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AT DEADLINE

Commercial Real Estate Lagging in Use of Technology

Though the commercial real estate market and its associated fees represent one of the largest segments of the U.S. economy, it is one of the last major business sectors to automate, according to James Young, president of The Jameson Group of San Diego.

Young recently told members of the Society of Industrial and Office Realtors (SIOR), "The most incredible news about the Internet is the commercial real estate market's slow pace of adoption. It is still commonplace to see support staff with Office Depot catalogs, instead of logging onto officedepot.com," he stated. "The industry is finally looking seriously at technology as a means to improve an outdated way of gathering, organizing, analyzing data.

Groundbreaking for SBS Structure Kicks Off New Era at Area University

The long-awaited groundbreaking for the Social and Behavioral Sciences Building at Cal State, San Bernardino, took place on April 19 and marked a new era of development for the university, said President Albert Karnig.

University personnel and community members assembled on the northwest side of the campus for the ceremony.

"The university has been waiting 10 years for this day and we’re very excited about the prospect," said Karnig. "Over the next 20 years, we’ll need to construct many buildings if we’re to handle the 25,000 students we expect to be serving in the coming years. The new Social and Behavioral Sciences Building will not only help us meet our current needs, it will also help focus our efforts in creating new and living partnerships around San Bernardino and Riverside.

At $32.8 million, the project is expected to be completed in April, 2002. Voters approved funding for the complex back in November, 1998. The 139,000-square-foot structure will not only help us meet our current needs, it will also help focus our efforts in creating new and living partnerships around San Bernardino and Riverside."

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Save the Date

Women's Business Expo

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VOLUME 12, NUMBER 5

MAY 2000

Total Annual Compensation Packages for Some City of Ontario Workers Far Exceed $100,000

by Rod C. Jackson

In a community with an annual median per capita income of $19,000, would it surprise you to learn that roughly a quarter of city workers make more than $100,000 a year?

That’s the conclusion of data recently supplied to the Inland Empire Business Journal under California’s Open Records Act by the city of Ontario.

That data reveals that 20 Ontario city employees have an annual salary of $100,000 or more but that nearly 200 of the Ontario’s 857 full-time employees have total compensation packages exceeding the $100,000 mark.

Put another way, fractionally more than 23 percent of Ontario municipal workers—one in four—cross the $100k mark, and the majority of those are police officers and firemen.

The accompanying table shows that total compensation is broken down in the following areas: base salary, overtime, other benefits and total.

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Women’s Page

Real Estate Notes

Stock Sheet

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Groundbreaking for SBS Structure Kicks Off New Era at Area University

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Photo by George Loveland/Journal

Entertainer Vern Acree, "The Cowboy," at left, strums his faithful guitar for his friends—Rigo Rangel and Nora Carrillo, in front of the Carlson Farms produce stand on Archibald Ave., south of Foothill Blvd. in Rancho Cucamonga. Rigo Rangel, not pictured, and Hugo Rangel are the proprietors of the popular stop for huge strawberries and seasonal fresh green herbs and vegetables. See story on page 5.
MAY 2000

INLAND EMPIRE BUSINESS JOURNAL • PAGE 5

Hard Work, Quality and a Good Friend Produce a Sweet Story

by Georgene Loveland

Five years ago, two brothers—Carlos and Hugo Rangel, began growing strawberries and produce in the high-country Farmland. Today, they are a major producer of fresh produce developed into Calf Parks, and due to dawn-to-dark labor, the brothers have expanded their business.

They grow plants for the wholesale market, shipping plants into Los Angeles, cultivated two leased fields, built a retail stand by hand at 8936 Archibald Ave. in Rancho Cucamonga, and are growing and offering for sale, an ever-increasing variety of produce. Calf Parks produces its own chicken, its giant, super sweet strawberries. The berries' five-month season ends in July, and the Rangel's are currently planting a full range of gourmet herbs, in addition to tomatoes, cucumbers, corn, and more.

There is always a wide grin and a sweet strawberry sample awaiting customers. The brothers are also talented musicians, and their "Los Rangels" have played for weddings, parties, at clubs, and special events for nine years. Hugo Rangel plays the guitar and Carlos serenades their listeners.

Another treat often waits at the Calf Parks stand, to croon old cowboys tunes and original songs on his old Vendy guitar. Vern Acree. "The Cowboy" met the Rangels in 1993 when he saw them selling their produce. He has been a loyal supporter of the brothers ever since. "They are the nearest family I have ever met," Acree said. "And they work so hard!"

Nora Carrillo, who also works for City of Calf Parks, said, "The cowboy brings the customers. He sure helps; drivers in cars rolling up and down busy Archibald Ave. keep their horns, wave and sometimes let out a "Yee Haw!" The cowboy hands them a chuck of a bumper and a bit of nos­talgia to a hard-gained world.

Acree is a native of Texas who spent many years in Oklahoma. His maternal grandparents came West in covered wagons from Tennessee, and when they reached the North Fork of the Red River in "18 and 93," it was impassable and they camped for weeks until the water receded. They later joined the his­toric "Oklahoma Land Rush." His mother, Annie Lee Hawkins and her brothers, came together to form a family together a farm band which played on weekends.

Acree’s father’s family emi­grated to Sepulveda, Okla., from West Plains, Mo., and they operated a hardware store and mattress factory. The cowboy’s father drifted down to the Oklahoma oil fields, and met and courted Annie Lee Hawkins. They married and had nine children. "But, during the Depression," Acree remembered, "Dad took a little walk and never came back."

The cowboy holds great respect for his late mother, who raised her children by herself in a very unfor­tunate time. When they had no home, the boys created a dugout in a hillside. They had no beds for years, learning to sleep with an imita­tion of a horse’s tail, and delighting listeners with his imitation of a horse’s whinny. He often volunteers to entertain at the senior citizen center in Rancho Cucamonga.

He and his band, the "Feather River Boys," played at the opening of Disneyland—just one of his many professional performances through the years. Vern Acree is a great fun, a true friend as they keep a customer. The brothers are also talented musicians, and their group, the "Los Rangels," have played..."
most of the great groups are doing revival tours — the Eagles, the Boston Brothers, the original Motown acts. KISS is on its farewell tour. If there is any good news, it is that the Rolling Stones were dull like this back in the very early 60s. Elvis was in the Army, solo singers were still popular, and the Stones had their roots, in turn, go back to Leslie Gore and Little Peggy March.

The recent "Grateful Dead" gave two to such dinosaur acts as Santana, Elton John and Chet. The Rolling Stones are at the top of a trend to never trust anyone over thirty, in now itself over fifty. Gone are the days of Canned Heat Revival and the Beach Boys. The Rolling Stones are still tour, but they are playing to sellout satisfaction to their fans' grandchildren. Today, it is impossible to find three guys with guitars, jumping up and down in front of a drum set. Yes, I know that AC/DC and Metallica are currently on the charts, but again, these guys are getting long in the tooth.

She "treats everyone who walks through the front door with the same cordial warmth and respect, whether it is an antiques collector or a UPS delivery man. And she invariably remembers their names."
cost to the city. “Other benefits” includes such items as: pension and 401K contributions by the city, access to city cars, uniform allowances and continuing education reimbursements.

An interesting view of how Ontario city government works emerges as you look into the data. For example, did you know that while City Manager Gregory Devereaux has the largest salary of all city employees at $150,815.52, he actually ranks third on the total compensation package? Battalion Supervisors in the Ontario City Fire Department hold the first two slots.

By now you've got to be asking yourself, "If you can guarantee me that the city's spending so much for training, what's the value of the training?" Devereaux says they’re having problems defining exactly when to use them and where. "That's something taxpayers have little patience for."

"The decision to provide that training; want our residents to know that we're making the right decision to provide training. That not only costs money - or city manager - crazy." the decision to provide that training that each of our employees is acquiring, he says. Police and fire salaries are in line with, or ahead of, neighboring municipalities. In fact, only the plan¬ning director, city engineer and assistant city engineer show up on our list of those topping the $100,000 mark. These positions involve no services rendered, they're essentially strictly salary and other compensa¬tion.

"Let's not surprise me at the bottom of the list," says Devereaux, "in terms of the big boss."

"We're actually making less money than we did five years ago, the city of Ontario faces the same prob¬lem is that you start with a common mark. These positions involve no services rendered, they're essentially strictly salary and other compensa¬tion."

"If there's a concern for taxpayers, it's the potential for escalator of the rising salary rate. For example, five years ago, the city of Huntington Beach had just 18 employees hiring or exceeding the $100,000 mark. Overall, the city manager is nearly 50. If Ontario already has nearly 200 people exceeding that benchmark, how much more available will it be five years from now?"

"That's something city managers and city councils must consider as the next budget sessions approach."
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(909) 952-3336, Ask for Ken or Tony.

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inland Empire Business Journal  PAGE 11

by Ron Burgess

Perhaps the biggest regional marketing event of the year is the annual Internet World Conference which was held in the Las Vegas Convention Center, April 3-5, for Internet professionals.

Of course, the Internet conference is much broader than marketing, but the implications of some of the announcements and new developments have historic significance in the future of marketing.

Unfortunately, getting to the show could easily take some of the enthusiasm out of the attendees with out-of-town parking and slow check-in. But once inside the exhibit hall and conference halls, the spirit of the techno-enthusiast quickly returns.

The Internet conference has easily equaled the glitz and promotional blitz of the famed Comdex Show in Las Vegas, so the booths and multimedia exhibits ranked with the best. The difference, of course, between Comdex and other media exhibits is that everything is delivered via the Internet. And the orientation of the entire show is naturally centered on this incredible new technology (except the parking).

This is immediately apparent as one enters the show. Once your registration is called up (and a show questionnaire is answered) on-line, you immediately go to the printer to pick up your registration tag. Lines were more to the hunt-and-peck typing type of the mid-90's security-guard-data-entry clicks, than to the Internet technology. A sharp contrast of one age into the next.

Each booth (more than 800 exhibits) was connected to the Internet, with a variety of technologies and demonstrations via the Web. RealPlayer demonstrated its newest technology to deliver a variety of streaming audio and video in clear as your TV, in theater type exhibits on a large scale.

This is not to say that sound clips were as smooth as standard video, with excellent audio features. The site demonstrates how a "voice-over" plays when a mouse pointer hovers over a picture. When then upon selection, the full video (with audio) starts.

Dozens of other companies displayed and hawked a variety of statistic packages; shopping cart software; credit card clearing; real-time, database dynamic servers, and tools for delivering better, faster and more easily accessible Internet communications to the hundreds of millions of Internet surfers worldwide.

But the news that may have more impact than any other, was the announcement of AOL and Gateway to deliver appliances, connected to the Web, built for every room in your house. These new flat panel appliances will provide specific programming, and demonstrations via the Web. You will be able to immediately go to the printer to pick up your registration tag.

This announcement is just the first of many others to come in the coming months, as Microsoft has plans of its own. AOL intends to offer content and Internet connections via the Gateway appliances, which will allow the transformation. Imagine your weekly menu schedule in the kitchen, with automatic transmission of ingredients to your home by a shopping delivery service, or your calendar on-line to line in the refrigerator. A daily newspaper on your bedside in the morning.

The new appliance uses a wireless device connected to a local transmitter in your home. With new cable and DSL connections, these systems can be "always on." Which means that all information that is displayed will be updated in real-time.

This new development will have vast implications for marketing. The morning transformation to your morning news in the house will be just as exciting to marketers as it is apprehensive for consumers. With all the implications for advertising: packaging for space by the big players, it will also present very attractive niche markets for small businesses that take advantage of it.

I think of the time I could save in my busy lifestyle. I realize I have a special bind to help repair my car, if I had the ability to look up the help and access and then order the parts on-line. Every hardware store and parts company in the local area could afford to place a small ad on that particular service, they may not be able to afford the ad in the local newspapers, which is only marginally directed to their customers. Niche marketing will provide access for small businesses that may not only afford to advertise to the exact need at the exact time, and reach the right customer.

If you can relate to Danielle’s day or have experienced being out of balance, out of control, frustrated, having numerous interruptions, mentally overloaded, trying to do too much, and not enough time, then you are in need of a system of time management to organize your mind, body, and soul. After all, if your mind isn’t in control, your body can’t be, and neither will your soul nor your business.

The recipe to help you better organize your time is:

Step 1: Call Today
Call Today
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Recipe for Organizing Your Time

by Monica J. Jackson

Danielle was unable to land the Bradely account because she did not complete the research. She was late getting the printout from her secretary who wrote the letter containing the information. She had left the printout on top of her kitchen table and one of her children spilled milk on it, and the babysitter couldn’t fax the milk-flavored document. Therefore, Danielle did not get the promotion due to the fact that she was unable to meet the deadline.

If you can relate to Danielle’s day or have experienced being out of balance, out of control, frustrated, having numerous interruptions, mentally overloaded, trying to do too much, and not enough time, then you are in need of a system of time management to organize your mind, body, and soul. After all, if your mind isn’t in control, your body can’t be, and neither will your soul nor your business.

The recipe to help you better organize your time is:

Step 1: Add a pinch of spice to your desk at the end of each day. This will allow you to mentally put a close to the current business day and be ready to open for the next business day.

Step 2: Add a pinch of spice to your night life. Schedule time each day to sharpen the saw. This could be something as simple as a bubble bath, reading a book, or enjoying a hobby. This recipe yields 12 cups of routine, rest, refreshment, mind, body, and soul, so that you can run a more organized and efficient business.

Monica J. Jackson is the founder and owner of Written Expressions, a company specializing in providing writing, proofreading, and copyediting services on a variety of national and local levels, technical, organizational, and creative. You can contact her at (909) 371-0160 or mjacko@writtenexpressions.org. Please visit www.writtenexpressions.org for additional information.

Recipe for Organizing Your Time

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inland Empire Business Journal  PAGE 11
Advice From the Frontline: For Inland Empire Businesswomen Share Their Secrets for Success

by Wendy Taylor

Those who know them consider them trailblazers. As the story goes, back in the '70s, Zelma Beard and Mary Crouch were the first female doctors to go out and treat patients. Force wives who met at an officers' club luncheon— and a booming inland Empire business was born that day!

Twenty-two years later, their company, Riverside Services (RSP), specializing in the placement of full-time, part-time and temporary administrative, accounting and accounting positions, remains one of Riverside's most successful, respected businesses. And Beard and Mitchell have become role models for other women entrepreneurs.

In the beginning, however, they knew nothing about running a business, professional firms or business for women business owners were virtually nonexistent in three decades. Not only that, they are on their own, by a personal loss. Mitchell's husband was killed in his B-52 crashed during takeoff, and far later, Beard became divorced. Still, they persevered.

"The New York Times is extremely well in a very difficult, competitive field," said Cindy Robson, president of the Inland Empire Chamber of Commerce. "One reason is they are not a large company. Their e-mail is good, and one woman you would use your phone because it was connected to his computer and the virus would not be used..." said Cindy Robson, president of the Riverside Chamber of Commerce. "One reason is they are not a large company. Their e-mail is good, and one woman you would use your phone because it was connected to his computer and the virus would not be used..." said Cindy Robson, president of the Riverside Chamber of Commerce. "One reason is they are not a large company. Their e-mail is good, and one woman you would use your phone because it was connected to his computer and the virus would not be used..." said Cindy Robson, president of the Riverside Chamber of Commerce.

"We believe in giving back to the community," said Beard, who also sits on industry-related boards, including Personnel Relations Association (PIRA) and the Employers Group, a California non-profit which provides human resource consulting organizations.

"One of the most important things is to have a strong leader. You want someone who is good at what they do and who can guide you in your career..." said Beard.

Barbara Crouch never wanted much about climbing the corporate ladder; yet, in her own way shy. In 1975, she was a secretary at the Employers Group (then called the Mercer's and Manufacturers' Association). By educating herself in the human resources (HR) field, she advanced to IR advisor until she leave up heading for HR for a 4,000-employee retail chain. Later, Crouch returned to The Employers Group, where she became the first regional manager for its Inland Empire office.

After 14 years, Crouch "retired" from the company, and at age 50, decided to start her own business. She also teaches human resource credential programs at UCR, in both the corporate and professional level. She now runs her own business, is "1 find and work with a mentor, and enjoy their support. Your work! Your contacts are invaluable and will serve you indefi-

Caryl Vogler echoes Crouch's wisdom. In fact, the two had been "matched" with each other for years, and a referral from Crouch actually led Vogler to her current position as associate at California Steel Industries. Like Crouch, she began as a secretary for a company and worked her way up. Ironically, later on, she was given the company's own HR position and a referral from Crouch actually led Vogler to her current position as associate at California Steel Industries. Like Crouch, she began as a secretary for a company and worked her way up. Ironically, later on, she was given the company's own HR position..." said Beard.

*SPORTS

"We were caught in a shipwreck," said Beard. "It was sick or swim. And swim they did.

Cahlilh, who is the public policy chair for the Los Angeles Chapter for National Association of Women Business Owners (NAWBO), "It's still not a level playing field, but it's getting bet-

It's true that in the corporate arena mothers have more opportunities than the top day. According to last year's analysis by Catalysis, a national data center, the number of women holding so-called "crown positions" in Fortune 500 companies rose from 2.4 percent in 1995 to 5.1 percent in 1999. The findings further indicate that although only 10 to 15 percent of professional women make it to be officers, women see steady gains in executive rank..." said Beard.

"We believe in giving back to the community," said Beard, who also sits on industry-related boards, including Personnel Relations Association (PIRA) and the Employers Group, a California non-profit which provides human resource consulting organizations.

"One of the most important things is to have a strong leader. You want someone who is good at what they do and who can guide you in your career..." said Beard. But even a strong leader can't do it all. Beard currently heads a human resource consulting organization.

"It's true—I read it last week in a

CEOs are still predominantly men, we're making progress," said Vogler. "It's really not 'us against them.' We're in it together, and the more confident and involved we are about our contributions, the sooner it will happen..." said Beard.

Wendy Taylor is the editor of publications for Employers Group in Los Angeles.

The following summarizes the advice of successful Inland Empire businesswomen Zelma Beard, Susan Mitchell, Barbara Crouch and Carolyn Vogler (sec for articles) for women building a business or aspiring to executive levels within a company:

Network: Within your field, within your industry, business networking groups, colleges, and professional organizations.

Mentoring: Select a mentor who has already reached a peak in the field of your aspiration. Community involvement: As a business owner, you can support charitable organizations (time and money), sit on non-profit boards and support special events.
MANAGING
The Learning Organization

by J.M. Evonovich, Ph.D.

In his book entitled, "The Fifth Discipline," Peter Senge defines five disciplines necessary for creating organizations that are capable of "continually expanding their capacity to create their own future." This theory is widely acknowledged, in the corporate world, because he provides a rationale for organizational transformation based on systemic theory. The five disciplines of a learning organization are as follows:

Personal Mastery - Defines the discipline of continually clarifying and deepening our personal vision of focusing our energies of developing patience, and of seeing reality objectively.

Mental Models - Are the discipline of the discipline of continuing clarification of change, so opposed to a "vision statement," people excel and learn, not because they are told to, but because they want to. The practice of shared vision involves the skills of unearthing shared "pictures of the future" that foster genuine commitment and enrollment, rather than compliance.

Team Learning - The discipline of team learning starts with "dialogue," the capacity of any members of a team to suspend assumptions and enter into a genuine thinking together. Dialogue, to the Greeks, meant a free-flowing meaning through a group, allowing the group to discover insights not attainable individually.

Systems Thinking - The discipline of seeing wholes. It is a framework for seeing interrelations rather than things, for seeing patterns of change rather than static "snapshots." It is a set of general principles distilled over the course of the twentieth century, spanning fields as diverse as the physical and social sciences, engineering, and management. A learning organization is a healthy organization. Continually learning about the systems and people assists businesses more successfully into the ever-changing future.

Developing a shared vision, where people expose their own thinking effectively and make that thinking transparent, is the first step. There is clarity.

2) Develop daily, weekly, monthly, and yearly lists of goals.
3) Set priorities, and learn to rearrange your goals throughout the year.
4) Do not passively accept a deadline that you cannot meet.
5) Schedule time for quiet work and other times when you are not disturbed.
6) Never handle a piece of paper more than twice.
7) Use technology - computers, calculators, phones.
8) Cut down on business reading.
9) Slim read.
10) Attend only the most important meetings.
11) Do business during coffee breaks and lunches.
12) Exercise at least a twenty minute a day to clear your head and boost your energy.
13) Delegate. Use your time and effort for tasks that only you can do.
14) Pay attention to the next level.
15) The payoff of managing your time will be enormous. Being efficient not only helps you be successful in your job but also in your personal life. You have to make time to do the things you love to do.

J.M. Evonovich, Ph.D., is president of Paul Performance Group, a firm specializing in assisting organizations and individuals in developing maximum potential. He can be reached at (760) 778-4926 or jm@ppg.net.

Unleash Your Business
MANAGING
The Learning Organization

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14) Pay attention to the next level.
15) The payoff of managing your time will be enormous. Being efficient not only helps you be successful in your job but also in your personal life. You have to make time to do the things you love to do.

J.M. Evonovich, Ph.D., is president of Paul Performance Group, a firm specializing in assisting organizations and individuals in developing maximum potential. He can be reached at (760) 778-4926 or jm@ppg.net.
**City of Ontario 510K Club**

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Women’s Business

Procrastination Can be a Small Business Owner’s Biggest Enemy

As an agent for New York Life Insurance Company, Judi L. McGuire, a member of the Riverside Chamber of Commerce, and the NAIFA, is trained to evaluate individual, family and business needs with life insurance and financial products that meet their needs.

A veteran of the United States Air Force, McGuire works closely with the military community in Southern California. “Judi McGuire has helped many military personnel. Her intelligent recommendations during her workshopping at the bases make her a pleasure to work with,” noted Major Keith D. Lochner, 1-185 Armor, battalion commander of the Army National Guard. “She is experienced in market development, estate preservation and insurance needs, utilizing financial seminars and workshops designed to fit specific situations,” Sgt. Larry Dye of the Army National Guard, explained. “Your business may be small,” McGuire commented, “but that is not how you think about it. The challenges are big and the rewards are great, but, so are the risks. Why take chances when the business you are working so hard to build? Successful people will tell you two things about running a business. First, work hard to make money. Second, work even harder to protect it. Chances are you’ve got the first down cold; the second can be tricky,” she added.

McGuire helps small business owners to formulate plans to help protect their companies from disaster, loss of a partner or key employee, and other problems. After spending years raising a family and building a nest egg, retirement should be one of the deferred retirement plans, as well as funding for charitable giving. McGuire is committed to providing individuals, families and businesses with life insurance and financial products that meet their needs.

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“Your business may be small,” McGuire commented, “but that is not how you think about it. The challenges are big and the rewards are great, but, so are the risks. Why take chances when the business you are working so hard to build? Successful people will tell you two things about running a business. First, work hard to make money. Second, work even harder to protect it. Chances are you’ve got the first down cold; the second can be tricky,” she added.

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Changing the Hiring Practices in Corporate America

by Monica Y. Jackson

Prospective employees may not have the fancy degrees or the extensive list of experience with prominent firms on their résumés, and they may not be able to articulate exceptional experience, but this becomes secondary when compared to their dedication to hard work, appreciation of a good opportunity, and desire to use their abilities.

Typically, when employers seek to hire recent graduates, they often focus on the tangible and overlook the intangible, which could result in missing the opportunity to employ an extremely valuable individual. Words often say, "Experience Only," but how does corporate America view an individual to obtain experience if it is not willing to give the less experienced an opportunity?

Corporate America often has a desire for the most experienced individual for the lowest possible pay rate. Actually, this is not an unrealistic expectation if you are willing to modify your perception and hiring practices.

I too was of the mind-set, "experience only." However, frustrated by hiring experienced staff who possessed undeniable character traits, including: egoism, arrogance, extraneous competitiveness, and selfishness — to name just a few, I stumbled on finding employees that I could count on — through a casual conversation.

I found an organization that equips graduates with basic skill sets, motivation, and extensive role playing by training the disabled, and established a receiving program that is a total relief to recipients to become independent, responsible, reliable, and self-sufficient.

I met with an individual from Los Angeles County Office of Education (LACOE). Bruce Swayer, who gave me a grand tour of the rigorous program each candidate must complete prior to being placed in an employment opportunity. There were real-life work environments and challenges using state-of-the-art trainers, job specialists, and equipment.

LACOE not only prepares the individuals mentally for the challenges of the workplace; they also prepare them physically. It has an on-site clothing boutique, which provides candidates with head-to-toe wardrobes, including some very popular designer labels, free of charge.

I cannot say that you will be 100 percent satisfied with every individual who completes LACOE's training program, but I can vouch for receiving the desired results, while paying less for the service.

Furthermore, I am happy to report that the individuals hired have elevated or exceeded the levels of some of my peers. LACOE also offers a program in which one of their representatives will work on-site, in coordination, and oversee and/or train the employees. Therefore, you do not have to spread existing resources too thinly.

All you have to do is pay the salaries and provide the work. As an additional incentive, your business may qualify to receive additional tax deductions.

I have invested a little extra effort into training and answered a few more questions, but the rewards I received, which included the honor of being able to give back to society and maintain, dedicated employees, was well worth the extra investment.

After this experience, I will never look at my hiring practices quite the same again. After all, you can train any willing body, but it is more difficult to find the right willing body to train and count on today, tomorrow, and always.

Monica Y. Jackson is the founder and owner of Written Expressions Enterprise, offering writing services, editing, content analysis and process improvement, proofreading and copyediting services. She may be reached at (909) 771-0160 or mjaicjackson@writersmagazine.com. Please visit www.writersmagazine.org for more information.

Women's Business

Online Hiring: HR Pros Are Screening Candidates in Their Sleep

If the Internet allows people to apply for jobs from home in their pajamas, why can’t businesses look for new employees in the same way? Now that the general public, such as Bestfoods, Johnson & Johnson, Bank of America, Fluor Grin, GTE, Boeing, and others are using online tools, Web-Screen offers employee confidentiality critical to candidates who fear their bosses will discover their job searches.

Web-Screen has a new mechanism that enables every company to add its Web to a database of automatically orienting, qualities, screens and responds to candidates, according to parameters determined by the company looking to hire — 24 hours a day, seven days a week. "DDI's Web-Screen technology gives the most qualified candidates to rise to the top. "Job boards have provided companies with in-depth candidate resumes," said Richard S. Wallis, DDI senior VP of global accounts. "DDI’s Web-Screen™ can provide companies with the means to find the (most qualified candidate) much faster and at lower cost."

Time is money.

Continued on page 30.

Business Communication Breakdowns Happen on the World Wide Web

by Monica Y. Jackson

Like many startup businesses, I had limited resources to dedicate to tasks such as creating my Web site. In fact, I did not have an address, just the HTML for my site. I had no one to walk me through the process of setting up a domain name or making the Web site look professional. I was on my own without going through layers of bureaucracy. Your team will ideally be up to speed on your industry. They’ll work fast to identify your unique needs and develop innovative, custom solutions that fit your business like a glove.

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A slow selection system costs a company more than just money. Qualified candidates are in high demand and are being recruited by more than one organization. If a company cannot identify prospects and make an offer quickly, it will lose the best candidates. DDI’s Web-Screen helps companies focus by qualifying good candidates in a fraction of the time and for significantly less money than traditional methods. Web-Screen saves companies a valuable amount of recruiter time through automatic matching of candidate qualifications with company and job specifications. DDI’s Web-Screen gives recruiters up to a 50 percent reduction in screening costs. Additionally, speeding up the qualification process means organizations can “hustle” candidates before their competitors.
Women's Business

Geographic Information Science Expert Joins Redlands Faculty

An internationally recognized authority in geographic information science will join the University of Redlands next fall as its first faculty member in that emerging field, Karen Kemp has accepted an appointment as associate professor of geographic information science in the Environmental Studies Program. She currently is executive director of the Geographic Information Science Center at UC Berkeley.

Kemp will create an internationally master's degree program in geographic information systems (GIS), leading to the development of a think tank where academics and professionals will come from around the world to learn about GIS at all levels.

"I am coming to Redlands because I believe I will have the opportunity to do something very different and significant — in a uniquely responsive, supportive and flexible academic environment," Kemp said. "The physical and immediate access to the incredible range of GIS expertise at ESRI was also critical in my decision.

As well, I was pleasantly surprised by the widespread knowledge about GIS at Redlands. Unlike even Berkeley, it seems there is a large proportion of students and faculty there who have already dabbled with the software sufficiently to know its possibilities."

Redlands already has developed an extensive reputation for its work in GIS. The university's Institute for Environmental Management has received more than $4 million in federal funding for the Salton Sea Database Project. Redlands benefits from a close partnership with locally based ESRI, the world's leading developer of GIS software.

Kemp earlier held positions with the National Center for Geographic Information and Analysis at UC Santa Barbara, where she received her Ph.D. in geography. At the center, she helped develop the core curriculum for teaching GIS that is used in schools, business and government agencies around the world.

Kemp has written extensively on GIS education and presented workshops in Canada, Europe, Japan and Latin America. She also is co-author of the book "International GIS Dictionary" (Geoinformation International 1995).

SBA Moves to Modern Paperless Loan Monitoring

The Small Business Administration (SBA) loan monitoring system remains at the core of the agency's modernization initiatives,

"We are making progress in the implementation of our modernization initiatives," Deputy Administrator Mary Boruff told the House Committee on Small Business.

The SBA's new system will benefit SBA's lending partners by allowing seamless reporting, data exchange, funds transfer and fee management.

The new system will also allow a faster turn-around on guaranty requests and other transactions, and provide immediate access to information. The new system will be able to quickly access historical data to assess program and lender performance and encourage lenders to be proactive risk management.

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SBA's lending partners will be able to access SBA's Electronic Loan Monitoring System platform. This will allow lenders to access real-time loan data, review loan performance and access information on borrowers and guarantors.

In addition, SBA's lending partners will be able to access the SBA's Lender Management System, which provides information on loan status, guaranty status and other loan data.

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See Pages 32 & 33

INLAND EMPIRE BUSINESS JOURNAL • PAGE 23
**Women's Business**

**Women Have Unique Needs for Financial Management**

As women, we are usually the primary caregivers in our families. We take time off during our careers to raise our children or care for our aging parents. Only nine percent of women over the age of 40 receive or expect to receive a retirement benefit. If received, it is often less than one-third of that received by their male colleagues. Men will face financial challenges due to the death of a spouse. The median age for widows is 56. And most widows will spend about 15 years alone. Among the elderly poor, 75 percent are women. Eighty percent of this group were not poor before they were widowed.

The good news is we are doing our homework and taking control of our finances. A recent article in the American Health Care Association, April 2000, (pp.87-88), stated that 2 percent of retirees perceive financial stress as their primary worry, while 4 percent of women perceived financial stress as their primary worry. Women are concerned about planning for retirement, but not about the money they will need to live on after retirement.

Women may be concerned about retirement planning, but not about the money they will need to live on after retirement.

Because women may be depending on one partner's earnings, our children may be depending on us, and we have unique life insurance needs.

Because women may be widowed and wealthy, we have unique estate planning needs.

The biggest obstacle that we have is financing all of the steps in the planning process. It always seems as though there is more time to deal with these problems down the road. However, because some economic and social problems are compounded by the financial crisis compounds the problem. Planning ahead and taking steps toward our financial goals now can provide a much better outcome.

The first step is determining where you are, what your goals are, and what you want to achieve. You have to get behind it full force for it to happen.

You might take one hour per week to do this. For example, you might take one hour per week to do this. When you zero in, you will see that the amount of time you have left to do this is finite. For example, you might take one hour per week to do this. When you zero in, you will see that the amount of time you have left to do this is finite.

Implement your plan quickly. Take steps as soon as possible. For example, you might take one hour per week to do this. When you zero in, you will see that the amount of time you have left to do this is finite.

Buy a Business is Celebration of Life for Cancer Survivor

Mary Ann Martin Andreas

After 22 years of providing the women of Orange County with high-quality new and used clothes, Janet Lee Shope, now under ownership of Chino Hills resident Ann Finger, is being renamed Annie's Main Street Consignment. Finger, a 52-year-old mother of two and breast cancer survivor, purchased the store in October 1998, after being a customer for five years. The shop, located on Main Street in the heart of Chino, was originally part of a five-store chain of Janet Lee Shope, with locations in Colorado and California. Ellen Hutson, who currently manages two of the original stores, named them after her oldest daughter, Janet.

Janet Lee Shope managed three Janet Lee Shope in Orange County until she died of breast cancer in 1998. Her husband continued to run the stores for more than nine years after her death.

For more information on any of these stories please call (909) 484-9765 ext. 26.
### Executive Notes

Linda Fort has been named vice president/general manager of Palm Springs Tourism, succeeding Bill Callahan. She assumed duties in the beginning of April...Ted Dutton has joined HMC, the Inland Empire’s largest architecture firm to assist in government relations and client development, and Marc Black has been named marketing/communications manager. The Forecast Group has promoted Michael Dwight to vice president. He will be based at the Rancho Cucamonga headquarters...Shahin Elbzar M.D. has joined Desert Center Orthopedic in Rancho Mirage...The Rancho Cucamonga Redevelopment Agency has been awarded the CRA Award of Excellence in the categories of education, Community development, and promotion and design...Interim Personnel has joined forces with Progressive Real Estate in Rancho Cucamonga, has been awarded the designation, Real Estate Innovator (R.E.1.) by Realty Publishing...Andrews has joined Irvine-based design and construction firm, GJK Corporation as project manager...Interstate Bancorp announced the appointment of Christopher Zumbringer as senior vice president of its Commercial Banking Office...The American Association for State and Local History (AAS LH) recently appointed Max A. van Balgooy, a prominent former history, as its president...Chaffey College has been granted $1.5 million in additional funding...California Capital Home Loans, a division of California Capital Financial Services, Inc., has been granted a $500,000 loan by the California Community Foundation...A new service, VoiceMail, has been introduced to the campus community.
Health Care

American Heart Association Journal Report: Panel working to ‘raise the bar’ for quality of healthcare being provided to heart and stroke patients

No one doubts the importance of measuring the quality of healthcare delivered to heart patients. Yet doing so is a complex challenge that will require extensive research and rigorous new standards before the nation can accurately gauge just how well these patients are faring and how to improve their care and outcomes, says a new report in "Circulation: Journal of Assessment of Healthcare Quality in Cardiovascular Disease and Stroke".

There is evidence of great variation in care," says Harlan M. Krumholz, M.D., associate professor of medicine at Yale School of Medicine. "Similar patients can be treated very differently in different towns and regions of the country. We need to be able to measure what we do in order to ensure that all patients get the very best care."

The American Heart Association and the American College of Cardiologists have taken a leadership role in responding to challenges set forth by a variety of governmental bodies and special interest groups, to look at how the delivery of cardiovascular care can be measured and what improvements are needed.

The two organizations convened a panel of experts last May. Findings from the "First Scientific Forum on Assessment of Healthcare Quality in Cardiovascular Disease and Stroke" provide a detailed road map to follow in devising reliable performance standards.

"There have been a lot of concerns expressed lately about gaps and inadequacies in the healthcare system," said Krumholz, who chaired the forum. "This report represents an important effort by physicians and researchers to address some of these concerns, by developing a way we can actually measure the quality of care that is being delivered."

Krumholz says that ultimately these performance measures will help save lives.

The panel issued strong warnings against the use of simplistic methods to measure the quality of care being provided by physicians and hospitals. The panel adds that many of the so-called "report cards" published by a number of organizations are not valid and rely more on administrative claims data than on actual patient care information.

Even more deconstructing to the panel was the proliferation of healthcare rankings available on the Internet. "Ranking hospitals and healthcare providers is an incredibly difficult task with complex methodology. Although many of the organizations that issue rankings and report cards don't provide an explanation of their ranking methods, those that do all too often put a strong emphasis on financial performance rather than the elements of healthcare that are most concern to patients and physicians," Krumholz stated.

"The medical community has reached the point where it needs to accept greater accountability for the quality of care it delivers," he added. "We believe it is critical to begin this process by generating the information needed to measure the quality of care."

Other organizations involved in the scientific forum were: the American Heart Association; The Robert Wood Johnson Foundation; Bristol-Meyers Squibb; and the American Heart Association guidelines can be found on the Internet at http://www.americanheart.org.

"I might even be his favorite daughter-in-law"
How You Dress Does Make a Difference!

Dr. Virginia Seitz knows that how a person dresses impacts an impression, good or bad, to those he or she meets during the day. In business situations, the ability to present a well-groomed and stylish appearance is vastly important. Rightly or wrongly, you will be judged by your appearance.

The term, "impression formation," is defined as the development of a profile of an individual," Seitz notes. "An impression is formed in as little as four seconds of meeting someone. Within 30 seconds of that encounter, first impressions are made about the individual or individu­als we meet."

These include the messages others are receiving from you regarding: marital status, occupation, education, how much money you earn and/or have stashed away, what neighborhood you live in (social status), and even your moral character, personality and behavioral characteristics, and the odds for and against your future success. Wow! This can be very intimidating, to say the least, and most of us need a lot of help.

To that end, Seitz’s book, "Your Executive Image," published by Adams Media Corporation, Holbrook, Mass., is in its second edition. In addition to her academic career, Seitz is a fashion coordinator for Budding Disease stores in Orange/L.A. Counties. She is also president of the National Association of Women Business Owners.

"We should be the best we can be," she stated. "There is beauty in everyday, and we should not be trying to be "skinny" or celebrating the celebrity sort. Just put your best foot forward and you will be successful. Why put yourself in last place?"

Dr. Seitz’s books are available at most bookstores or visit Adams Media at www.businessown.com.

bizztravelclub.com: for Businesswomen on the Road

Are you still ordering room service when "on the road" for business ... or have you found your own creative way to get the same level of service? Sometimes, room service alone, after a long and tiring day, can be very exacting. What you need is the best way to get the service you want, when you want it.

Globe-trotting businesswomen have plumbed bizztravelclub.com, because it has liberated them from having to order room service. Since "you're in Washington," you have the option of dining solo in your room or moving downstairs to participate in the dining event. This is in line with our driving philosophy of providing the highest level of service for our members.

Women’s Business

Women business owners and managers can now stay connected to this global marketplace through biztravel-club.com, to try that trendy new restaurant in Paris. Women business owners can now stay connected to this global marketplace through biztravel-club.com, to try that trendy new restaurant in Paris.

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How to use the Directory

Located at www.biztravelclub.com, this directory covers more than 900 cities around the world. You can view our restaurant menus, order room service, check-in and out of hotels, and book your travel with confidence.

Most people agree that the cost of going to Paris is just too expensive. But why put yourself in last place? Why not order room service when "on the road" for business, and get the same level of service you'd expect in Paris? Why not have your dinner (or lunch or breakfast) with people you know and appreciate, in a place you know and trust?

Women’s Business

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**SESSIONS**

**SESSION 1**
10:00 - 10:30 a.m.

**SESSION 2**
11:00 - 11:30 a.m.

**SESSION 3**
12:30 - 1:00 p.m.

**KEYNOTE SPEAKERS**

Patty Duke  
Maureen Reagan  
Lola D. Gilleteard

**FEATURE SPEAKERS**

Farha Black  
Lesley D. Bisset  
Liane Colsky, M.D.  
Robert Davis  
Jo Giese  
Jason Hartman

**PROGRAM**

7:00 a.m.  Registration
Booth Display - Networking 10:00 - 10:20 a.m.  Session 1
8:30 - 9:30 a.m.  Opening Keynote Sessions
2:45 - 3:45 p.m.  Lunch - Keynote Speakers
3:45 - 4:30 p.m.  Network Reception/Booth Display

**REGISTRATION - WOMEN & BUSINESS EXPO 2000**

**FEATUE SPEAKERS**

Jilene Montbach  
Maricia Rosen  
Kathy Sanderson  
Muriel S. Savikas, Ph.D.  
Victoria S. Seitz, Ph.D.

**FEATUE SPEAKERS**

Doni Tamblyn  
Marilyn Snyder

**INLAND EMPIRE BUSINESS JOURNAL PAGE 22**

PAGE 22 • INLAND EMPIRE BUSINESS JOURNAL • PAGE 22
The all-new MR2 Spyder

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HOW COULD YOU POSSIBLY IMPROVE ON A LINE-UP LIKE THIS?

Camry sales based on R.L. Polk calendar years '97, '98, '99 total car registrations.
The World Wildlife Fund (WWF) and Climate Savers, an innovative new partnership to help businesses voluntarily lower energy consumption and reduce greenhouse gas emissions, has received strong support for work to increase energy efficiency, which is critical to reducing greenhouse gas emissions. The partnership’s goal is to enable 10 percent of global electricity consumption to come from energy-efficient products by 2010.

In joining the Climate Savers, companies make specific commitments to reduce greenhouse gas emissions and participate in an independent verification process. The first two companies joining Climate Savers are IBM and Johnson & Johnson.

While both companies have very strong records for working to increase energy efficiency, their commitment to Climate Savers recognizes that energy conservation also leads to reduced emissions of carbon dioxide (CO2), the principal greenhouse gas. Through this program, the companies agree to extend their energy conservation focus and specify company-wide targets for reducing CO2 emissions.

"We’re delighted that these two major multinational companies are the first members of Climate Savers," said William Eickhaus, WWF vice president for global threats. "Leaders in their fields, IBM and Johnson & Johnson are making Climate Savers a priority that will inspire other businesses to set their own greenhouse gas reduction goals.

The decision by two Fortune 100 companies to support CO2 reduction programs "clearly demonstrates that cutting greenhouse gas emissions is consistent with the very best business practices," added Dr. Joseph Romm, director for the Center for Energy and Technology. Johnson & Johnson has pledged to reduce greenhouse gas emissions by seven percent below 1990 levels by the year 2010, with an interim grid of four percent below 1990 levels by 2005. IBM has pledged to achieve an annual CO2 reduction equivalent to four percent of the emissions associated with the company’s international operations, a vice president of General Dynamics.

The Hispanic College Fund is proud to announce that the First Annual Hispanic College Fund Charity Golf Tournament raised nearly $50,000 for Southern California college-bound youth. The tournament, which was held on March 30 at Emprie Lakes Golf Course in Rancho Cucamonga, raised more than four times the original goal set by the Hispanic College Fund.

The Hispanic College Fund is a non-profit organization dedicated to the support of the Hispanic community today is education. It is estimated that less than 10 percent of Latinos attend college today, continued Chavarria.

Applications for scholarships from the Hispanic College Fund are accepted until mid-April for the following school year. Recipients are notified in July. Scholarships are only valid for the college or university and are not transferable to a new school.

Contact General Dynamics, 3270 Inland Empire Boulevard, Suite 440, Ontario, CA 91761, (909) 484-4800, or visit www.empirelakescenter.com.
It's a new year. A new century. A new millennium. And, it's time to download the newest edition of the Inland Empire Business Journal Book of Lists, the most powerful tool you'll ever find.

The Book of Lists is great for finding sales leads, conducting job searches, sending promotional mailings and all sorts of other uses. You'll find company names, key contact, address, phone, mailing criteria and fax numbers. All you need to do is click to TopList is available for both MAC and Windows.

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Also available on disk!
The city of Palm Desert, in conjunction with the Organic Valley Project, will present a valuable resource for specific types of local businesses detailing the value of organic recycling. The program targets valley companies which produce large amounts of garden or food waste such as golf courses, homeowners associations, restaurants, landscape contractors, and/or maintenance firms, designed for managers and professionals from the specified industries. Space is limited. Interested parties should register for the workshop specific to their industry. Dates are: May 10 for golf course and turf managers; May 17 for churches, schools, and hospitals; and May 24 for homeowners association managers and board members, and May 31, for restaurants, hotels, and clubs.

Each workshop will contain valuable, practical information that can be used immediately by the participants and will cover the following topics: AB 939 review and amendments and implementation; Review of locally-produced products manufactured from Palm Desert organic material; How to evaluate, purchase and compost and mulch products.

According to recent landfill analysis, every year Coachella Valley businesses and residents dispose of an estimated 160,000 tons of organic waste, food waste and yard debris, comprising nearly 43 percent of total annual landfill composition by weight. The purpose of these workshops will be to reduce the amount of organic waste generated by area landfills and to encourage the use of locally-produced compost in an effort to close the recycling loop.

The workshops are being coordinated on behalf of the city of Palm Desert by Steve Merritt, director of The Organic Valley Project, a local program dedicated to promoting the use of locally-produced compost derived from municipal organic materials. To register for the forums, business leaders should leave a fax at 345-9090 with the preferred date of attendance, name, title, business, phone number, and e-mail address. For further information or to volunteer assistance, please contact Steve Merritt at 275-0394 or e-mail smerritt@com­mon­ground.org.

**Palm Desert to Hold Workshops on Organic Materials Recycling**
Public High Schools in Riverside Receive Wireless Phone Donations

Riverside County public high schools have received 330 wireless phones and three years of airtime, donated by Airtouch Cellular.

The phones are специально programmed to connect directly to the appropriate local law enforcement agency, and will provide school personnel with a lifeline in case of an emergency. At the touch of a button, teachers and administrators will be able to immediately alert local authorities in the event of a critical campus incident.

“I am very pleased to announce that Airtouch has donated 330 phones to the 47 public high schools in Riverside County,” said Nancy Hobbs, executive vice president and general manager of Airtouch Cellular. “We hope by providing wireless access to emergency services, we are taking an important step toward improving student safety.”

Airtouch has also donated free emergency service to Riverside County schools in times of disaster or emergency. In May, 1999, Airtouch joined APODS (Physician Organized Delivery Systems) and provided free emergency service to Riverside County public high schools.

PrimeCare Medical Network Terminates Relationship with Health Plan

PrimeCare Medical Network, one of the Inland Empire’s largest physician networks with more than 1,100 affiliated physicians, has terminated its contract with Blue Cross Senior Secure. The contract, which ended on April 30, 2000, affects approximately 2,000 patients throughout the Inland Empire and High Desert regions.

"Despite vigorous efforts on the part of both parties, we were unable to come to terms on a new contract that provided adequate funding,” said Jacob Furgatch, regional vice president of Southern California, North American Medical Management (NAMM), PrimeCare Medical Network’s management organization.

“It is unfortunate that situations like this have to occur. As an organization, our highest priority is to provide affiliated physicians and patients with the opportunity to enjoy quality medical care through a stable medical delivery system,” Furgatch said. “We apologize to our physicians and patients for any inconveniences that may be caused by this occurrence.”

North American Medical Management (NAMM), a wholly-owned subsidiary of PhyCor, manages independent Practice Associations or PODS (Physician Organized Delivery Systems), providing medical management and related support services to assist physicians in their managed care operations.

NAMM currently administers a California enrollment of more than 400,000 managed care members with 29 PODS operating approximately 8,000 primary care and specialist physicians statewide. PhyCor Inc., headquartered in Nashville, Tenn., is a medical network management company that operates multi-specialty groups, manages independent practice associations (IPAs), and provides health care decision support services to consumers.

For additional information on this announcement, PrimeCare Medical Network or NAMM, please call John Mollentin at 909-605-8000.

Tax Insurance Available to California Taxpayers for the First Time — New Plans Pay Costs Associated With IRS Audits

The first insurance policies that pay the costs associated with an IRS audit are available to California taxpayers. It was announced today by Dan Walker, chief executive officer of the Audit Protection Institute.

"Every 3.6 seconds of every working day, the IRS targets another taxpayer to audit," said Walker, a CPA and former tax auditor. "Now, California taxpayers can protect themselves from the financial and emotional burden of an IRS audit."

The plans, which are underwritten by Sutter Insurance and approved by the California Department of Insurance, pay the charges and additional taxes due to an IRS audit, and the costs of professional audit representation. For the first time, coverage applies to not only professionally prepared returns, but returns prepared by individual taxpayers, as well. The policies cover a tax return for four years and cost between $55 and $321, depending on terms, limits and underwriting criteria. Coverage for fraud is excluded.

"Each year the IRS selects millions of taxpayers to audit," says Okada. "Tax insurance provides an added level of protection for all taxpayers, even those who have returned their returns professionally prepared. Tax professionals do a great job, but most IRS adjustments are due to things like insufficient documentation or lost receipts."

The plans are available from the Audit Protection Institute (API), and can be purchased online at wwwTaxinsurance.com. Also available at wwwTaxinsurance.com is API’s IRS Risk Evaluator™, an on-line tool to illustrate the statistical risk and costs of an audit based on the taxpayer’s filing characteristics. The IRS Risk Evaluator™ can also be accessed on www.e1040.com and www.webtax.com.

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Buying a Business — continued from page 24

over cancer. In April, 1997, she was diagnosed with breast cancer—three months after undergoing another major surgery. "I was shocked when Janet's daughter told me her mother had died of breast cancer," said Annie.

"It made me so lucky I was, and how far the treatments for this devastating disease

have come in just 12 years."

The Belgian woman received radiation and chemotherapy at St. John's Hospital's Susan G. Komen treatment center for eight months. Her cancer is in complete remission. Her best friends have a different perspective on what was important.

"I re-examined my life and realized that I needed to get away from high pressures of sales, and spend more time with my family. Running this store gave me the chance to do just that," she stated.

In addition to changing the name, she has expanded the women's and pet's
Dental Plans

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<th>Address</th>
<th>City/State/Zip</th>
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<th>Indemnity</th>
<th>HMO, PPO, Managed Pre-service</th>
<th>Top Local Executive</th>
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<td>19,770</td>
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<td>PMI Dental Health Plan</td>
<td>21209 Torrey Center Dr.</td>
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<td>135,029</td>
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<td>5,824</td>
<td>N/A</td>
<td>(800) 204-0463</td>
<td><a href="mailto:PMI_Dental@pmi.com">PMI_Dental@pmi.com</a></td>
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<tr>
<td>Hospitality Dental Plans</td>
<td>9224 Hollywood Blvd.</td>
<td>San Bernadino, CA 92408</td>
<td>124,000</td>
<td>Members Points</td>
<td>45</td>
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<td>(888) 667-0444</td>
<td><a href="mailto:hospitality@hospitality.com">hospitality@hospitality.com</a></td>
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<td>PacificCare Dental and Vision</td>
<td>44177 Bandy Rd.</td>
<td>Thousand Oaks, CA 91321</td>
<td>98,636</td>
<td>2.1 million</td>
<td>695</td>
<td>PMO, Indemnity, PPO</td>
<td>(800) 987-8037</td>
<td><a href="mailto:pcc@pcp.com">pcc@pcp.com</a></td>
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<tr>
<td>WellPoint Dental Services</td>
<td>5165 Canyon Rd.</td>
<td>Austin, TX 78746</td>
<td>18,922</td>
<td>1.2 million</td>
<td>1,229</td>
<td>PMO, Indemnity, PPO</td>
<td>(800) 987-8037</td>
<td>wellpointdental.com</td>
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<td>59,380</td>
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<td>Dental Health Services</td>
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<td>Long Beach, CA 90814</td>
<td>45,250</td>
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<td>756</td>
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<td>(888) 987-8037</td>
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<td>31120 Del Rio St., Ste. 100</td>
<td>San Diego, CA 92126</td>
<td>2,000</td>
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<td>PMO, Indemnity, Dental Choice</td>
<td>(800) 987-8037</td>
<td>uniteddentalcare.com</td>
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<td>Presidential HealthCare of Cal, Inc</td>
<td>801 Van Ness, Ste. 700</td>
<td>Irvine, CA 92618</td>
<td>3,375,744</td>
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<td>PMO, PPO</td>
<td>(800) 204-0463</td>
<td>presidentialhealthcare.com</td>
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<tr>
<td>Smith Dental Benefit Plans</td>
<td>7214 Blue Diamond Rd.</td>
<td>Las Vegas, NV 89119</td>
<td>375,800</td>
<td>4,010</td>
<td>32,300</td>
<td>PMO, Indemnity, Dental Choice</td>
<td>(800) 204-0463</td>
<td>smithbenefitplanning.com</td>
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Top U.S. Clothing Retailers Agree to Settle San Manuel Tribe Garment Worker Lawsuits

By Audrey Martinez

The last two or three generations of Americans have lived a better life than at the turn of the century. Then, the American dream was still plagued with social stand­ards that could keep the brightest or the most capable from reaching their goals within restricting walls defined only by money and class. Then suddenly, the dream of poverty-to-dis­appear after World War II, and new economic stability and possi­bility opened up to the American people. Along with this opportunity, we have now new medical advances reduce infant mortality, while on the other end, parents and grand­parents started living longer and more independent lives. Altogether, our lives were enhanced with remarkable changes in the television and many modern conveniences that, to our standards of today, seem almost unbelievable.

Life on the San Manuel Indian Reservation, located in the dusty hills of the San Bernardino Mountains, however, has only seen the poverty decrease over the last 10 years. Too many Native Americans of my generation can tell you about the poverty prior to the onset of the current Indian garment industry. As a result of this history, all retail stores willing to do business on the San Manuel Indian Reservation, have agreed to pay a total of $30 million in settlements to all workers who were paid less than the minimum wage and were exposed to hazardous working conditions. The settlements will bring the Indian Gaming Industry into the twenty-first century and ensure the accuracy and thoroughness of the historical and geographical error sometimes exists. Please correct or add your company letterhead to any information that corrects the above.

The May Company Support Foundation, Inc., and Warnaco, Inc., have agreed to settle claims brought by the Tribe on behalf of all workers employed by The May Company, Target Stores, Foam, an attorney with Asian Law Caucus and president of Swampsh Waterv.

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Top U.S. Clothing Retailers Agree to Settle San Manuel Tribe Garment Worker Lawsuits

By Audrey Martinez

The last two or three generations of Americans have lived a better life than at the turn of the century. Then, the American dream was still plagued with social standards that could keep the brightest or the most capable from reaching their goals within restricting walls defined only by money and class. Then suddenly, the dream of poverty-to-disappear after World War II, and new economic stability and possibility opened up to the American people. Along with this opportunity, we have now new medical advances reduce infant mortality, while on the other end, parents and grandparents started living longer and more independent lives. Altogether, our lives were enhanced with remarkable changes in the television and many modern conveniences that, to our standards of today, seem almost unbelievable.

Life on the San Manuel Indian Reservation, located in the dusty hills of the San Bernardino Mountains, however, has only seen the poverty decrease over the last 10 years. Too many Native Americans of my generation can tell you about the poverty prior to the onset of the current Indian garment industry. As a result of this history, all retail stores willing to do business on the San Manuel Indian Reservation, have agreed to pay a total of $30 million in settlements to all workers who were paid less than the minimum wage and were exposed to hazardous working conditions. The settlements will bring the Indian Gaming Industry into the twenty-first century and ensure the accuracy and thoroughness of the historical and geographical error sometimes exists. Please correct or add your company letterhead to any information that corrects the above.

The May Company Support Foundation, Inc., and Warnaco, Inc., have agreed to settle claims brought by the Tribe on behalf of all workers employed by The May Company, Target Stores, Foam, an attorney with Asian Law Caucus and president of Swampsh Waterv.

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Family's the Boss

continued from page 17
then focus on other aspects of your life — your family, your housing, etc. It's easy to distinguish work from personal time.

However, when you work at your family-owned business, having a distinct business role isn't always so easy. Your professional or personal

competing agenda you saw you grow up and may still regard you as the eight-year-old child who was afraid of the dark and who made mud pies.

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"Wisdom of the CEO, 29

Global Leaders Face Today's Most Pressing Business Challenges," by William Donaldson

Colin Price (PricewaterhouseCoopers); John Wiley &\n
Sons; 2000; 364 pages; $27.95

A technological cultural revolution is taking place, and it's not simply a revolution of

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are so closely related that you need to focus on one task or role at a time, you're able to separate

the business moving forward and your personal life. It means leaving your work life at

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The sheep seemed to have grown

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"Wisdom of the CEO," by Lawrence M. Bossidy, chairman and CEO,

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The ’Ol Log Cabin at the North Woods Inn

by Joe Lyons

When there’s snow on the roof, there’s a fire in the hearth!

That old joke was invented by silver-haired men long before Pfizer started to make those blue pills. It is an appropriate line at the North Woods Inn in Corvina, because there is always snow on the roof. Of course it’s fake, but at night when the lights shine on it, you actually feel cold. Inside this giant log cabin, there are stuffed animals on the walls and sawdust on the floor. It looks for all the world as if you have just stepped into the Great Northwest.

The menu is very basic. Meat and potatoes and seafood. It has changed very little over the years, except, of course, for the prices. All of the dinners included two salads, including red cabbage, which I do not normally like, but I can’t get enough here. You also get all of the incredible cheese bread you can eat, plus rice pilaf and baked potato. Most places make you choose one between the two. Then, you get the whipped butter, regular butter or mushroom gravy.

Ask nicely, and you may get the gravy too. Seafood dinners include selections like cod, scallops, halibut, and swordfish. Chicken (broiled or fried) is also served. Meals New York steak and filet mignon.

As a matter of practice, because I have been here many times, I go for the combination plate. Broiled jumbo shrimp and a medium lumberjack steak ($23.95). The spicy shrimp dipped into drawn butter actually tastes just like the lobster.

My partner goes for the Australian Rock Lobster tail and steak ($34.95) but we also try a side order of the king crab legs. By themselves, the legs would be $34.95.

There is also an impressive list of lumberjack size sandwiches which I must confess I have yet to try, but they are on my list. It is important to note that these treats are served fast as or slow as you like. If you are in a hurry, the order goes right in and you eat. If you want to just crack open the complimentary bowl of peanuts and toss shells on the floor while you solve the problems of the world, then you can take your time.

There are no reservations here and the giant log cabin has enough room to fit more than 300 people. We had a full table like Father’s Day. The point is that they are not as concerned with getting in two or three more “penning” per night as most places are.

If you still have room for dessert, you need to try either the chocolate rum sundae or the Best of Show.

Famed Wine Columnist, Jerry D. Mead, Dies in Carson City, Nev.

Jerry D. Mead, 60, passed away at his home in Carson City, Nev. on April 12, of complications from cancer. Mead was a syndicated wine columnist —Mead on Wine; publisher of The Wine Trader, world-renowned wine competition judge, and staunch consumer advocate. He judged competitions around the world and founded the largest California-only wine competition — the Orange County Fair Wine Competition.

Mead had recently completed his 10th edition of "Jerry D. Mead’s New World International Wine Competition" on Feb. 28. He always said that this event is the only competition in America, and maybe the world, to pit the best wines from each price class against each other, to determine an overall “best of quality” or “type.” He also noted that it is the first American competition to offer not only bronze, silver, and gold medals for excellence, but also offers sponsored trophies recognizing the “Best of Class” and “Best of Show” wines.

Mead came to his profession via a circuitous route. While working for the Anaheim Department, he began writing a wine column in 1971 for the Anaheim Bulletin, and it became syndicated in more than 20 newspapers.

The Wine Trader, published six times a year, had attained a circulation of 85,000 at the time of Mead’s death. His advocacy for consumers resulted in his coining the term “the wine curmudgeon” for himself, which he playfully applied to TWC.

The "Jerry D. Mead New World International Wine Competition," based in San Bernardino, will continue in his honor. He will be greatly missed.

Working With Startups Requires Different Approach

by Michael Christeman

In the field of public relations, one of the greatest marketing opportunities is to work with startups and small- or medium-sized businesses that have received funding from a PR agency before. Often, the idea of a PR campaign, media list and development of a media kit is new and a little intimidating for companies that don’t actively pursue PR for their brands.

When working with a client who is new to the practice of public relations, it becomes necessary to educate the client about PR before you can do anything else for them. The benefit for these companies with small marketing budgets using PR initially, is that they can stretch their marketing much further and reach more of their target audience than through advertising alone.

I have often found that when I am contacted by startups, they have heard of PR as a buzzword, but don’t fully understand the process or what it entails. They think that it is related to advertising or that I, as an agency, write an article about them and instantly it hasprint they want.

This all holds true especially when working with smaller companies. Many times the budget of these companies makes it hard for larger agencies to justify bringing these clients on from a financial and personnel standpoint. With the continued growth and prosperity of the Island Empire, however, startups are a growing niche of clients that often have some type of newsworthy information for our area, or their particular trade.

The best attitude to adopt when taking on a smaller client is one who is new to PR is a “what it takes” approach continued on page 58.
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most rewarding chapters of a person's life, she believes. But, for many people, the uncertainty of the amount of their retirement income clouds their sunny picture of the future. The money saved be enough, considering the amount taxes and inflation can erode a family's savings? McGuire which can be structured to generate tax-deferred cash flow, as one of many options.  

"the most effective plan for your retirement," McGuire continued, "is "in a systematic savings program, which can be structured to generate tax-deferred cash flow, as one of many options."

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**Winter Graphics South Wins Inland Empire Ad Club Award**

Winter Graphics South, a Temecula-based, full-service advertising agency, triumphed with "Overall Best of Show" and five (5) additional awards from the Inland Empire Ad Club (IEAC) in the American Advertising Federation AdbyAward annual competition. The "Overall Best of Show" and "Best of Show Print" awards honored Winter Graphics South for the Congressional Medal of Honor Society 1999 National Convention marketing campaign. Designed for the Congressional Medal of Honor Convention Organizing Committee, the award-winning materials included the convention announcement poster, event tickets, and the Patron Award Dinner program.

Winter Graphics South also presented a prestigious AdbyAward for the city of Ontario, Ontario International Airport, "Gateway to Southern California" brochure; and citations of excellence for the city of Ontario, "Technology: A Click Away" brochure and the California Housing Finance 1996-1999 Annual Report.

With a consistent record of achievement in numerous regional and national design competitions, Winter Graphics South was awarded the IEAC's "Best of Show" for the National Historic Landmark Minster line direct mail brochure in 1997, and AdbyAward for the City of Temecula's "Right Fit" brochure in 1998, and Riverside Convention & Visitors Bureau's marketing campaign in 1996. The design work of Winter Graphics South also appears in design awards both nationally and internationally.

Established in 1987, Winter Graphics South has built an extraordinary reputation for quality and creativity in the design field. The firm specializes in integrated advertising and marketing campaigns and materials, corporate identity packages and annual reports, and maintains long-term relationships with an impressive list of private and public sector clients. Providing unique solutions to client design and marketing needs, Winter Graphics South can be reached by telephone at (909) 655-0055.
           continued from page 49

When I begin working for a startup, it's not unusual for me to work a 10-hour day, and I wouldn't normally pitch for a larger client. Newer local companies that are concerned with local PR can benefit from the word of mouth that comes from chamber of commerce newsletters, to the local weekly hometown paper. For the very small businesses, the PR agency will not audit them, because their incomes are just too small, according to an article published in the National Association of Retax Auditors.

For local businesses, the audit supervisors find that the average amount of these returns will be about 10 percent. When local startups do begin to feel the small but immediate pressure of the IRS, they often begin to think it could be the beginning of a never-ending audit cycle. In the past two years, the IRS has increased its focus on startups. These businesses are often family-owned, with less than $10,000 in returns. The Audit Protection Institute has found that the IRS has become a lot more aggressive in their audit practices.

"These statistics (from 1997), confirm what we learned during the Senate investigation of the IRS - that lower income taxpayers and small business owners are heavily audited. Why? Because they tend to be easily intimidated by the IRS; are not experts in tax law; do not get advice from tax advisors; and, most cannot afford to pay for professional services of their own. The audit supervisors have a lot of leeway in choosing what to audit.

The Audit Protection Institute has established a Web site, the IRS Risk Evaluation, which provides a confidential source for taxpayers to evaluate their own risks of an audit. Log on to www.taxinsurance.com.

Verizon Wireless Donates Special Device

Verizon Wireless (formerly AirTouch Cellular) is donating satellite phones and a satellite cell tower to four sheriff's departments in Orange, Los Angeles, San Diego, and Sacramento Counties. The tri-mode Globalstar phones offer satellite, as well as digital and analog cellular service, and will provide emergency communications assistance for each department's "search and rescue" teams. The phones will supplement existing two-way radio communication in remote locations, such as canyons and mountainous regions, where traditional wireless service is unavailable or unverifiable.

The California Council of the Blind is improving access for vision-impaired individuals with the help of new technology. The Council, with 46 chapters statewide, is an affiliate of the American Foundation of the Blind. Four blind women journalists, the Disability Rights Education and Legal Defense Fund and the California Council of the Blind are working closely with the Council to improve access to information for people with visual impairments.

Families' the Boss...

While being born into an entrepreneurial family with a business already booming does have its advantages, just like any business it also has its fair share of challenges. But, by taking time for yourself and understanding the priorities in your life, you can control the stress that comes with the territory. When you do, you'll enjoy all the rewards a family business has to offer.

"It's up, it's not unusual for me to work a 10-hour day, and I wouldn't normally pitch for a larger client. Newer local companies that are concerned with local PR can benefit from the word of mouth that comes from chamber of commerce newsletters, to the local weekly hometown paper. For the very small businesses, the PR agency will not audit them, because their incomes are just too small, according to an article published in the National Association of Retax Auditors."

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INVESTMENTS & FINANCE

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

THE GAINERS

Top five, by percentage

<table>
<thead>
<tr>
<th>Company</th>
<th>Current</th>
<th>Close</th>
<th>Beg. of</th>
<th>Month</th>
<th>Point</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Watson Pharmaceutical Inc.</td>
<td>Close</td>
<td>46.06</td>
<td>45.68</td>
<td>0.37</td>
<td>0.37</td>
<td>0.80</td>
</tr>
<tr>
<td>Life Financial Corp.</td>
<td>3.250</td>
<td>3.000</td>
<td>0.250</td>
<td>0.83</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CVB Financial Corp.</td>
<td>15.000</td>
<td>14.125</td>
<td>0.875</td>
<td>6.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foothill Independent Bank</td>
<td>100.00</td>
<td>95.750</td>
<td>0.250</td>
<td>4.25</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fleetwood Enterprises Inc.</td>
<td>15.388</td>
<td>14.750</td>
<td>0.438</td>
<td>3.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

THE LOSERS

Top five, by percentage

<table>
<thead>
<tr>
<th>Company</th>
<th>Current</th>
<th>Close</th>
<th>Beg. of</th>
<th>Month</th>
<th>Point</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>PFF Bancorp Inc.</td>
<td>Close</td>
<td>14.000</td>
<td>13.950</td>
<td>0.05</td>
<td>-0.5</td>
<td>-3.6</td>
</tr>
<tr>
<td>Kaiser Ventures Inc.</td>
<td>13.125</td>
<td>13.063</td>
<td>-0.063</td>
<td>-0.45</td>
<td></td>
<td></td>
</tr>
<tr>
<td>National RV Holdings Inc.</td>
<td>14.938</td>
<td>14.868</td>
<td>0.070</td>
<td>0.49</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chaffey College Foundation</td>
<td>13.950</td>
<td>13.906</td>
<td>0.044</td>
<td>-0.27</td>
<td></td>
<td></td>
</tr>
<tr>
<td>American States Water Co.</td>
<td>Close</td>
<td>30.000</td>
<td>30.000</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

Notes: (H) Stock hit 52 week high during the month, (L) Stock hit 52 week low during the month, NM - Not Meaningful

Five Most Active Stocks

<table>
<thead>
<tr>
<th>Stock</th>
<th>Month Volume (000)</th>
<th>Week Current Close</th>
<th>Week Current Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>INVESTMENTS &amp; FINANCE</td>
<td>Watson Pharmaceutical Inc.</td>
<td>14.063</td>
<td>13.988</td>
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<tr>
<td>INVESTMENTS &amp; FINANCE</td>
<td>KKRSC</td>
<td>5.875</td>
<td>5.800</td>
</tr>
<tr>
<td>INVESTMENTS &amp; FINANCE</td>
<td>NBH</td>
<td>5.225</td>
<td>5.025</td>
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</tbody>
</table>

Inland Empire Economic Partnership Assists in Acquiring DSL Services

A few months ago, the Inland Empire Economic Partnership (IEEP) introduced the concept of a technology coalition roundtable to address the issue of Digital Subscriber Line (DSL) service throughout the Inland Empire. At the time, the companies in the region were expressing concern that without DSL service, they would have to move out of the region. As a result, the coalition was formed to bring them to the attention of the service providers. "In just a few short months, we are already making progress; so we're encouraging everyone to get involved," said Susan Miggins, vice president of economic development at IEEP. "The installation of this service throughout the region is extremely important for companies that are already here, and for those that will consider relocating to our region in future months and years," Miggins added.

IEEP's technology coalition roundtable is meeting to discuss these issues, and to bring them to the attention of the service providers. "In just a few short months, we are already making progress; so we're encouraging everyone to get involved," said Susan Miggins, vice president of economic development at IEEP. "The installation of this service throughout the region is extremely important for companies that are already here, and for those that will consider relocating to our region in future months and years," Miggins added.

DSL service features on-line access speeds 100 times that of the once conventional 28.8 kbps per second...
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For more information, send letter of interest or call: 909-242-2753

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PROFESSIONAL WOMEN'S ORGANIZATIONS

- Women to Women Networking Group, Inland Empire: Patricia Heacock, 909-427-1839.
- Professional Women of Redlands: Theresa Lantz, 909-796-7419.
- East Valley Professional Women's Network: Terry Brown, 909-793-1131.
- Women's Referral Service: Jo A. Della Penna, 909-394-4603.

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Business of California http://www.businessofcal.com

California State Government Home Page http://www.ca.gov

Center for International Trade Development http://www.resources4u.com/citd

City Business Guide CITVU Rancho Cucamonga http://www.citvu.com

Columbia Chino Valley Medical Center http://www.cvmc.com

First Federal Savings of San Gabriel Valley http://www.ffsv.org

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The Crown Jewel of Aspen, Colorado is the world-renowned Hotel Jerome! A history to be reck­
ognized with.

The history of this $30,000,000 museum masterpiece is as interesting as the area in which it resides. (A more complete picture of Aspen will be published, get the next few months.)

Completed by Jerome B. Wheeler in 1889, after the original developers abandoned the project, Wheeler decided to create the most luxurious and finest establishment, to match the rooms, with 15 bathrooms, indoor plumbing, hot and cold running the Mississippi. The Hotel Jerome first building in the West to have elec­

The hotel included the next few months.)

Due to tax problems, Hotel Jerome fell into neglect and disre­

A multimillion dollar renovation

From 1943 through 1956 the Hotel Jerome slowly disintegrated and eventually closed. The sad demise was almost complete when — after a few false starts — fanatically real­

The area above the rise has stories to a glass ceiling and gives a light, planar­

Nearby dog sledding to dinner for a serendipity adventure during the winter months — by dog sledding to "Krabloonik's" for dinner on a work­

The entrance passes about 300 baying or yipping sled dogs (Malamute, Eskimo and Siberian — commonly grouped together under the name of Husky). Each is on its own little pedestal. Darling, irre­

About a 20-minute ride from the Hotel Jerome, "Krabloonik's" offers a unique menu for game lovers that can't be matched. Everything from quail, wild boar, caribou, north American elk — to white tail deer are expertly prepared and elegantly served. Rare, hundred wines and a European beer list is available. Soups, salads and appetizers are delightful, but be careful, the entrees are extremely generous. Reservations during the winter season are absolute­

For a truly Italian experience, visit Campo de Fiori, just a five­minute walk from the Hotel Jerome. Elizabeth and Luigi Giordani greet guests like long-lost relatives, and the warm jovial atmosphere gives the feeling of not wanting to leave when all is imbibed and enjoyed. Service is fittingly upbeat and friend­

From 1943 through 1956 the Hotel Jerome slowly disintegrated and eventually closed. The sad demise was almost complete when — after a few false starts — fanatically real­

The Century Room restaurant and ballroom are fascinating looks at the elegance of an era gone by. The Hotel Jerome is a stunning and unique expe­

The Century Room restaurant at the hotel could be nothing less than is finest, as is the rest of the property. Under the watchful eye of Executive Chef Todd Slosberg, glorious cre­

Service and presentations were flaw­

A complete list of the finest wines is available. A few of the signature items included: a mouth-watering trout filet on orzo with lemon butter; fruit­

Delicous and delightful, but the wines are superb. The seafood entrees and pastas are to be savored and enjoyed. Service is delightfully upbeat and friend­

Getting there: United and United Express will get you to Aspen from Los Angeles.

Camille Bounds is the travel editor for the Inland Empire Business Journal and Sunrise Publications.
Corporate spending in health care has risen rapidly in recent years. The expected cost for health care per employee each year will be $7,000 by the year 2005.

The Health Insurance Association of America suggests that prevention is one of the best ways for companies to manage medical expenses. Employers can avoid unnecessary health care costs when employees are healthier.

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