined.

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Paris L.A. Catering...Bringing European Charm to the Inland Empire

Paris L.A. Catering is family-owned and operated. The company has been in business for more than 11 years, enjoying continuous growth and an ever-expanding variety of foods and creative presentations. The key to the organization’s uniqueness is an understanding of the concept of presenting food so that it offers a feast for the eye, before the palate has a chance to verify the sheer delight of freshly-prepared entrées, salads, sauces, and of course pastries. Paris L.A. Catering takes the "sensory," and "Kicks it up a notch!!!"

The staff has studied with some of the finest, world-renowned chefs and catering enterprises. The business’ intention is to make every event—whether large or small—a huge success, which can happen only when preparation begins with careful selection. These culinary experts start with the highest quality ingredients for dishes made in-house by our experienced hands. Many of the recipes are spent on careful recipe development. Paris L.A. doesn’t just heat up commercially prepared foods; it creates unique new ones. With one phone call, a client is expected to arrange an entire event from start to finish, private or corporate, from box lunches to large, lavish feasts. A large part of the company’s business is corporate, and many clients have trusted Paris L.A. Catering with their catering needs for many years. The organization believes that "These are the folks who value good food, and have come to understand that their business is important to us. We take personal interest in the success of their event and their guests’ reactions will validate their choice of our company.”

Often, clients will need the company’s services several times a week or month and the staff has to make sure that the menu options are never boring. For this reason, quarterly seasonal menus have been designed with the corporate client in mind. Some satisfied customers, however, request "encores" of a great lunch or dinner they have previously enjoyed! Paris L.A. uses a team theme approach. There is genuine affection among staff members which shows in the mutual support evident during an event. They are always delighted when clients express appreciation for an occasion that has gone exactly as they wished.

Customers place their trust in Paris L.A. Catering, knowing that everything is being done with their best interest in mind. Catering is a profession that, like most businesses, must provide a "win-win" situation," the staff believes. "Referrals from our clients help to grow our business— they are the reason we are here!!!"
Real Estate Notes

Dawn Commercial Real Estate announced that it recently represented the buyer in the purchase of a 12,769 square foot industrial property located in Corona at 3605 Palafoxia. The total consideration of the transaction was $1,000,000. Chris Migliore of Dawn’s Anaheim office represented the purchaser in the transaction. Larry Null of Lee & Associates represented the seller. Kevin Assef, regional manager, Marcus & Millichap Real Estate Investment Brokerage Company, Ontario, announced the sale of the San Carlos Apartments located at 5622 Adams Avenue in Riverside. The property, a 81 unit complex, sold for $4,250,000. The principals were represented by Bruce Rabies of Marcus & Millichap in Ontario. The O’Donnell Allison office in Ontario has represented the buyer and sellers including: John Laiing Homes in the purchase of Rancho Mira Mesa in Murrieta from KB Home; The St. Clair Company and Pacific Coastamma. The sale of the 96 unit apartment complex located at 14420 Elsworth Street in Moreno Valley, was announced by Alan Krueger and Drew Wetherholt of Marcus & Millichap Real Estate Investment Brokerage Company. The property sold for $1,610,000 and the principals were represented by Alan Krueger and Charles Shillingford of Marcus & Millichap’s Ontario office. The sale of the 17 unit apartment complex located at 12575 High Knoll Drive in Chino Hills for $10,174,500 to a pension fund client of Invesco Realty Advisors. CT Realty Corp has sold the Village Oaks Apartments located at 15775 High Knoll Drive in Chino Hills for $30.5 million to a pension fund client of Invesco Realty Advisors. CT Realty and the buyer were represented by Mary Ann King and Scott Davis of Moran & Co., Costa Mesa. The sale of the Moreno Corporate Center was announced by Kevin Assef, regional manager for the Ontario office of Marcus & Millichap Real Estate Investment Brokerage Company. The property sold for $1,000,000 and the principals were represented by Alan Krueger and Drew Wetherholt of Marcus & Millichap in Ontario. The property located at 14420 Elsworth Street in Moreno Valley, was announced by Alan Assef, regional manager of Marcus & Millichap Real Estate Investment Brokerage Company, Ontario office. The principals were represented by Alan Krueger and Charles Shillingford of Marcus & Millichap’s Ontario office. Total sale of the property was $4,000,000. Techinap USA, Inc., a design builder and engineer of enters around the world, has signed a 10-year lease with Kerck Graduate Institute of Applied Life Sciences for 79,800 square feet located at 555 West Arrow Highway in Claremont for a total consideration of $10,174,500. Natalia Zaratevich and Jeff Stavich of CBRE, Ontario office, represent Kerck Graduate Institute of Applied Life Sciences and Jose Farrar, with Julian J. Stadler, Inc., represented Techinap USA. Kevin Assef, regional manager of Marcus & Millichap Real Estate Investment Brokerage Company, Ontario office, announced the sale of the 44 unit complex, located at 1025 W. Francis in Ontario. The property sold for $1,300,000 and the principals were represented by Alex Garcia of Marcus & Millichap’s Ontario office. Captains Advisors announced the sale of a 1.5 acre industrial land development project, called Fairways Estate, in Junipero Valley with Compass Homes. The Fairways Estate will contain 50 lots on 31 acres and will wrap around the northern perimeter of the Indian Hills Golf Course. The Mission Garden Apartments, a 44 unit complex, located at 850 Skidoo Street in Riverside, was announced by Kevin Assef, regional manager of Marcus & Millichap Real Estate Investment Brokerage Company. The property sold for $3,000,000 and was represented by Reza Ghaffar of Marcus & Millichap’s Ontario office. O’Donnell Allison Company recently closed the purchase of a 17 unit apartment complex located at 10601 Downey Drive in Ontario. The sale of the property was $1,000,000. Foothill Customers just tend to smile more often.

Vineyard National Bank Provides Financing to Research and Treatment Institute; $1 Million Credit Facility Earmarked for Working Capital

Vineyard National Bank, the principal subsidiary of Vineyard National Bank (NASDAQ: VNBC), announced that it has provided a $1 million credit facility to the Research and Treatment Institute (RTI). The funds are available for working capital and general corporate expenses. The Vineyard Bank is pleased to expand its partnership with a company that provides psychological services to abused or challenged children. 'It is a very good one for us and we will continue to be, but that is certainly not our only product," said Swanson. "Our strategy has always been to keep our investment in share capital loans to no more than approximately 40 percent of total loans. Now that the SBA loans exceed 30 percent of total loans, we are entering the next phase of our SBA retention strategy. During this next phase, which will begin in the third quarter this year, we will be slowing the percentage growth by selling off between $4 and $6 million of our 7a loans each quarter. This will allow us to keep our investment under 40 percent, maintaining portfolio diversification while adding to recurring non-interest income." For the first six months of 2001, the company funded $19.3 million in SBA 7a loans. Total assets grew 40 percent to $326 million, compared to $233 million a year ago. At June 30, 2001, net loans were up 44 percent to $262 million, compared to $196 million a year earlier, and deposits grew 39 percent to $292 million at the end of the second quarter last year. "On January 1, 2000, we implemented a new product that will allow us to keep our investment under 40 percent, maintaining portfolio diversification while adding to recurring non-interest income." For the first six months of 2001, the company funded $19.3 million in SBA 7a loans. Total assets grew 40 percent to $326 million, compared to $233 million a year ago. At June 30, 2001, net loans were up 44 percent to $262 million, compared to $196 million a year earlier, and deposits grew 39 percent to $292 million at the end of the second quarter last year.

Foothill Customers just tend to smile more often.

Inland Empire Business Journal

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Real Estate Notes

Continued from page 14

Real Estate Notes

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Inland Empire Business Journal

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Real Estate Notes... continued from page 18

purchase of 15 acres along State Highway 395 in the City of Hesperia. Dan Tate of O'Donnell/Allen Company represented the buyer, Tibbet Tanks, on the acquisition...The sale of the Fairmont Plaza, an office building located at 4371 Riverfront Drive in Riverside, was announced by Kevin Aspel, regional manager of Marcus & Millichap in Ontario. The property sold for $3,200,000. Principals were represented by James Antiyon of Marcus & Millichap, Ontario. Captains Advisors announced the sale of The Lake at Rancho Mirage with Ashbrook Communities. The Lake at Rancho Mirage will be located at Da Vail and Dinah Shore Drive...The sale of the Desert Willow BY Park and Willow Oak Mobile Home Park was announced by Kevin Aspel, regional manager for the Ontario office of Marcus & Millichap Real Estate Investment Brokerage Company. The property, located at 12034 Main Street in Hesperia, sold for $4,843,000. The principals were represented by John Reinhardt of Marcus & Millichap, Ontario. Oracle Communities Corporation purchased the Cirus Gardens, a 200-unit apartment complex in Fontana, located at 8600 Citrus Avenue. The property was sold by Ishino Real Estate, John Kalmikov and Bill Robbers of Grubb & Ellis in Ontario represented the buyer and the seller in the transaction...The sale of the Las Sombras Village, a shopping center located at 72221-2781 Highway 112 in Palm Desert, was announced by Kevin Aspel, regional manager of Marcus & Millichap of Ontario. The property sold for $2,150,000. The principals were represented by Drew Weatherhoff and Alm Krueger of Marcus & Millichap, Ontario office...Canyon Hills, a master-planned community, scheduled to open in Fall 2001, will bring a unique living environment to the city of Lake Elsinore. Jim Stringer, the director of community development for Pardee Homes, is focusing on a single-family detached residential development divided into three village settings; Creekside, Meadowood, and Ridgewood. Canyon Hills will virtually be self-contained with its own schools, one elementary school, Canyon Lake Elementary, and one middle school, Cottonwood Canyon Middle School. Thus far A recreation area is scheduled to open in 2002 which will include an outdoor amphitheater, recreation building, a swimming pool, picnic areas, and a basketball court as well as a neighborhood park with baseball diamonds, soccer fields, a park and a course and tennis courts located in the City of Lake Elsinore. 

Clean Air... continued from page 4 research and development of new clean air technologies. This public/private partnership has generated more than $100 million for research and development projects involving more than 20 low-emission processes and products. (909) 396-3300.

What's ahead in the Special advertising opportunities

INLAND EMPIRE BUSINESS JOURNAL • PAGE 22

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

Clean Air is Every Business's Business

Running a business can be a challenge. That's why AQMD offers several ways to help Southcoast companies maintain a healthy economy and healthful air quality.

Here's how AQMD can help you:

- Small businesses can contact AQMD's Small Business Assistance Office at 1-800-388-2121 for information on what air quality rules apply to your business, or how to apply for a permit or variance.
- Medium-sized and large businesses can contact AQMD's Public Advisor's Office at (909) 396-3325 to receive information on air quality rules, and permitting issues.
- To find out how to start up or expand an existing business in Southern California and maintain pollution reductions contact AQMD's Economic Development/Business Retention Office at (909) 396-3622.
Environmental Companies Serving the Inland Empire

A Common Sense Approach to Environmental Cleanups

by Rick Smith, senior project manager with Kleinfelder

Across the hundreds of thousands of sites that have been identified as requiring remediation action as a result of chemical releases to the environment. In Southern California, more than 10,000 such sites, the majority of which represent rescuers, are associated with leaking underground storage tanks.

In the last 20 years, huge sums of money have gone into corrective actions at such sites. These cleanups have been driven by strict regulatory standards, along with the belief that with technology, all impacted groundwater and soil should be cleaned to the level required for a school or residence. However, this approach has proven to be both inefficient and very costly. In California alone, the state's underground storage tank reimbursement fund has paid out $932 million dollars a year.

One particular program, which is funded through gasoline taxes levied at the pump, costs California consumers more than $100 million dollars a year.

Many people believe that the regulatory standards that are currently used to determine cleanup strategies are inflexible. Cleanup goals under these standards are concentration-based and require the best approach to achieve these goals to be utilized at high-risk sites.

This approach also provides for remediation at such sites. This approach is focused on achieving the fixed-concentration targets. This approach is even infeasible to achieve. The concentration-based cleanup approach does not tolerate this view. If the contaminant is present it has to be removed regardless of its level (versus permitted) or risk of the cleanup or removing the soil or groundwater. Using risk-based remedial goals shifts the emphasis from containment, and goals to be utilized at high-risk sites.

Risk-based decision making is a scientific process that offers a clearly defined and consistent basis for site evaluation and cleanup and prioritization of sites. The USEPA and these agencies that implement risk-based decision making into their corrective actions and projects are applauded. It is not only a sound scientific approach, it is a common-sense approach. It makes more effective use of tax revenues, frees up marginally impacted industrial areas for development and allows resources currently tied up trying to meet arbitrary contaminant goals to be utilized at high-risk sites where they are needed.

Rick Smith is a senior project manager with Kleinfelder, an employee-owned geotechnical, consulting, and environmental consulting firm serving the Inland Empire from offices in Temecula, San Bernardino, and Redlands. He can be reached by e-mail at rsmith@kleinfelder.com.

Our engineers are boring.

And that should excite you.
Environmental Companies Serving the Inland Empire

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**Note:** The above information is for reference only. It is recommended to contact each company directly for the most current and accurate information.

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**Environmental Report**

Rising occupancy rates combined with ever-increasing demand have made the Inland Empire one of the top 10 tightest multi-housing markets in the nation. During 2000, 1,112 apartment units were completed in Riverside and San Bernardino counties, while the local demand last year exceeded 2,500 units. Currently, Rancho Cucamonga has the most units planned with 1,961 coming in line. Major projects are slated for Ontario, Temecula, Riverside, Chino Hills and Upland. Some cities have become a bit more reluctant to approve pending projects, which does not bode well for the short-term supply vs. demand cycle moving forward.

While land costs, entitlements and building costs have not risen as sharply in this market as in the surrounding Los Angeles and Orange County areas, the trend is continuing to move upward. This is forcing more developers to build product that appeals to the high-end user and as such, commands higher rents. Locally, average monthly rents are seeing a $0.90 rise in Inland Empire.

The availability of a labor force is something Oracle is committed to providing and supporting developing family and single family housing in established communities. A primary objective of Oracle is to optimize its financing structure by securing the lowest net cost achievable in the capital markets.

Nonprofit Oracle Communities Corporation is dedicated to providing Quality Housing

Oracle Communities Corporation, a Los Angeles area based nonprofit national organization formed to provide the express and dedicated intent of acquiring, managing and dynamically increasing the amount of safe and sanitary housing in the United States has recently acquired two Inland Empire apartment complexes.

In January, Oracle acquired the Quail Ridge Apartments, a 360 unit community located in Rancho Cucamonga. The property was built in 1985 and is a garden complex with amenities appropriate to its era. In June, Oracle acquired the Citrus Gardens Apartments, a 200 unit community located in the City of Fontana. That property was built in 1985 and is also a garden complex. Both communities will be undergoing limited rehabilitation and will be operated under the rental assistance that Oracle has adopted to reflect the intent of several Housing Acts.

Announcing the acquisition of Quail Ridge Apartments

Quail Ridge Apartments

360 Units

$15,025,000

Rialto, California

Oracle Communities Corporation

323-838-9600 Office
323-838-9690 Facsimile

Oracle is committed to providing and supporting developing family and single family housing in established communities. A primary objective of Oracle is to optimize its financing structure by securing the lowest net cost achievable in the capital markets. Long-term asset financing is critical to the implementation of Oracle's expanded commitment to sponsoring and facilitating housing.

Oracle entered the Southern California market after it determined that due to the long-term projected growth in the Inland Empire, an existing deficiency of suitable housing was worsening. The Quail Ridge and Citrus Gardens communities fit very well into Oracle's expanding portfolio.

In addition to the Inland Empire, Oracle which is an expanding organization, has enlarged its area of acquisition to include the Central Valley of California and the San Francisco Bay area as well as San Diego, Imperial, Ventura, Orange and Los Angeles Counties.

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**Environmental Report**

Grabb & Ellis, Property Solutions Worldwide

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**Environmental Report**

Lack of Product Creates a Tightening Multi Housing Market

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**Environmental Report**

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Submetering May Encourage Utility Conservation

Submetering has been shown to reduce usage of electricity, gas, water and other utilities by as much as 33 percent in apartment condominums and other multi-family dwellings. Master Tek International, Inc., a subsidiary of Southwest Water Company (Nasdaq: SWWC), is a leader in providing submetering services.

Submetering is a technology that enables owners of multi-unit properties to allocate the cost of selected utilities to the actual users, the residents. Electronic modules installed in each unit measure usage and automatically communicate data to a central processing facility, which bills residents for other, non-utility services, such as trash collection and cable television.

Two significant benefits result from submetering:

1. property owners no longer have to worry about recovering utility costs through rents, and
2. residents become aware of their own utility usage, which typically results in conservation.

The National Apartment Association Submetering Study of June 1999 found that submetered properties use some 35 percent less water than master-metered or “water-included-in-rent” properties. When residents can see how much their utility usage costs them individually, they learn to conserve. Submetering is becoming the norm for new construction; some companies, including Master Tek, also retro-fit existing properties. The technology can be applied not only to water, electricity and gas, but also to baseboard hot water and fan coil heating and cooling. Master Tek, which serves 140,000 units in 30 states, was acquired by Southwest Water in April 1999. The company has seen 25 percent annual revenue growth over the past few years and expects continued growth in line with the mounting interest in utility costs and conservation.

What is submetering?

Submetering is the technology that enables owners of multi-unit residential properties to measure the use and allocate the cost of selected utilities in each unit. Electronic modules measure the usage and transmit the data to a central processing facility, which then bills the resident for actual consumption, collects payments and reimburses the property owner. How does submetering in apartments promote conservation of resources?

Submetering increases the resident’s awareness of actual consumption and encourages self-regulation. In a typical 250-unit apartment building, water savings amount to 0.8 to 1.2 million gallons per year. This lowers the property’s water bill and conserves natural resources. How is a tenant’s residence to one more bill overcome?

Submetering is retrofitted to properties in which the cost of selected utility use had been included in the rent, typically in older buildings. Savvy landlords also enlist tenants’ participation in “stop leak” programs and install low flow devices.

Inovonics, which makes equipment that others install and use; Viterra Energy American Utility Management, a leading provider of submetering and radio frequency services; the 300 companies included in the rent, tenants must learn to conserve.

Master Tek posted sales of more than $5 million in 1999. Peter McGraw, the CEO of Southwest Water, expects Master Tek’s growth to parallel that of the industry. Master Tek uses its own, patent-pending technology and also offers clients the option to bill residents for other, non-utility services, such as trash collection and cable television.

Quality care and genuine development of manpower are important to Hulterstrom. He respects and admires sincerity. That’s why when he sees Master Tek staff members and volunteers acting out of genuine love and concern for others, he feels compelled to help.

As a certified public accountant, Hulterstrom helps clients manage their money. As a fourth-year member of the board of trustees, Hulterstrom helps St. Mary Medical Center maintain its budget and learn to live within its means.

“I want to make sure that any one who wants health care can get it,” Hulterstrom said. “St. Mary’s is committed to providing access to its services for everyone, regardless of their ability to pay. In general, there is no one that we are not expected to be financially self-supporting.”

Host Families Needed for High School Foreign Students for School Year 2001-2002.

If you are looking for a new experience and adventure, maybe this program is for you. We need families and individuals who would like to be friends with the students and would enjoy taking the student to a movie or out to dinner. Host families consist of at least two people in a home and can be young or old, have children or not have a desire to have a new experience to share with a student from a foreign country. Presently available is Marcus Nick of Hamburg, Germany. He is an A/B student and all around sports participant. He enjoys soccer, skating, basketball and music.

Jorge, from Spain, is a championship tennis player. He is humorous, responsible, studious and sociable.

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Bancorp, continued from page 19

our strategy to retain our key 10-year loans to build sustainable interest income over the long term," Swain said. "Swain explained that the accelerated demand for SBA 7a loans has helped us quickly complete our plan to build a solid portfolio of these loans with a (90%) guarantee from the federal government."

Other operating income increased 46 percent to $698,000, compared to $477,000 in the second quarter of last year. "The $201,000 write-down from loan recoveries was related to the write-off of other income, which still totaled $211,000 in the quarter, compared to $218,000 in the second quarter of last year," Mills continued. "We sold $2.8 million in non-guaranteed SBA loans, contributing $184,000 to gain on sales of loans."

We expect that retaining a major portion of our SBA guaranteed loan production and selling the rest will be an excellent way to continue our rapid revenue growth," Mills added. "In the second quarter, revenues were up 24 percent, and we should see an interest net income growth of 4 percent, up from 3.0 percent in the second quarter of last year. Net income after provision for losses was up 18 percent of total assets at quarter-end."

The allowance of loan losses represents 95 percent of total non-performing loans. Net of government guarantees, however, the allowance for loan losses totals 83 percent of non-performing loans.

Community Bank, a subsidiary of Community Bancorp, is a $326 million financial institution headquartered in Fallbrook, California. Located between Los Angeles and San Diego, the bank's primary focus is community banking and commercial lending, with additional lending niches of SBA and aircraft lending. A Preferred Lender, Community National Bank is the seventh largest SBA lender in California and 38th in the nation. The bank serves North San Diego and the Inland Empire communities. It is a member of the Southern California Bancorp, Inc., Bancorp, is a $326 million financial institution headquartered in Fallbrook, California. Located between Los Angeles and San Diego, the bank's primary focus is community banking and commercial lending, with additional lending niches of SBA and aircraft lending. A Preferred Lender, Community National Bank is the seventh largest SBA lender in California and 38th in the nation. The bank serves North San Diego and the Inland Empire communities.

The Community of Riverside Teaching and Education Collaborative (CoR-TEC) is a comprehensive educational resource for children from birth to 12 years old, their families, schoolteachers and senior citizens. CoR-TEC is a collaborative partnership between public and private educational institutions that supports the physical, social, emotional, cognitive and creative development of children.

The CoR-TEC campus, designed by Harry Freidman of Freidman Architects, is conceptually based on early brain development. Classrooms are grouped by age to optimize learning in a developmental manner. Paths symbolizing synapses connect the villages (neurons) while children and teachers use the electric fences to travel the pathways between the villages. The CoR-TEC campus is located on the Columbia Elementary School's campus in Riverside, California.
Following the classical design themes reminiscent of the golden age of golf course architecture, the beautifully crafted Cross Creek Golf Club is now open to the public.

The Stick, Par 71 course, which totals 5,933 yards, is located in the picturesque area of Temecula. Golf Digest's number one most符合的 punching card, totaling 186 acres of rolling hills. Designed by one of America's most celebrated modern-day architects, Arthur Hills, the Cross Creek course was constructed to remain in perfect harmony with its natural setting. Trees have been placed among 2,200 foot oak and sycamore trees, evoking a green haven for the course's 156 acres. To appeal to all players of all skill levels, Cross Creek boasts four tees with three different sets of yardages.

"Cross Creek is an absolutely beautiful site with every component needed for a golf course," stated course designer Arthur Hills. "There is plenty of variety and challenge for golfers of every ability, and the aesthetics will provide enjoyment for all.

Large mature trees, subtle changes in topography and beautiful views will create great desire for golfers to return."

With more than 150 tees to his credit, Hills has designed some of the finest courses in the world, including the Cross Creek course. He has designed some of America's most visually captivating courses. By designing some of the top new courses of the year 2000 as rated by Golf Magazine.

Through the expansion of the Cross Creek Lab and the commitment of staff, volunteers, and physicians, Pomona Valley Hospital Medical Center is able to continue the Stein Heart Center's mission of meeting in community to the local community - providing the most technologically advanced cardiac care in the region.

The Cross Creek Golf Club Web site: www.crosscreekgc.com, offers a multitude of services for players. Once an online account has been established, players are able to schedule tee times as well as track personal golf statistics and view statistical leaderboards. The Web site also features an up-to-date event calendar and links to other helpful and informative golf-related websites.

Some players may even want to join the Cross Creek Golf Club. Memberships are available to limited golfers as well as other companies and clubs. Cross Creek Golf Club is a private club.

For more information about Cross Creek Golf Club, please visit the company's Web site: www.crosscreekgc.com or call them toll-free at (800) 871-1367.

Walking up to the first tee at Cross Creek is like taking a step back in time. It's been just an 18-hole journey into golf's golden age — a time when Tillinghast, Ross and MacKenzie were creating many of this country's greatest classics. Reflecting the philosophy of these early masters, Cross Creek has been designed to foster the traditional values of this exceptional game by nationally acclaimed course architect Arthur Hills, the first to capture Golf Digest's awards for Best New Private Course and Best New Public Course in the same year.

You'll find Cross Creek's distinctive layout emphasizes strategy, finesse and shot-making skills on every hole. While there are plenty of challenges from the tee to the greens, the course's exceptional playability makes it enjoyable for everyone from beginning to tournament players. Throughout the course, you'll be continually treated to an enticing array of risk/reward alternatives that offer achievable opportunities to lower your score.

True to its classic heritage, aesthetics are also a big part in the Cross Creek experience. A beautifully maintained course, it lies gently within a picturesque setting of rolling hills covered with well-aged sycamores and oaks. Lined with trees and crossed with vibrant streams and creeks, the fairways are a playground you'll find on many contemporary courses. Uncovered with homes and larded with both nature and manicured beauty, Cross Creek provides a truly pristine golf environment.

WE INVITE YOU TO PLAY THIS REMARKABLE COURSE SOON.

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EMPLOYMENT

TEMPS PLUS, INC. CELEBRATES 5TH ANNIVERSARY

Temps Plus, Inc., one of the leading temporary staffing agencies serving the building industry, is celebrating its fifth successful year in Southern California, announced company President Louise Newcomb, CFP, MRB.

"Corona-Tempa, Temps Plus, known in the building industry as "Real Answers to Real Estate Staffing," has experienced phenomenal growth over the past half-decade because of its comprehensive approach to the unique requirements of building industry staffing issues. Since the company's founding in 1996, Temps Plus has doubled in size every year it has been in operation. "Because there are no statistically valid data readily available on real estate staffing agencies, it's hard to claim number one, but I think our tremendous growth over these past five years makes our claim to that position pretty substantial in Southern California," said Newcomb.

"Of course, we owe our success to those builders who put their faith in us to train us and have their staffing needs—builders like Kaufman and Broad, Shea Homes, Centex, and the K. Hovnanian Corporation," noted Newcomb.

Temps Plus' success stems from its commitment to being more than just a temporary staffing agency. That's where the "Plus" in its name comes from. The company is also known for its ability to service its clients and maintain the careful screening and assessment of all personnel to determine skill levels prior to acceptance into the Temps Plus training program and talent pool.

Temps Plus has earned an enviable reputation for supplying highly skilled sales associates and staff. This is accomplished through its unrivaled training program that includes:

- Sales office environment: grooming and tracking prospects;
- Live instruction in financing programs;
- Demonstrating, qualifying, and closing techniques and strategies;
- Computer training in prospecting and follow-up, tracking traffic and escrow status.

"The "Plus" in the company's name also reflects its commitment to service and a wide variety of strategic support services, unique among agencies of its kind. Temps Plus provides an exclusive 24/7 Homebuilder Hotline that allows clients to reach the company anytime to access needed staff—even on short notice. The Homebuilder Hotline is staffed seven days a week by a live customer care counselor who can quickly assess the building requirements and priorities and respond efficiently and appropriately.

Temps Plus is also a ready resource for promotional personnel, such as the highly popular and effective Human Directional Sign Service to supplement a builder's advertising efforts. The company's portfolio of marketing support services, such as product and exit surveys and escrow coordination, have been appreciated by its clientele, as well.

"This is a very people-oriented business and savvy builders know that such a service is, like a people-oriented, relationship-based service," said Newcomb. "That's why we make sure to deliver the best candidate the first time and every time."

For more information regarding Temps Plus, Inc., call (909) 288-0808.
**Employment**

**Specialized Temporary Services — Finding the Firm That Will Work for You**

by Fred Capdaly

Very virtually every company today is seeking ways to increase productivity and an increasing number of experienced professionals are choosing temporary assignments as a result of corporate downsizings and restrictions. Since job skills available on a temporary basis are as broad as those found among all full-time employees, this is the perfect climate in which to tap the talent available through specialized temporary service firms.

Management managers are now building specialized temporary into their overall staffing plans. If you have considered adding these professionals to your staffing mix, you may find the following guidelines helpful in selecting and working with a specialized firm.

**Determining your Need**

A different strategy exists for introducing temporary talent into a staffing mix. Work assignments have piled up so no one has time to do, no one wants to do, or has the background to do. Recruitment agencies can help you fill these gaps or even find the data is extremely time-consuming but must be done quickly. A large number of people can be expected to apply for any of your positions. The goal is to help them get the best results possible.

Although it may not seem possible you will want to add them to your internal operations. Think of the a well-developed temporary firms for their suggestions.

Make the relationship a partnership. You'll get the best results by maintaining a close relationship with the firm as a partnership. They may be financial investors in your business, and they may be interested in improving the crucial “people assets” of time, energy, and thought — the same investments you value your internal staff. At the start of this new partnership, invite your new team member to visit your company. The goal is to help them understand your organization, its culture, and the specific areas of expertise that may be needed. Give them a thorough tour of the operation and arrange interviews with specific computer systems, unusual requirements in your credit collection procedures and experience in special talent. If you have a wide variety of needs, then you'll most likely be best served by a company that can offer you a very broad range of candidates.

Meet with each prospective firm. Your best choice is to get advice by asking for recommendations from several sources. For instance, contact your colleagues who have used specialized temporary firms for their suggestions. Also, this human resources manager can offer guidance as well. Investigate two or three firms.

You will learn a great deal by paying a visit to each prospective firm and observing their working environment. Ask to meet those who will be working on your behalf, including the manager. Your objective should be to find a firm that can fully understand your department and its personnel requirements — both for your immediate and long-term needs.

There are many temporary sources available. The firm that can provide you with the most professional personnel will be the one you should use. The determination is made through the process you are experiencing.

**INLAND EMPIRE BUSINESS JOURNAL • PAGE 35**

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Inland Empire’s Largest Employers

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Top Local Executive

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Unstable Means Means Mounting Pressure in the Workplace

Majority of Your Human Resource Executives Say Stress Is “Significant” in Their Organizations And Are Finding proactive Ways to Address It

By Sanata Santana

It was in an interview with an executive in a medium-sized company that the quote was made: “We’ve got the worst of both worlds.”

The quote was a bit surprising. After all, isn’t stress a fact of life in business? Why should there be a “worst of both worlds?”

The executive explained that his company was in the process of reorganizing, and the stress was mounting as employees struggled to deal with the changes.

“Stress is a fact of life, but when it reaches a certain point, it can become overwhelming,” the executive said. “And that’s what we’re dealing with here.”

The quote was made during a recent executive forum, where a panel of human resource executives discussed the issue of stress in the workplace.

According to the panelists, stress is a growing problem in today’s workplace. And it’s not just the result of increased workloads or changing business conditions.

“Stress is a personal issue, as well,” said Marlene Baldwin, director of public relations at Lee Hecht Harrison. “It’s about personal and professional growth, and how we deal with it.”

The panelists offered a number of suggestions for dealing with stress in the workplace.

* Increase communication efforts. * Provide employees with opportunities to learn and grow. * Encourage employees to take breaks and have time off. * Establish a positive work environment. * Provide resources for managing stress.

“Stress is a natural part of life,” said Deborah Harris, director of human resources at CHOC. “But we need to find ways to manage it.”

The panelists also noted that stress can be both positive and negative. “Stress can motivate us to do our best,” said Marlene Baldwin. “But it can also lead to burnout.”

The issue of stress in the workplace is a complex one, and there are no easy answers. But by acknowledging the problem and working to address it, companies can help employees to manage their stress levels and achieve greater success.

“Stress is a challenge that we all face,” said Deborah Harris. “But by working together, we can find ways to overcome it.”

The panelists concluded by urging companies to take action to address stress in the workplace.

“Stress is a fact of life,” said Deborah Harris. “But we can make it a force for good.”

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Caterers... continued from page 17

Tastes increased, so did his responsibilities.

Sanata Santana cooked for the opening of the Maruko Hotel and Convention Center in San Bernardino. “At the beginning, it was just me and a couple of other chefs,” he recalled. “But now, I have a team of chefs who help me.”

Sanata Santana is currently the executive chef at Inland Empire Catering.

French chef and he served as executive chef at La Cheminee Restaurant in Ontario. Later, he accepted an offer to open restaurants and run his own kitchen at the Sundance Inn in Gleneden Beach.

Throughout his career, Sanata Santana has participated in food shows such as "Art in a Cart," "Taste of the Bard," "Taste of the Empire," "The Chef's Table," and "Taste of the Town." He is a member of the Inland Empire Chefs and Cooks Association.

And now, Santana is the executive chef at Inland Empire Catering, which he joined in 1991. "I consider my career as another form of art," he said. "And I love what I do. It’s really my life."
Temecula Valley Business Journal

The Gainers
Top five, by percentage

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The Losers
Top five, by percentage

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Five Most Active Stocks

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INVESTMENTS & FINANCE

Monthly Summary 7/22/01

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INLAND EMPIRE BUSINESS JOURNAL

Temecula Valley Business Journal

Temecula Valley announces the Opening of their Fifth Full Service Office in El Cajon

Temecula Valley Bank announced the opening of their fifth full service office at 301 N. Magnolia Avenue, Suite 101 in El Cajon.

The new 3,300 square foot office will provide current and new Temecula Valley Bank customers of East San Diego a full line of business and personal financial products and services. The office can easily be reached from the Interstate 8 east freeway off of the Magnolia exit. Hours of operation for the new office are 9 a.m. to 5 p.m. Monday through Thursday and Friday from 9 a.m. to 6 p.m.

With over 20 years of experience, Tom Ivory and Tim McDougal have joined the bank to manage the new bank's full service office in El Cajon. As executive vice president/regional area manager of East San Diego County, Ivory will be responsible for the daily regional operations for the East San Diego County. As senior vice president/branch manager, McDougal will be responsible for managing the branch office. Tom King will join Ivory and McDougal as vice president, manager of branch operations.

"The continued growth in East San Diego County provides us with an opportunity to enter into a new growth market and to introduce our unique style of relationship banking to business customers in El Cajon," said Stephen H. Wacknitz, president and CEO.

Temecula Valley Bank is an $145 million commercial bank serving the Inland Empire communities and North and East San Diego County. Temecula Valley Bank's common stock is traded under the symbol "TMB" on the over-the-counter bulletin board system and the banks' Internet Web site can be reached at www.temeculabank.com.
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Inland Empire's Largest Employers

[Table showing the names of employers, number of employees, industry, and additional details]

The Book of Lists available on Disk. Call 998-484-9765 or Download Now from www.toplist.com

Internet Redefines Hiring Process—But Not at the Executive Level

With corporate layoffs forcing many executives to scramble for new jobs, job-seekers today are viewing their résumés as the front door to executive recruiters’ offices. While corporate layoffs force many executives to scramble for new jobs, job-seekers today are viewing their résumés as the front door to executive recruiters’ offices. While corporate layoffs force many executives to scramble for new jobs, job-seekers today are viewing their résumés as the front door to executive recruiters’ offices. While corporate layoffs force many executives to scramble for new jobs, job-seekers today are viewing their résumés as the front door to executive recruiters’ offices. While corporate layoffs force many executives to scramble for new jobs, job-seekers today are viewing their résumés as the front door to executive recruiters’ offices. 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Claremont's Candlelight Pavilion Presents “JOSEPH!”

by S. Earl Statler

For a delightful romantic evening of theatre, you should try Ben D. Bollinger's Candlelight Dinner Theatre in the Southern California area. The operation of the Candlelight Dinner Theatre is a family affair for the Bollingers! Ben (father) is producer and CEO. Mic (son) is president and general manager, and Mark (son) is manager and CFO.

The current production, running through Sep, 16, is Joseph and His Amazing Technicolor Dreamcoat, courtesy of the Candlelight Pavilion Dinner Theatre. The show is directed and general managed by Theoc Seckman. "The Phantom of the Opera" and "Sunset Boulevard," as well as stories related to Joseph and his brothers. With postiche musical styles, including pop, rock, disco (compos with bell-bottoms), and many others, there is something for everyone. This all new production has been presented worldwide with its non-stop energies, fun, laughs, and sheer spectacle, but also holds a positive message for your whole family. "Joseph" is sure to be a sell-out as it has been at theaters worldwide, so be sure to order your seats early for this production.

Information on show times run between $33 - $67. Shows run Thursday, Friday and Saturday evenings. Dinner at 6:00 p.m.; curtain 8:15 p.m. Saturday, Sunday and selected Thursday matinees. Luncheon showings at 11 a.m.; curtain 12:45 p.m. Sunday evening. Dinner seating at 5 p.m.; curtain 7:30 p.m. For information and reservations, call 909-626-1254.

Broadway's Best New SoCal

Southern California summer theatre season has two productions that I want to call to your attention: "Contact" and "Kiss Me, Kate." Both shows come to SoCal from Broadway recently.

Quite often, the West Coast gets Broadway's best years after they have toured the East Coast. Both of the above mentioned shows are wonderful and worth seeing. We might have to wait a year or two for the best of Broadway to make it to California! This time the foot stomping volcanos that challenge biker to float down her side in a glorious rush of excitement and the second largest island in the Hawaiian chain lures more than two million travelers annually. With so many visitors from anywhere on the planet offering all the water sports imaginable; a front row for whale watching, and a culture that holds the past in some areas, while 21st century technology envelops parts of the island for those that have the need to be on the last true frontier where they are. "The Valley Isle" is the island of two volcanoes — Pa’a Kauiki (3,767 feet above the (and to the Hawaiians, holy) Haleakula (10,023 feet). One is extinct and one dormant. They both erupted millennia ago and formed one island, creating a valley between the two that made it to California! This time the best beac hes are your choices. A special level floor bathroom pampers the guest with upgraded services.

Upscale destinations

With top-of-the-line resort destinations that have set new standards for the Upscale lifestyle, the call of the desert will have more daylight to enjoy your already idyllic life even wait was worth it! "Contact" at the Ahmanson. One of the most unique theatrical productions being presented in the Southern California area is "Contact," at the Ahmanson Theatre in the L.A. County Music Center through September 1. "Contact" is three sensual stories, told entirely through dance about people in the wild pursuit of love, performed by 24 dancers/actors to a wide range of music from Steppenwolf (genuinely) to Rodgers & Hart's "My Heart Stood Still," — to pieces by Grieg, Tchaikovsky and Bizet — to Robert Palmer, Debra Martins, The Beach Boys and The Squirrel Nut Zippers. A CD containing music from "Contact" is now available from RCA Victor.

When it opened last year at New York’s Lincoln Center, Theatrical, it was hailed by Time Magazine for "kicking the dust off a tired ol' Broadway song, "The Gary" columnist Liz Smith called continued on page 46

Claremont. The food is GREAT and Ben's live theatre productions are first-class professional theatre. I have seen many of Ben's productions.
Trials State Gaming... continued from page 4

"The state has put a lot of bureaucrats in between the tribes and the governor who act as if nothing is and still is not the case," said Bozich Murphy, communications director for Pechanga. Murphy charged, "Instead of giving us as a chance to continue to show how we regulate our gaming operations, a major responsibility the compact gives to the tribes, the state frustrates our efforts toward that end."

Sandy Marquez, gaming commissioner for San Manuel, said, "We've poured millions upgrading our surveillance system in the casino, in addition to the millions of dollars we spend annually for regulation and enforcement, but will the state even recognize our efforts? Sandy said, "It makes a total mess of the state's system and people's approach to gaming."

There is a general feeling by the tribes that the state is not following through on its obligations under the compact. There is a feeling that the compact is not being followed by the state. The state's efforts are not meeting the needs of the tribes.

In 1994, Kilmann made a pitch for tapping the ideas of everyone involved in the process. The tribes have made such efforts but have been met with resistance by the state. The problem is that the state is not following through on its obligations under the compact.

The tribes urge the governor to enter into good faith meetings and confer sessions to resolve these issues as required by the compact.

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A Wine Selection & Best Rated
by Bill Anthony

Allas Peak
1997 Sangiovese $16.00
Napa Valley, California
1997 Sangiovese $30.00
Napa Valley, California, Reserve
1997 Sangiovese $16.00
Napa Valley, California
EOS Estate
1998 Cabernet Sauvignon $15.00
Paso Robles, California, Estate Bottled
1998 Chardonnay $13.00
Paso Robles, California, Estate Bottled
1998 Merlot $10.00
Paso Robles, California, Estate Bottled
1999 Merlot $17.00
Estate Bottled, California, Tears of Dew
1998 Petite Sirah $18.00
Paso Robles, California
Geyserville
1998 Merlot $17.00
Sonoma County, California
1998 Merlot $16.00
Sonoma County, California
1998 Merlot $17.00
Sonoma County, California
Cam Cocn
1997 Meritage $55.00
Napa Valley, California
1998 Meritage $45.00
Napa Valley, California, Limited Release
Hogue
1999 Chardonnay $14.00
Napa Valley, California, Washington
1997 Merlot $30.00
Central Coast, California
1998 Merlot $25.00
Napa Valley, California, Limited Release
Michael Pozzan
1998 Cabernet Sauvignon $14.00
Napa Valley, California
1998 Cabernet Sauvignon $14.00
Napa Valley, California, Special Reserve
Ghost Gum
1998 Cabernet Sauvignon $9.00
South Eastern Australia
1999 Chardonnay $8.00
South Eastern Australia

The Best Restaurants in the World for Wine Lovers

This week I received a pre-release of the August 31 issue of Wine Spectator Magazine. This magazine has more than 3500 restaurants from around the world as "the best restaurants in the world for wine lovers." As they say, not many restaurateurs have the time and money necessary to develop a great wine cellar along with world class food.

Among the best in the world, the Inland Empire has two restaurants that made the list. The best of the best. Twenty years ago, only two local restaurants made the list. What a great honor for the Inland Empire...18 Honored! We here at the Inland Empire Business Journal want to congratulate the two Cal Poly each and every one of those "Wine Spectator" honored winners.

Doug Araago's, 73-520 Mission Road, Palm Desert 92260, (760) 776-8242, Cuisine: International. Wine List: California and Italy

Ristorante Toscapa, Desert Springs, 74855 Country Club Drive, Palm Desert 92260, (760) 341-2211, Cuisine: Italian. Wine List: California and Italy

Pacifica In The Desert, 72955 El Paso, Palm Desert 92260, (760) 776-7600, Cuisine: Seafood. Wine List: California


La Pena 45-648 Highways 74, Palm Desert 92260, (760) 566-3655, Cuisine: French/Continental. Wine List: California and Bordeaux


Maria's Place, 5646 Mission Inn Ave, Riverside 92503, (909) 684-7755, Cuisine: Northern Italian/Southern French. Wine List: California

Monsoon Ristorante Italiano, 16-820 Highway 111, Rancho Mirage 92270, (760) 321-6035, Cuisine: Italian. Wine List: California

Mountain's of Chicago, 74-880 Country Club Drive, Palm Desert 92260, (760) 340-6605, Cuisine: Steakhouse. Wine List: California

Omri & Beni Restaurant, 73-675 Highway 111, Palm Desert 92260, (760) 317-1515, Cuisine: Mediterranean. Wine List: California

Pacifico In The Desert, 72955 El Paseo, Palm Desert 92260, (760) 776-7600, Cuisine: Seafood. Wine List: California

Pizzaiolo, 320 Grand Avenue, Unit A, Riverside 92501, (909) 786-5545, Cuisine: Italian. Wine List: California and Italy

Ristorante Toscapa, Desert Springs Marriott, 74855 Country Club Drive, Palm Desert 92260, (760) 341-2211, Cuisine: Italian. Wine List: California and Italy


P.S. There are only 367 winners in all of North America.

Dr. G. R. Water's at left, professor, fellow Center for Entrepreneurship and Innovation, Cal Poly Pomona; M.C. Dennis Driskill, managing partner GTE Discoverer CME awards, and Dr. Ed Kliewer, professor, chair, Center for Promotional Development, Cal Poly Pomona.

Businesses in the area "request the consulting services," Waters said. Likewise, the program is "a training process that teaches students to be consultants and also helps small and medium-sized businesses with their promotional activities," he disclosed.

Along with Dr. Ed Kliewer, Waters mentioned that the two professors "have developed a model for consulting." The model was piloted over the past five years to guide students through the complexities of marketing. The projects involved extensive research, company contact and long hours of hard work.

The project utilized a classroom event where the participants are part graduate and undergraduate senior students. The class had 25 students, professor and the director for the Center of Promotional Development, and the students were sent into the field to businesses selected from those that apply each year. Conceived in the spring of 1999, the program has grown rapidly over the past three years. "The first year we had no businesses, no money and lots of students," Kliewer declined. He thoughtfully noted the project currently has "lots and lots of businesses and not nearly enough students.

One of the main reasons for the program's growth came as a result of efforts of their bank sponsors. Kliewer observed that the banks in turn provide their clients with an "economic development opportunity," confirming the process is reciprocal and beneficial to the community as well as the college students.

Major contributors to the program are: the City of Pomona, Department of Economic Development, Community Bank, Firstophill Independent Bank, PFE Bank & Trust, Inland Empire Business Journal, San Gabriel Business Journal, The Business Press and local chambers of commerce. It is evident that sponsors became increasingly involved. Program sponsors give the Cal Poly program a notable amount of funding. "Their efforts "enabled us to have very nice events," Kliewer noted.

As the university quarter began, Kliewer explained, "We end up selecting businesses with students teams. We taught a promotional strategy that because our research showed this is the weakest area for emerging businesses." This year, the winning team of Meredith Kiser and Manuel Petinarakis, was assigned to Shelly's Poultry in Pomona. Meredith Kiser, a graduate of Corona, Pioneer High School, president, GTE Discoverer CME awards, and Rosalia Millan De Flores.

GTE Discoverer CME award winning teams are as follows:

First Place—City of Corona, Pioneer's Poultry, Manuel Petinarakis, Shelly's president, Gary Flanagan, and Meredith Kiser.

Second Place—City of Ontario, Nisqapes: Tracy McConnell, Nisqapes controller, Jenex Ashworth, president, Jose Caramante and Shaun Reino.

Third Place—City of Indio, Indio Delight: Brett Bassett, Indio Delight: Jennifer Salas and Louis Magiini.

Fourth Place—City of Corona, Pioneer Door Garage: Brian Los Mielos, Alan Raymond Hill Jr., president, GTE Discoverer CME awards, and Rosalia Millan De Flores.

Inland Empire Restaurant Review

Is the New Yard House as Good as the Old House?

By Joe Lyons

One of the best restaurants I have had the privilege of reviewing has been the Yard House in Long Beach. That was several years ago and I have found that in the case of many facilities, a lot can change through the years. This is especially true of companies that decide to start a chain.

There are now three Yard House restaurants and one of them is located in the heart of the Irvine Spectrum Center in Orange County. They still claim to have the world’s largest selection of draft beers and the best server on that list is still Coors Light.

The important part, however, is that the food is still just as good. The new logo included the phrase, “classie suck,” but it has to be said that the music is not overwhelming. If you feel like conversing while dining, you can hear what your partner is saying.

You should know that on Saturday night at the Irvine Center it is impossible to get in. The last time we drove by it looked like the place was just about to go out of a few doors, and this was at about 11 p.m. Call ahead.

The next Yard House is open 24 hours at The River at Rancho Mission Viejo in the desert. If it is as good as Long Beach and Irvine, it will definitely be worth the trip.


The write list is simple, with schools of California, France and Washington state. They even have a list of Yard House Year on the menu. (That would be shirts, hats, jackets and such.)

Food and drink reviews are available at www.yardhouse.com.
A New Web site, launched by the U.S. Small Business Administration (SBA) will increase procurement and networking opportunities to women-owned businesses by pooling all contracting information available on-line at one single site. The site will provide women-owned businesses with direct access to the federal acquisition tools and government networks to tap into the $200 billion federal government market. The site is a special gateway to more than 100 procurement and acquisition sites hosted by various federal agencies.

E-mail It's Easy To Order. For fastest service, www.toplist.com

BUSINESS INFORMATION RESOURCES

WEB SITES

A.U.G.I.E.: www.augie.net
Agricultural Export Program (AEP), Calif. Dept. of Food and Agriculture: www.aicte.com
Best of Things to do.com: searstimes.com
Business of California: www.business.com
California State Government Home Page: www.ca.gov
Center for International Trade Development: www.resourcelink.com/citd
City Business Guide CITVIVI Rancho Cucamonga: www.citybizlist.com
Columbia Chino Valley Medical Center: www.cvmc.com
First Federal Savings of San Gabriel Valley: www.firstfederal.com
PPF Bank & Trust: www.ppf.com
I.E. Small Business Dev. Ctr: www.asicbl.org
Marriage & Family Therapy: www.claremontcounseling.com
Small Business Development Center: www.sba.gov
U.S. President: www.whitehouse.gov

E-MAIL ADDRESSES

Bill Leonard: senate@sen.ca.gov
California Center for Health Improvement: www.ccchi.com
Inland Empire International Business Association: businesstrade@iesbdc.org

BULLETIN BOARD SERVICES (BBS)

Information is subject to change without notice and some operators may charge for rates. Always refer to the BBS directory before calling.

The Toplost Bulletin Board System (TBS) 800-367-5825

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Endowment’s emphasis on marketing, operating, managing, and raising funds.

The workshop will cover the advantages and disadvantages of becoming a nonprofit corporation, defining the community need and fundraising potential for the organization, necessary steps for incorporation and tax exemption process, and who can be referred to assist you further. The workshop will be located at 4050 Allison Drive in Riverside. Program fee is $25.00. Seats are limited, register early by calling Courtney Pepper at (909) 686-2890.

The Resource Center for Nonprofit Management will conduct an orientation on the Foundation Center’s (FC) Search CD-ROM from 9:00 a.m. to 10:00 a.m. at 4050 Allison Drive, Suite 223, in Riverside. The cost of the orientation is $10.00 for nonmembers and free to members of the Resource Center. For reservations, call (909) 686-2890.

Springboard, a non-profit organization consumer credit management organization, is hosting a seminar entitled “Road Map to Financial Freedom” from 9:30 a.m. to 10:30 a.m. Move beyond debt and achieve financial security by learning how to manage expenses and balance your checkbook. The seminar is free, arrive early, seats are limited.

The seminar location is Springboard, 6370 Magnolia Avenue, Second Floor, Riverside. For more information, contact Diane Wilkman at (909) 781-0114, ext. 749.

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