Temecula Valley Balloon & Wine Festival
Before you buy or lease another copier Call ABM, "The Can't be Copied Copier Company."

New Home Shopping Network Venture Holds Great Promise for Region

by Rod C. Jackson

The Home Shopping Network (HSN), the giant telecommunications retailer, is moving into the Inland Empire in a deal valued at nearly $34 million and which has dramatic long-range implications for the region.

The Inland Empire Business Journal has learned that HSN has leased an 817,750-square-foot building in Fontana for use as a "fulfillment center." It becomes only the fourth such facility in HSN's operations nationwide and will essentially distribute merchandise ordered by customers via telephone or computer.

"We picked Fontana because it meets the geographical need of our customer base," said Michael Hopkins, executive vice president for marketing at HSN. "This facility, once completed, will service our customers everywhere west of the Rockies."

Western Reaals of Newport Beach, California, built the massive structure, equal to 24 football fields in size, as a speculative project.

"The building is a good fit for Home Shopping Network's requirements in terms of its size and our ability to deliver it in time for the..." continued on page 16

Photo by Jamie Ayala/Journal

Blitz Build Complements Phase I of Children's Ranch

A modern day "Blitz Build," the first of its kind 12-day project, was completed in less than 12 days, thanks to the intensive labor and commitment of four top-notch builders and their crews. Beazer Homes, Jerry Gates, president; Forecast Homes, Jim Previti, president; Richmond American Homes, Bob Shiota, president; and William Lyon Homes, Wade Cable, president, were recruited by HomeAid Riverside to construct the four ranch houses for Phase 1 of the Inland Community Children's Ranch in Riverside. More than 1,000 professionals volunteered to work on the customized 3,000-sq. ft. homes.

A long-time dream of Dr. Donald Vorleser, co-founder of Olive Crest continued on page 5

Photo by Georgine Loveland/Journal

The U.S. Air Force is an Equal Opportunity Employer!

by Georgine Loveland

The 452nd Air Mobility Wing at March Reserve Air Force Base near Riverside hosted a "Media Day" orientation flight, prior to the spectacular Airfest 2000 Thunder Over the Empire. The KC-135 tanker refueled F-16s and the Thunderbirds. USAF Air continued on page 5

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The U.S. Air Force... continued from page 3

Demonstration Squadron, while flying over the Grand Canyon. Full-time reservists and Public Affairs Officers. Major Rich Curry of Tinker AFB in Oklahoma and Major Dave Frueck of McConnell AFB in Kansas, explained the mission's high points.

SM Sgt. Maurice Walker, one of the two boom operators on board, explained that a call to arms may come at any time. "If that happens," Walker commented, "we can't stop to figure out the problem or wish we had trained harder. We have to do it right." Tinker's line up to six high, during the war in Kosovo, There was no room for mistakes.

Major Dean "Willie" Wright, flies lead solo for the Thunderbirds, and is a veteran of 13 years; served on an exchange tour with the British Air Force, trained Taiwanese pilots, and flew F-16s in Kuwait. He is concerned about the quota of 30,000 personel who must be recruited each year, and feels that young people are unaware of the once-in-a-lifetime job opportunities the mission offers.

"Anything that has a special attraction and is not an afterthought, my training and experience," he said. "I saw the Thunderbirds in Arkansas when I was seven years old, and knew that was what I wanted to do. Civilians often have no idea of what is involved or what they can contribute to the mission."

Dr. Susan J. Smith, Managing Editor for "Inland Empire Business Journal".

"We won't tell you we won't hire you because you have no experience! Come on — we'll give you training and experience."

I know this world is ruled by Infinite Intelligence. It required Infinite Intelligence to create it and it requires Infinite Intelligence to keep it on its course. Everything that surrounds us — everything that exists — proves that there are Infinite Laws behind it. There can be no denying this fact. It is mathematical in its precision.

- Thomas Alva Edison

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TENNESSEE VALLEY, Ohio — To any one of the 40 colorful balloons — over the speckled Tennessee Valley, or to any one more suited to the earth and sparkling vintages from 14 of the area's premier wineries, the 17th Annual Temecula Balloons and Wine Festival, June 9-11, is an event not to be missed. This year's winning Grand Award winners — The Corvette, as well as Ambrosia and the original Dream Weaver, Gary Wright, the Wild-Eyed Southern Boys, and many more will perform the festival's opening kickoff with "Community Night" on Fri., June 9, featuring a special $5 price for adults. Tickets for Saturday and Sunday are available at all Ticketmaster locations and Riverside County Vons stores. Admission is $15 per day for adults and $5 for kids, 7-12, a year older and younger are free. Lake Skinner is eight miles east of Temecula and is reached by taking the I-15 to Ranch California Road; head east and follow the signs. Come out and enjoy this special summer event!

About the Cover

Whether you soar aloft — in one of the 40 colorful balloons — over the speckled Tennessee Valley, or prefer to stay more suited to the earth and sparkling vintages from 14 of the area's premier wineries, the 17th Annual Temecula Balloons and Wine Festival, June 9-11, is an event not to be missed. This year's winning Grand Award winners — The Corvette, as well as Ambrosia and the original Dream Weaver, Gary Wright, the Wild-Eyed Southern Boys, and many more will perform the festival's opening kickoff with "Community Night" on Fri., June 9, featuring a special $5 price for adults. Tickets for Saturday and Sunday are available at all Ticketmaster locations and Riverside County Vons stores. Admission is $15 per day for adults and $5 for kids, 7-12, a year older and younger are free. Lake Skinner is eight miles east of Temecula and is reached by taking the I-15 to Ranch California Road; head east and follow the signs. Come out and enjoy this special summer event!

JUNE 2000

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"Blitz Build"... continued from page 3

Homes and Services for Abused Children and Diane Roberts, Olive Crest trustee and owner of the Mission Inn, is bringing the ranch being made possible through the generous support of Home/Aid America. Home/Aid America is a non-profit organization led by president, L.C. "Bob" Albertson, and founded by the building industry to shelter the temporarily homeless of all ages.

Before

After

This project has been adopted by the Riverside chapter. When Phase 1 is completed, 24 abused or abandoned children, from eight California counties, from 13-18, will live at the ranch.

For more information regarding this worthwhile endeavor, please call Sarah Johnston (714) 504-5437; Carrie Cornwall (909) 680-8500, ext. 1420, or Jim DeNuccio (714) 444-6771.

Chaffey College Superintendent/President Announces Retirement

Chaffey College Superintendent/President, Dr. Jerry Young, has announced his retirement and will serve in this capacity until Dec. 31, 2000.

Chaffey College is a high quality college and it has been my pleasure to serve as the chief operating officer for the past 14 years," said Young. "I found ... that Chaffey has a special attractiveness and is an easy institution to leave."

As leader, Young was responsible for opening Chaffey College off-campus centers located in Fontana, Ontario and Chino. He believes that education is an important element in today's society and wanted everyone in the district to have the opportunity to attend college.

Through his efforts, he has contributed to the enhancement of the image and the role of the college throughout the community. He came to Chaffey College from the University of Central Arkansas, Manager of the Multicultural Affairs Program.

Young is not leaving Chaffey College with a watchful eye. He has been instrumental in the shaping of the college into what it is today, said Steve Mensel, Chaffey College vice president of administrative services.

Young will be working with the governing board members and a consulting firm to find a replacement. The governing board, faculty and staff appreciate Dr. Young for his leadership, compassion, honesty and integrity.
The Confederated Flag Comes to Fontana

by Joe Lyons

The Confederated battle flag came to the Inland Empire last week, but no one seemed to care. The flag that John McCain in trouble in South California, flew over about 100 million dollars in the infield of the California Speedway. But of course, NASCAR is to the South as soccer is to Europe. The truth of the matter is that many people in the South still call the Civil War the War Between the States. But they have little more than the issue of slavery. The real issue of the Civil War was states rights. The rural agricultural South was tired of the urban industrial North telling them what to do. The same issue exists today among many Western states that are trying of much of their business to federal agencies. Still, the States and Bars is even now perceived by some as a way of saying that if the South had won, we would still have slaves. It is.

The NAACP was recently asked about its opinion of the rebel flag painted on the top of the car the Duke of Hazard will drive in the upcoming made-for-television movie, "Confederate Stars and Stripes." They said that the return of the General Lee automobile is not the issue. They are much more concerned about the network's hiring policy for African American actors. So, a reason, a gimmick, for the NAACP said it is not its job to be the cultural cops. So, why can 100 Confederate Stars and Strips be fired? And no one cares — but one flag slaying in the deep South causes political ramifications.

And why does the sight of the Stars and Bars over San Bernardino's capital cause such consternation to the same people who think that burning and stomping on the Confederate Flag is not.

The ophthalmologist he consulted said that he would have to function without the depth-of-field perception, the stark reality of his situation struck home.

"I found I was bumping into walls," Olzak told him. "I woke up and realized I had lost my sense of sight." He was faced with a crisis.

Olzak had been a respected gemologist, an expert at discerning the subtle things. At J C Penney's, he was responsible for appraisals and sales and security, a job that even if he were to seek employment - his future. Olzak got the okay to pursue law school.

Olzak was an expert at discerning the subtle things. But over the course of his studies, he became an extremely proficient typewriter. Olzak went to the professor with his problem. "I don't know what's wrong — that or the cracked ad job listings indicating are out-of-town - to tell me how to pick a one-page outline.

The new law came as a blow to Olzak. Although the idea of losing one's sense of sight is not new, he says that it is not the end of the road. "I have to work with the Department of State Rehabilitation offered him a candid assessment of his future. "You're qualified to open and operate a hot dog stand." Olzak recalled her. "I got up and left, came home and said to my wife, 'I don't know what's worse — that or the cracked ad job listings indicating are out-of-town - to tell me how to pick a one-page outline."
Shi f t to Clean Fuels Needed to Achieve Healthful Air

by Barry R. Wallerston, D. Em.
Executive Officer, South Coast Air Quality Management District

The South Coast Air Quality Management District Governing Board and its staff have been considering the first three of eight measures to gradu­ ally shift toward less polluting vehi­ cles in government and some private fleets.

These measures would require operators of such fleets to gradually phase out or replace diesel and gasoline-powered trucks that are company-owned or leased by public agencies to purchase gasoline-­ powered and alternative-fueled cars, vans, trucks, and buses. Diesel trucks and buses, which are readily available.

Future rules will be proposed to AQMD’s board this summer, covering school buses, street sweepers, taxi cabs and shuttles at airports, ferryboats and the sale of cleaner diesel fuel.

AQMD’s staff is working closely with the affected parties to develop these proposals, which grow out of a landmark study showing that 70 percent of the top 10 sources of air pollution are from diesel and gasoline-powered vehicles.

Recognizing that Southern California would have to do more to reduce diesel pollution, AQMD has worked closely with engine manufacturers and oil companies to change the characteristics of diesel fuel, which is identified as a cancer-causing air pollutant.

In addition, motor vehicles are the dominant source of our region’s fine and particulate air pollution problems.

For example, a school district could help dramatically improve air quality for their students by con­ verting all their diesel-powered fleet to fuel-efficient, alternative-fueled vehicles.

AQMD has carefully studied the economics of shifting from diesel-­ fueled vehicles. It has identified local and state funding sources totaling $7.5 million to help offset the cost of this estimated cost, with additional state funds proposed and federal funding sources with $3.5 million already available.

Engine manufacturers and oil companies claim “clean” or “green” diesel would be less expensive and just as effective as the diesel of the 1990s. The diesel of the 1990s could be a million times more polluting than diesel-­ fueled vehicles now being sold.

However, people are more willing to buy new cars with cleaner diesel options provided comparable air quality benefits to CNG buses.

CNG was right. It simply doesn’t make sense to ignore the enormous improvements in diesel technology and the growing air quality benefits. AQMD is committed to continued research to ensure that future diesel engines are designed to make these benefits.

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Clean Diesel – We Can’t Afford to Lose
by Tom Soldana, director of first and facilities for LaWeld Education Services, which operates schools for disabled students throughout San Bernardino County.

What would you think if you learned about a new technology that could reduce emissions from diesel-fueled buses and trucks by up to 90 percent, ensure comparable performance and save taxpayers millions of dollars? That’s what AQMD would say that’s a pretty good deal.

Now, imagine that local air quality officials plan to ban the use of conventional diesel-fueled vehicles and require these proposals, which grow out of a landmark study showing that 70 percent of the top 10 sources of air pollution are from diesel and gasoline-powered vehicles.

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We define marketing as the (money-making) activity between the customer and an organization's assets. It is important to understand what your customer is; many make the mistake of including only "people" and what they know "how to do" is perhaps the most important one.

Don't ask your accountant to show you the value of your business on the balance sheet; they don't know. Don't ask him or her to give you a place on your financial statements for the important knowledge your people have; they don't know how to deal with it!

Our typical accounting systems only track money (and what long-term owners have; they don't know how to deal with it). While "labor" is increasingly important, "knowledge" is important to understand because customers are really people. The skill and great capacity to work outside their comfort zone, and the longer he or she stays there, the more stress and tension is created.

...Because customers are really people making buying decisions, it is no surprise that businesses must respond to them in a personal way, using voice intonations, to no personal wide response.

Fifth generation computers, your phone system, your computer, your phone system, your service enhancements, economical computer, your voice intonations; to no personal wide response.

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Enigma, 007, Area 51 ... and You

By J. Allen Leinberger

If you have seen the movie "U-571" you know about the American effort to get an Enigma machine. What the film did not tell you was that just as long as the machine did not give you the German high command's messages, your new computer sales center at Birkbeck Park used a device designed in 1936, called the Universal Computing Machine. When Hitler upgraded his system to a new machine code named Tunny, the English developed a new decoder device called Colossus III. It was as big as a house, but its power can be found today in a microchip. Printouts were done on a machine that was the prototype for the electric typewriter.

Like radar, IFF, TACAN and many other air and sea navigation devices, the Universal Computing Machine was the technology Germany enjoyed today began in the heat of WW II. Actually, the Enigma machine itself was designed originally as a German equivalent of a ticker tape machine for market watch. In fact, German business people in the 1920s were a bit too used to the war of the start. Breaking the signal was no big deal, especially when Enigma itself came out as Morse code. Dots and dashes. In other words, simple binary code, on and off, yes and no. Just what your computer still runs on today.

Before the Enigma secret was revealed, Ian Fleming inferred as much in his book, "From Russia With Love." James Bond was after a Soviet decoding machine called the SPECTOR. (In the movie it was a LECCTOR.) The plot was similar in the film "For Your Eyes Only," when Bond tried to recover a British ATAC machine. In both cases, it was little more than the story, just like Enigma and just like your laptop.

Today, computers like to brag that they have the power of a military machine. Any Tom Clancy reader is familiar with the giant Key computer used by the Pentagon for designing the latest fighting machines. But Steven Jobs would have you believe that the new Macintosh G-4 is just as fast. Now comes word that Sony's PlayStation 2, due out in the fall, is a gaming buy, has the same controls as a military machine. The question is not whether these systems can be used, but whether they can be set up at the customer's site, and whether they can be a cost effective way of designing and testing new military equipment.

Human resource administrators who are looking for new ways to circumvent employee burnout keep employees happy, are creating more summer and family-friendly policies. Whether it's allowing employees to work more casual summer dress code, or creating flexible schedules allowing workers to make the most of their weekends, employers are discovering that little adjustments can pay off in a big way. Not only are employee retention and morale higher, but workers' productivity appears to take an upswing as well. Casual Fridays — Casual Everyday

Most companies offer some form of a "Casual Friday" dress code, but many businesses have adopted a corporate "summer look," consisting of golf or collared polo shirts and slacks. The city of Baton Rouge, Louisiana, goes one better. By the official declaration of Mayor Tom Ed McHugh, from June 1 until Sept. 6, businesses in this city officially enjoy "Casual Summer." With an average July high temperature of 91 degrees, what else can you do? We all know that people had put more than 100,000 employees in the air force. This summer, the capital of the United States, the city of Washington, D.C. decided to take the initiative and do something for the workers. They decided to have a "Casual Summer." With an average July high temperature of 91 degrees, what else can you do? We all know that people had put more than 100,000 employees in the air force. This summer, the capital of the United States, the city of Washington, D.C. decided to take the initiative and do something for the workers. They decided to have a "Casual Summer." With an average July high temperature of 91 degrees, what else can you do? We all know that people had put more than 100,000 employees in the air force. This summer, the capital of the United States, the city of Washington, D.C. decided to take the initiative and do something for the workers.

Employers Group

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Managing

Becoming an Employer of Choice™ Respecting the Individual

by Roger E. Herman and Joyce L. Gioia

There's an underlying feeling in the corporate world that workers have not received the respect they deserve from supervisors, managers, or even co-workers.

Today's worker wants individual attention and personal respect. There's an underlying feeling in the corporate world that workers have not received the respect they deserve from supervisors, managers, or even co-workers.

Tell your employees about your needs. We n.ue

We are fully staffed and equipped to give you the service you expect.

We'll bring your interiors to life.

Interior Plantscaping

Commercial & Residential

Enigma...

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unmanaged radio-controlled planes called MAVs (Miniature Air Vehicles) should carry cameras and transmitters to get “realtime” coverage of the enemy for fighting forces in Bosnia or Israel.

Hadden LLP Her practice focuses on estate and trust planning and administration.

Many corporate estate plan ning issues at some point during their lifetime must be considered as they plan and put together their estate. Business owners wishing to pass their businesses to their families must have a minimum of tax, should ade quate insurance, and are subject to federal gift tax and need not be report ed on a tax return.

Gift Tax Annual Exclusion

In general, gifts of $10,000 or less in one year to any individual, regardless of whether the donor is a business owner or another individual, are not subject to federal gift tax and need not be repor ted on a tax return. Two people, together, such as a husband and wife, may give up to $2,000,000 per year to any person and still not pay gift tax.

Utilizing the annual exclusion from the gift tax is a good starting point for transferring interests in a family business. For example, a husband and wife with three children may give $250,000 each to each child, for a total of $750,000, without payment of any gift tax.

Gift Tax Annual Exclusion

If the accumulated stock to the parents to be of less value and the children are subjects that tax law allows, this posturing and separation is passed along to your employees and is not received by them.

All employees feel like their work is important, they feel that they are a crucial part of the company's success.

This kind of thinking is a natural extension of the tendency to flatten organizational structures. The flatter design was intended, in part, to bring management closer to their people. It's worked well in many organizations; people at all levels are achieving results. In other places, bosses unfortunately still tend to be bosses.

This article was developed from "How to Become an Employer of Choice™" by Roger Herman and Joyce Gioia, Outlook Press, April 2004.

Enigma...

continued from page 12

unmanaged radio-controlled planes called MAVs (Miniature Air Vehicles) should carry cameras and transmitters to get “realtime” coverage of the enemy for fighting forces in Bosnia or Israel.

Hadden LLP Her practice focuses on estate and trust planning and administration.

The conclusion of the article was "It's a way of life."

A single-source solution to occupational health and safety concerns for all employers.

We are fully staffed and equipped to give you the service you expect.

We'll bring your interiors to life.

Enigma...

continued from page 12

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Continued from page 3

"Fontana fit all three criteria," said Hopkins, "and city officials there were very savvy when it came to getting what they needed, and in providing us with what we would need." HSN will initially employ between 150-200 workers at the center, with as many as 200 more coming on over the next few years. He explained that these are good paying jobs, with wages well above minimum wage and in line with similar businesses.

"Right now," he continued, "with our three existing fulfillment centers, we tell our customers that we can deliver their orders within seven to 10 days. Once this center is up and running, we'll be able to guarantee to customers that they will get the same product in just seven days... anywhere in the nation!" Since HSN now takes nearly 64 million orders annually from those who watch its cable-shopping programs, and it ships 35 million packages each year, the potential in southern California is great. Hopkins says that 85 percent of that out-bound material is shipped priority mail and Federal Express at that airport, the sky is apparently the limit!

"It may be that we are seeing the beginnings of the burgeoning e-commerce industry's impact on the need for larger and larger distribution, or fulfillment facilities," Edwards stated.

"Fontana, Ontario and that region is developing quite a name for large, affordable facilities which can accommodate for distribution, whether by truck, rail or air," concluded Hopkins. "We simply need to be there."

Regional economic planners predict others will need to be there as well. This is especially true with the projected current growth in the e-business market. Forester Research predicts that Internet commerce will grow from $38.8 billion worldwide in 2000, up dramatically to $20.1 billion in computer-generated sales of 1999. Furthermore, the IDC research firm estimates a total worldwide Internet economy of more than $1 trillion by the end of 2001!

"There's a huge demand for these fulfillment centers, or 'straight warehousing' right now," commented Vance Mapes, president of Western Retail, Inc. "There are a number of projects underway right now, averaging about 600,000 square feet in size. At more than 800,000 square feet, this is the largest project to be built on spec, but I doubt it will be the last."

With such gigantic potential, it is no wonder that Inland Empire businesses are looking to cash in with huge projects for distribution or warehousing.

The Art of Interviewing

by Andrea Haueisen, AppleOne Employment Services

Summer is upon us and another crop of college graduates has hit the ground running. We have our hand in your head and interview etiquette on their heads.

Each of us knows the interview routine all too well: introduction and small talk, a brief description of the company and position, and then a barrage of questions. Two days later, you bring the candidate in for a second interview and then you call back the next Monday with an offer... which the candidate graciously accepts. This may have been true five years ago, but with the excellent job market of today, it may not be the case anymore.

With the unemployment rate hovering around 3.9 percent, the lowest in more than 20 years, the job market is in the candidate's hands. Even new college graduates are able to pick and choose where they wish to work. With the U.S. Postal Service, Federal Express at that airport, the sky is apparently the limit! Since any more to the candidate at times. If he/she has told you a particularly strong story, ask him to tell you more, or continue it. It is important to keep the conversation mainly job-related. But, as mentioned earlier, don't rush or overlook what the candidate has to say.

Should you wish other co-workers to speak with the candidate, confirm their availability the day before, and the morning of the
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Ontario International Airport proudly announces the arrival of Air Canada and more.

As of June 5th, Air Canada will begin flying between Ontario International Airport and Toronto. When they do, they'll be carrying more than just passengers. They'll be flying in economic opportunity.

As part of Los Angeles World Airports, Ontario International Airport is dedicated to delivering international service, commerce and development to the Inland Empire. The arrival of Air Canada will further boost Ontario's role in Southern California's expanding regional transportation system. And as additional airlines touch down, growth opportunities take off.

With Air Canada on board, Ontario International Airport continues to help fuel the growth of the Inland Empire. Not to mention making your business or travel plans even smoother.

Interviewing...

continued from page 17

Interviewing... It is also helpful if you provide them with a copy of the candidate’s résumé, so they may familiarize themselves with it and walk in prepared.

Encourage each person to ask different questions, so the candidate isn’t forced to repeat himself. Once the interview has ended and the candidate has left, jot down a few notes while your memory is still fresh.

Above all else, keep in mind that people remember conversations — not interviews. And with the current job market, you need all the advantages you can get — you need them more than they need you.

Andrea Hanstein may be reached at AppleOne Marketing, Phone (310) 516-1572 or fax (310) 214-1053.

He means business.
Temecula Valley Bank has reported that it earned a net income of $177,666 for the quarter ending March 31, 2000, an increase of 32 percent when compared to the first quarter of 1999. "We are pleased to report such a significant increase in our quarterly earnings," said Steven C. Wirtz, president and chief executive officer of Temecula Valley Bank, "and believe the bank is generating these financial results, which represent solid growth across all of our business segments, is a strong earnings potential for the year 2000.

As of March 31, 2000, Temecula Valley Bank's total assets grew more than 51 percent to $95,706,000 compared to $65,271,000 at March 31, 1999. Total gross loans also increased 56 percent to $65,852,000 compared to $42,525,000 during the same period last year.

Deposits grew 53 percent to $91,404,000, up from $59,504,000 during the first quarter of 1999. At March 31, 2000, the bank's capital stood at $7,203,000, a 25 percent increase from $5,618,000 during the first quarter of 1999, resulting in a Tier I leverage capital ratio of 7.67.

Temecula Valley Bank was established in 1996 and operates full-service offices in Temecula, Fallbrook and Escondido. The bank operates loan production offices in the cities of Ontario, Palm Desert and Fallbrook. The bank, which is traded over the counter with the stock symbol TMBOB, recently announced its executive team's broad experience that "will serve the bank into the future," said Steven C. Wirtz, president and chief executive officer of Temecula Valley Bank, for its excellent performance and strengths.

Temecula Valley Bank also announces additions to their new full-service mortgage lending department. Nick Schultz of the bank has joined the bank as manager and senior loan officer, along with George Morin as assistant manager and mortgage loan officer. Mr. Deutches-Schmitz brings more than 12 years experience in the residential lending to the department, and her staff brings a combined 80 years of experience in the mortgage industry.

The new lending department is located in the building next to the bank and can be reached by calling (760) 232-4471.

Temecula Valley Bank is a locally owned community bank. At March 31, 2000, total deposits were $91,404,000, $78,837,000 more than at March 31, 1999. As a percentage of total assets, compared to March 31, 1999, net of government guarantees, were $414,000, or 0.54 percent of assets, compared to $384,000, or 0.54 percent of assets for March 31, 1999, and $1.6 million, or 14.6 percent of loans. At December 31, 1999, total non-performing assets net of government guarantees were $1.6 million, or 1.46 percent of loans. At December 31, 1999, total non-performing assets net of government guarantees were $1.6 million, or 14.6 percent of loans. At December 31, 1999, total non-performing assets net of government guarantees were $1.6 million, or 14.6 percent of loans. At December 31, 1999, total non-performing assets net of government guarantees were $1.6 million, or 14.6 percent of loans.
Community Bancorp...

continued from page 21

sale from SBA loans for operating income. The company had a gain of $2.5 million on the sale of $33.8 million in SBA loans in 1999, and management anticipates that this gain revenue will not occur in 2000. In the future, management anticipates the increase in interest income should offset this loss of revenue from gains on sale of loans. Other operating expenses were also impacted by the bank’s increased size and totaled $2.8 million in the fourth quarter of 1999, compared to $2.4 million for the like quarter in 1998. For the year ended Dec. 31, 1999, other operating expenses totaled $10.9 million, compared to $8.4 million for the prior year.

Community Bancorp’s efficiency ratio was 69.1 percent for the fourth quarter of 1999, and 77.4 percent for the year. A year ago, the fourth quarter 1998 efficiency ratio was 71.8 percent and 75.8 percent for the year. Return on average equity was 15.3 percent for the year, compared to 14.5 percent in 1998, and return on average assets was 1.02 percent, compared to 1.04 percent for the prior year.

Community Bancorp, parent company of Fallbrook National Bank, is a $175 million bank holding company headquartered in Fallbrook, Calif. Located between Los Angeles and San Diego, Fallbrook National Bank is a full-service community banking and commercial lending, with additional lending niche in SBA and aircraft lending. The company serves the North San Diego and Inland Empire communities with retail banking offices in Fallbrook, Temecula and Vista. Fallbrook has loan production offices in Fallbrook, Los Angeles, Ontario, Orange, Sacramento, Temecula, Vista and in the East San Francisco Bay Area.


Community Bank...

continued from page 20

the right direction.

Manpower Inc., global provider of integrated staffing solutions. The results of the Employment Outlook Survey conducted quarterly by Manpower Inc., global provider of integrated staffing solutions. The survey results, combined with the drop in the unemployment rate, indicate that the traditional labor supply is essentially exhausted. He said companies will receive some relief from the removal of social security earnings limits and the entry of students and teachers into the summer workforce, but longer term solutions “will involve the upskilling of people through training and unique retention efforts.”

By industry:

The need to recruit more workers will continue to challenge employers throughout the county, according to the results of the Employment Outlook Survey conducted quarterly by Manpower Inc., global provider of integrated staffing solutions. The survey results, combined with the drop in the unemployment rate, indicate that the traditional labor supply is essentially exhausted. He said companies will receive some relief from the removal of social security earnings limits and the entry of students and teachers into the summer workforce, but longer term solutions “will involve the upskilling of people through training and unique retention efforts.”

COMMERCIAL REAL ESTATE: While demand for staff remains high, the industry is in the right direction.

FINANCE, INSURANCE and 

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COMMERCIAL REAL ESTATE: While demand for staff remains high, the industry is in the right direction.
Temecula Today Feels the Effect of the Tightest Job Market in 35 Years

by Bonnie Hanna, president, The Staffing Solution

Temecula's businesses are certainly feeling the effects. Our unemployment rate for January, 2000 was 3.5 percent—the lowest in more than 35 years.

This has meant fewer applicants and occasionally, desperation. You run an ad and get few or no qualified responses; your temp agency doesn't have anyone, either.

Do you enough? First, you must utilize all of your resources; classified ads alone are no longer enough. There are also Internet job-posting boards, outplacement centers and temp agencies, to name the most common.

A frequently overlooked or misunderstood resource to add to your arsenal is a contingency placement.

Employment Agencies

This is an excellent and cost effective resource, since you don't pay unless they achieve results for you. Put them to work, regardless of their efforts, your cost is nothing unless you hire one of their candidates.

They utilize not only the recruiting tools mentioned above, but their own personal networks and targeted calling as well. Remember that they most likely have more resources available than you do, since recruiting and interviewing is their profession.

With their efforts in motion, you are now free to maximize your other resources and get on with the details of your job.

This is different from the frequently relied upon approach of "temp to hire," which offered the appeal to job seekers and employers of "try before you buy." Great concept, but not necessarily the best hiring approach in such a tight labor market. Here is why:

"temp to hire" generally restricts an employer to the 3.5 percent of the workforce that is unemployed. That leaves 96.5 percent of people gainfully employed. While they will usually consider other opportunities, they will not leave gainful employment for the uncertainty of the "temp to hire."

If you wish to consider 100 percent of the workforce, instead of just the unemployed 3.5 percent, if you could use a professional putting forth efforts and resources that you don't have, or if you would just like to see what a contingency firm can do for you, then I would recommend it as a viable option to consider the next time you need to hire.

A contingent search still offers many of the benefits of the traditional "temp to hire." Many firms will extend at least a 30-day guarantee, whereby they would be willing to give you a refund or replace the candidate at no cost, if things don't work out. Many will even give terms. While the cost would vary by firm and the position you are recruiting for, it can frequently be comparable to the "temp to hire" cost.

For more information, call (909) 676-8077.

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John Manganiello
Vice President
Market Manager

Bank of America
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or call (909) 865-8071
### Hospitals Serving The Inland Empire

<table>
<thead>
<tr>
<th>Hospital Name</th>
<th>City, State, Zip</th>
<th># of Lic. Beds</th>
<th>Avg Daily Rms. Patient</th>
<th>Total Staff</th>
<th>Current Yearly Operating Budget</th>
<th>Yearly N/A</th>
<th>Specialties</th>
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<tbody>
<tr>
<td>Arrowhead Medical Center</td>
<td>Rancho Cucamonga, CA</td>
<td>484</td>
<td>1,135</td>
<td>1,250</td>
<td>$266 million</td>
<td>N/A</td>
<td>Cancer Treatment, Critical Care, Cardio, Orthopedics, Emergency, Trauma</td>
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<td>Arrowhead Regional Medical Center</td>
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<td>115</td>
<td>298</td>
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### Executive Notes

**Ed Scott**

Ed Scott has been a member of the Inland Empire Council for four years and says he plans to vote for government-particularly concerning environment conditions-from a background of environmental and construction background.

Educated as a civil engineer, he has worked 10 years building his business. Formally, he was involved in the petroleum industry for approximately 12 years.

Scott is elected to the supervisor position, he says he will "bolster his company" to become a "full-time county supervisor." He looks forward to "revitalizing" this district through his efforts, to not only being in more "high-tech jobs," but also to encourage people to work so as well to have county assistance and get their"dignity back."

Ed is married and the father of five children. He proudly reveals that all of his college-age children have "done it on their own," and put themselves through college. He considers his family to simply average but it's apparent that Ed and his family have surpassed "average" and moved into the "exceptional" category.

**Duke Hill**

San Bernardino Symphony President

Once named the Inland Empire Symphony to include a cluster of communities, the San Bernardino Symphony has returned to its original title. The city of San Bernardino is a small task at the very average but it's apparent that he and his family have surpassed "average" and moved into the "exceptional" category. His children are with the symphony orchestra itself.

Duke Hill has been the symphony's president since 1995, and he feels it's a job that entails three major elements. Hill is involved in the "contracting" of the symphony orchestra itself. Confronting the very permanent need to "grow with the times," the "classic" town of San Bernardino has relocated to the "city of a thousand cities."

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When you choose one of our Healthy California plans, you will never be left behind. You can choose any plan and take advantage of the largest selection of doctors and hospitals.
**Health Care**

**New Medical Test May Save Your Life!!!**

Pomona Valley Hospital Medical Center

The Board of Directors and Administration would like to thank and congratulate the employees, physicians, and volunteers of Pomona Valley Hospital Medical Center for helping us earn the national Top 100 Hospital award by HCIA and The Health Network.

For the second time, PVHMC has been named to this distinguished list, which this year includes only 100 other hospitals in the state. Among these, PVHMC is the only teaching hospital in the state. Among these, PVHMC celebrates the recognition of the orthopedic program for being named to HCIA and The Health Network’s Top 100 Hospitals: Orthopaedic Benchmarks for Success.

We are extremely proud and honored to again receive these national distinctions—placing us among the nation’s top performing hospitals. Our recognition is the result of the collaborative efforts of our distinguished physicians, nurses and other professional healthcare personnel who continuously commit themselves to providing the highest level of healthcare available in the county today. Again, thanks to our entire staff for helping us achieve these distinctions. May achievements of the past inspire us to continue providing the quality of care that has become synonymous with PVHMC.

**Curtis Morosi**
Chairman, Board of Directors

PVHMC
100 Top Hospitals
1708 North Gare Avenue / Pomona • California 91767
866.878.9999 / www.pvhmc.com

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**Real Estate Notes**

A couple of generations ago, little could be done for people who suffered from heart disease, much less identify those who were at risk for heart attacks. Today, new medical technology not only saves the lives of cardiac patients, but at Pomona Valley Hospital Medical Center, individuals can take a simple test to determine their risk for a heart attack.

Every year, 50,000 Americans die from sudden heart attacks, usually caused by plaque which has built up in the wall of the coronary arteries, "We have now a new referral medical procedure in it's 96 percent successful in calculating an individual's risk of a heart attack," said Dr. Keating.

The imaging test is done on an existing CT scanner at the hospital, using coronary medical software. Currently, PVHMC is the only facility in the immediate area to have this technology. Only two other hospitals in Southern California are offering the new medical test.

"As plaque builds up in the wall of the coronary arteries, the interior of the artery is narrowed and blood flow to the heart is significantly reduced," said Dr. Keating. "This process is usually a silent one until blood flow restriction reaches a critical level which results in chest pains, indicating a heart attack."

Although anyone can have the test, individuals who have had no prior open heart surgery or coronary disease, with risk factors such as being over 45, overweight and a smoker; having high cholesterol; suffering from diabetes; or having a family history of heart disease, are qualified candidates for the test.

The patient lies fully clothed in the CT scanner, which takes 70 to 90 pictures within a 10-minute period. A board-certified radiologist reads the scan to determine the individual's risk factors for a heart attack. The results are sent to the patient's physician, and a letter to the patient summarizes the results in layman's terms.

"A high risk" result tells the patient that he or she may need further evaluation by their primary care physician or cardiologist. In many cases, the patient may be recommended to make lifestyle changes such as modification of smoking, diet or exercise habits.

According to Bob Jacey, director of radiology at PVHMC, the test does not require a physician's referral; it can be done on a self-referral basis. "However, because the test is currently not reimbursed by insurance, patients have to pay for the test," he said. "The cost for the exam is $350."

With the addition of cardiac CT scanning, Pomona Valley Hospital Medical Center brings another support tool to its overall cardiology program. For more information about the new testing procedure, call (909) 865-9564.

---

**Fairy Godmothers can't be late.**

Pat Wilson, Fairy Godmother

"Even fairy godmothers have their quotas when they get stuck in traffic. Which is why Pat Wilson takes the Toll Roads to the Orange County appearance she can. Thanks to easy congestion-free drive, she never misses her destination in time - offers verified - ready to sparkle from a beautiful Orange County afternoon. Call for more information, or to open your Fairy's account over the phone with a credit card or visit our web site at www.tollroads.com or call for free at 800-378-8270.

Because life's too short."

---

**TRAK**

A group of 15,000 employees and almost $2 billion in public programs, including managing the welfare program and the Department of Public Health. It is difficult to envision the scope of his duties, because they "afflict the full spectrum of public services."

Orchards in Yucaipa and Redlands were the setting for Hansberger's childhood. His extensive career began as a young manager at his father's sand and gravel business, and later with San Bernardino County. He started a consulting firm in 1960 which performed "public analysis and land use consulting." Hansberger credits the "mixture" of working in the private sector, along with his government experience, a definite plus professionally.

Maintaining ethical surroundings is a primary concern for the supervisor, which has resulted in his "mission of well-managed public service." One of his goals is to "regain public trust," by rebuilding a "confident, credible team" of county administrators.

Hansberger lives in Redlands and is the father of five grown children of his goals is to "regain public trust," by rebuilding a "confident, credible team" of county administrators. Hansberger lives in Redlands and is the father of five grown children and a grandfather of eight. After completing his daily vigils in public service, he often returns to his childhood memories of the countryside, and enjoys "multi-day" horseback rides.
**Market Trends**

**Roaring Into the Millennium**

California’s economic rebound has been a major force driving the broad-based recovery of the state’s economy. The California economy shifted into high gear during 1998, and has created disproportionately more new jobs than the rest of the nation. Between January 2000, 246 permits were issued, up from 92 years earlier. In San Bernardino County, 100 new multi-family units were issued, up from over a year earlier.

In all, 30 more projects are planned than last year. This growth is in new developments, an indication that rising rents and the declines in vacancy rates last year are prompting more apartment projects. Many of these current projects and plans, and those to be approved shortly, will be larger complexes located in the cities with the highest population and employment growth. A few examples of these areas include Riverside, Temecula, Chino Hills, Corona, and Rancho Cucamonga.

A few of the major players will see new projects. The Wilshire Apartment Fairfield, Lewis Apartment Communities, and Archstone. With the price of land now at record levels, many of the major population surge, resulting in a robust 6.7% percent increase.

In addition to the strong population and job growth, this market will also be buoyed by major pub-...
Kelly Scientific Resources (KSR), the world leader in clinical and scientific staffing, has announced a new national program linking academic and industry partners in the sciences. This KSR Future Scientists Program helps connect students and entry-level scientists with jobs, internships and research opportunities at the country’s major chemical, pharmaceutical and biotech companies. The program also provides scholarships and seminars about education and careers in the sciences.

"We are setting the groundwork for the grassroots scientific apprenticeship program," said Rolf Klimer, senior vice president and general manager of Kelly Science and Healthcare Services Group. "Through the Future Scientists Program, science students and faculty advisors will be able to get hands-on experience with our industry partners, and prominent companies in the industry. Real-world experience will make graduates very marketable in the sciences, where good people are needed very badly."

Kelly Scientific Resources, a business unit of staffing giant Kelly Services, will offer the program at no cost to universities, professors or students. The program will be customized by each KSR branch and based on the needs of local customers and intern/employment trends.

Benefits to students include:

- Opportunities for students to find paid internships and full year internships in several of America’s largest pharmaceutical, biotech and chemical laboratories.
- Seminars on resume preparation and interviewing skills by KSR professional job recruiters.
- Internship opportunities with prominent companies in the healthcare sector.
- Access to the most qualified students for your company.
- The ability to customize your hiring to fit your needs.
- Reduced recruiting costs for entry-level internships, and
- Access to the most qualified students, recent graduates, and the opportunity to engage in seminars and workshops.

Credit for industry partners includes:

- Reduced recruiting costs for entry-level internships, and
- Access to the most qualified students, recent graduates, and the opportunity to engage in seminars and workshops.

Please visit our web site at: www.communitybank-ca.com
HEALTH CARE

Why Are Health Costs Rising Again? Are HMOs to Blame?

by Chuck Nickel, Inter Valley Health Plan

It was largely due to the spiraling healthcare costs of the mid-1980s that managed care, and HMOs specifically, became the popular method of health coverage. Since then, HMOs have been instrumental in keeping costs to a minimum, while providing patients access to quality care and treatment. In recent months, however, there have been renewed rumblings about rising health care costs. Only this time, the rising costs are coming in the form of hiked HMO premiums. With premiums rising among most California HMOs, affordable medical care has once again become a concern for most Californians.

What is causing the current increase in health premiums? Are HMOs—the very entities designed to keep costs down—to blame for these new increases?

Upon close inspection of the trends and events leading to the current rate increases among HMOs, it quickly becomes evident that HMOs are in fact not the culprits in this case, but rather, service-oriented businesses that are often forced to raise rates in order to continue functioning due to a number of factors beyond their control.

HMOs have somewhat unfairly earned the reputation among hospitals and some consumers as the driving force behind the recent cost hikes. In fact, HMOs have actually struggled to keep costs down in recent years in the face of excessive demands of increased government regulations (which lead directly to...

continued on page 43

You CAN Cut Your Health Care Costs!

by Dr. Gregory B. Williams, and Elizabeth Honeycutt

John is an ideal employee. He has been with your company for 10 years. He works hard and is always willing to put in overtime. Unfortunately, the only exercise he gets is walking the 20 steps from his "employee of the month" parking spot to his desk each morning. Motivating John to slip on a pair of jogging shoes could not only make him a healthier and happier employee, it could also save your company $260 per year.

Health care costs are on the rise again after holding steady for the last four or five years. In 1980, employers paid an average of $580 per employee for health benefits. By the year 2005, that figure.

continued on page 36

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Real People. Real Service.

800-251-8191

Our corporate health brochure contains a very unusual feature.

Any health plan will provide all the forms and brochures you need. But Inter Valley Health Plan also provides something far more useful: an actual human being. A dedicated Account Service Representative assigned specifically to your company. Specifically to make your life easier.

Your Account Service Representative will take the time to get to know you, your company, and the special needs of your employees.

Call your broker today to learn more about how Inter Valley Health Plan can give you a leg up in taking care of the health needs of your employees. And a couple of arms as well.

Inter Valley Health Plan

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(909) 890-0211 or (888) 226-1900
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Why is Arrowhead Credit Union good for your business?

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www.arrowheadcu.org

A properly designed retirement plan allows savings to accumulate faster by deferring taxes on contributions and investments until the money is withdrawn. Additionally, the right retirement plan can help your business attract and retain key employees.

We invite you to experience our level of commitment to secure your financial future.
Cut your health care costs...

Steve von Rajs
Vice President and Manager, Citizens Business Bank

By Jessica Miller

This is a story about a very large man—not in physical size, but in character. He doesn’t just talk about doing something; he gets it done!

Harold B. Williams is my godfather. He is the father of two, and grandfather of seven, and is lovingly known as B.H.

B.H. has held many positions in the American Legion in his near-ly 20 years of membership. He originally joined in Omaha, Neb. Following retirement from his work for the U.S. Navy, he served in many capacities, and was department commander of the state of Nebraska in 1997-1998. Currently, he is department chaplain, on the board of trustees for the Boys State Post, and program judge and advocate in his local American Legion Post #60.

B.H. was appointed fund-raiser for the establishment of a veteran’s memorial in the town of Laughlin, Nev. He raised funds by selling memorial flag poles, in addition to donations. The project is now known as a Society of Flags, and has 66 poles that the “casket” flags of men who died in combat, and there is one for each branch of military service. In honor of his deceased brother, B.H. bought a pole for the Navy.

During his term as department commander, B.H. brought the Vietnam Wall to Laughlin, with contributions from the Riverside Casino. He and his comrades worked tirelessly for American Legion Post #60 for 14 years, due to endless governmental red tape. Post #60 is now the laughing stock of Laughlin, Nev.

B.H. served with the U.S.S. Lackawanna A-640. My father, Paul J. Bergeron, served on the U.S.S. Badger DD-713, and organized ship’s reunions, gathering members from all over the U.S. and are charter members of the new Post #60.

W. Randall Nelson
Vice President and Manager, Citizens Business Bank

The appointment of W. Randall Nelson to the position of vice president and manager, was announced by D. Lynn Wiley, president and chief executive office of Citizens Business Bank.

Nelson will head the bank’s Fullerton office and Orange County. His professional career in banking spanned more than 35 years developing knowledge in administration and commercial lending. Before his recent appointment, he was spokesperson for establishing corporate banking in Orange County as vice president and relationship manager for California Bank and Trust. He was formerly general manager and treasurer for Pyro Spectaculars Inc.

Nelson received his bachelor’s degree in history with a minor in business administration from Utah State University in Logan, Utah. He also served as an officer in the U.S. Army.

The Gift of Giving Comes From the Heart

by Jamie K. Ayala

The San Bernardino St. Bernardine Medical Center Foundation is proud to announce that the National Caring Hands in 1997 to recognize women who support the mission of the Sisters of Charity. The Inland Empire Chapter is a member of the medical center. This includes the recognition of time, talent and resources.

“People rarely get to be recognized, but through the society we want to be able to show our support for those who support us,” said Drew Gagnon, president and CEO of the Inland Empire Chapter.

Members of the society consist of individuals, families, professional groups, small businesses and corporations who contribute generous amounts of money to the center. Their gifts help to fund a variety of programs and contribute $1.7 million to the medical center to purchase quality patient monitoring devices last year.

Members are recognized and honored at “A Gathering at Twilight,” the foundation’s major annual fund-raising event in June. The evening includes the awarding of a trio of philanthropic awards created in honor of influential people in the history of the medical center.

“Your five honorees for 2000 play vital roles in support of the medical center and, through it, our entire community will benefit for many years to come,” said Thelma Korpman, M.D., foundation chairwoman.

The Mother Mother

The Las Vegas Post #60 边境 Helps Hands Philipaw Foundation Award was named in honor of the late James D. W. Johnson, who served in his founding sister, Mary, and with both of his sisters, Pat and Evelyn Match are the recipients of this award.

Attorney Wilfrid “Bill” continued on page 50
### Largest Credit Unions in the Inland Empire

**Ranks by Assets**

<table>
<thead>
<tr>
<th>Name of Credit Union</th>
<th>Assets $</th>
<th>Loans $</th>
<th>Members</th>
<th>Employees</th>
<th>Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arrowhead</td>
<td>432,772,000</td>
<td>302,176,335</td>
<td>90,000</td>
<td>102</td>
<td>13</td>
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<tr>
<td>Riverside</td>
<td>391,621,158</td>
<td>202,903,905</td>
<td>63,364</td>
<td>158</td>
<td>8</td>
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<tr>
<td>Norco Community</td>
<td>205,003,606</td>
<td>154,866,407</td>
<td>38,305</td>
<td>47</td>
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<tr>
<td>High Street Federal</td>
<td>139,606,647</td>
<td>85,290,103</td>
<td>13,077</td>
<td>42</td>
<td>3</td>
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<tr>
<td>Las Vegas Federal</td>
<td>56,620,064</td>
<td>36,535,991</td>
<td>10,720</td>
<td>47</td>
<td>4</td>
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<td>Ontario Mortgage Sch.</td>
<td>42,240,138</td>
<td>25,979,071</td>
<td>6,946</td>
<td>18</td>
<td>0</td>
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<tr>
<td>Ontario Federal</td>
<td>35,900,000</td>
<td>19,925</td>
<td>9,040</td>
<td>20</td>
<td>3</td>
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<tr>
<td>San Bernardino School Employees Federal</td>
<td>72,652,486</td>
<td>16,672,743</td>
<td>6,050</td>
<td>11</td>
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</tr>
<tr>
<td>Inland Empire</td>
<td>27,665,615</td>
<td>17,000,476</td>
<td>4,897</td>
<td>14</td>
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<tr>
<td>Idaho Federal</td>
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<td>16,000,000</td>
<td>7,800</td>
<td>17</td>
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<tr>
<td>Riverside Emporium</td>
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<td>14,200,000</td>
<td>4,230</td>
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<tr>
<td>San Bernardino City Employees</td>
<td>22,000,800</td>
<td>16,709,000</td>
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<td>56</td>
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<td>San Bernardino Federal</td>
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<td>13,798,542</td>
<td>3,940</td>
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<td>Riverside Federal</td>
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<td>12,347,000</td>
<td>3,208</td>
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<td>Southern California Federal</td>
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<td>Bath Federal</td>
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<tr>
<td>Printing &amp; Publishing</td>
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<td>5,641,296</td>
<td>1,210</td>
<td>2</td>
<td>0</td>
</tr>
</tbody>
</table>

Key Executives:

- **Title:**
- **Phone/Fax:**
- **Email Address:**

**Note:** Not Applicable = NA. "Bonded and Insured" as not available. "..." has been supplied to ensure adequate accuracy and comprehension of the text. The reader can find more information regarding each credit union on the provided websites.

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**JUNE 2000**

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**“I see myself as single-minded. My customers see me as ambitious. I just wish my bank could see me at all.”**

---

Why is it that every time you walk into your bank, it's like you suddenly turn into "The Amazing Transparent Customer"? And just when all hope is lost, a teller suddenly acknowledges you and exclaims, "Good morning Mrs. Smith." Unfortunately, that is not your name.

It's time to question what your bank is actually doing for you and your business. At Eldorado Bank, we provide a multitude of specialized services tailored for all aspects of your business, like business loans, equipment leasing and cash management services. Combine that with our friendly and experienced professionals, and it's easy to see why we're the business banking experts.

At Eldorado Bank, we see you. We know you. And we want your business.

Call us toll free at 1-888-752-3000.
In the Interest of Women
"Giving Up" Is Not a Part of Denise Frankart's Vocabulary

DeS
PAGE 40  INLAND EMPIRE BUSINESS JOURNAL  JUNE 2000

Enchanted California All free

I

• Management Practices •

Computer Applications

Systems (GIS)

INLAND EMPIRE BUSINESS JOURNAL JUNE

and her road through life

Travel Tours

University, Programs:

Extended

the Computer-Aided Drafting

weekends,

Injury, and resilience,

Administration has

Entrepreneur of the Year

Director Sutton,

Dr. Pamela Lawrence, owner of Palm Springs

base Apple Printing. "We've had a great relationship with many people at the bank for a long time. We've always been there when we need them." The bank has helped the company remodel and purchase equipment, and established a credit line which has helped maintain a healthy cash flow.

The bank has also aided another local business to realize a 15 percent increase in its customer base and in the services it offers. "We started Double Photo with savings and credit cards, said owner, Mark Davidson. "Canyon National Bank gave us a consolidation loan with a much lower interest rate. They helped us restructure our credit card processing and deposits." The restaurant's business has tripled over the last six months, and its gourmet fare has garnered regional and national publicity, with a cover story in Bon Appetit magazine scheduled for next year. "We are hoping to move to a larger location or open a second restaurant shortly," said Bacher. "We know that Canyon National Bank will be there for us when we take the plunge."

The banks help small businesses blossoms.

Banks Help Desert Businesses Blossom

The San Bernardino Habitat for Humanity dedicated the John Boccette Jr. Volunteer Home, located at 1408 Ohio Street in Redlands, which became a home to the Boccette family.

Habitat volunteers and the Boccette family began construction in March. The project was a memorial to the late John B. Boccette Jr., a 50-year resident of Redlands and general mechanical contractor for Boccette Construction. He supervised the construction of several Habitat homes in the Redlands area as volunteer project manager.

Habitat for Humanity is a non-economic organization that works with local companies, governments, students and the public to create affordable, safe homes.

For further details on volunteer opportunities call the local Habitat office at (909) 307-2362.

DESER T BUSINESS JOURNAL

Hesperia Office of Business of Bank of California Named "Business of the Year"

The Hesperia office of the subsidiary, Business of Bank of California, was named "Business of the Year" by the Hesperia Chamber of Commerce.

Frankart had to depend on welfare to survive while she struggled to keep her business afloat. She had to depend on welfare to survive while she struggled to keep her business afloat. She

The success of every small business is credited to the hard work of its owners. One of the smallest moves a small business owner can make to improve their business is to have a good relationship with a full-service bank, like locally owned and managed Canyon National Bank.

"We pride ourselves on providing comprehensive business services our customers need to be more successful," said Stephen Hoffman, president and CEO of Canyon National Bank.

"We provide a full range of financial products and services tailored to meet the financial needs of all our customers, plus a friendly, personal touch," said Bacher.

"The bank provides a multitude of services aimed at helping small businesses finance their operations," said Mark Lawrence, owner of Palm Springs-based Apple Printing. "We've had a great relationship with many people at the bank for a long time. We've always been there when we need them." The bank has helped the company remodel and purchase equipment, and established a credit line which has helped maintain a healthy cash flow.

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Banks Help Desert Businesses Blossom

The San Bernardino Habitat for Humanity dedicated the John Boccette Jr. Volunteer Home, located at 1408 Ohio Street in Redlands, which became a home to the Boccette family.

Habitat volunteers and the Boccette family began construction in March. The project was a memorial to the late John B. Boccette Jr., a 50-year resident of Redlands and general mechanical contractor for Boccette Construction. He supervised the construction of several Habitat homes in the Redlands area as volunteer project manager.

Habitat for Humanity is a non-economic organization that works with local companies, governments, students and the public to create affordable, safe homes.

For further details on volunteer opportunities call the local Habitat office at (909) 307-2362.
Institutions offer different savings accounts. VIB encourages parents to visit their local bank to discuss the options available.

Parents wishing to establish accounts in their children's names should become familiar with the Uniform Transfer to Minors Act or attempts to provide a convenient way for adults to transfer gifts of money. An adult, or custodian, manages the account is therefore the child's account can be taxed on the income; adults who abuse the terminated when the child reaches a certain age.

By transferring the assets during minority gifts in accounts set aside for college.

Parents also planning to do the same with their parishioners and surrounding communities. She is meeting with heads of religious organizations, working with them on how they can apply for grants to implement a health care education program. She is also planning to do the same with assisted living programs.

To spread the word about health care education and prevention. Smith offers monthly classes and workshops for individuals, groups, and corporations and works part-time for a hospital in the Inland Empire.

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**Health costs...**

continued from page 34

In her private practice, which is located in Riverside, she often teaches 20 people weekly. For more information, you may reach her at (909) 682-6333.

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**Health costs... continued from page 34**

added administrative costs) and the soaring price of pharmaceuticals, while trying to keep their members happy and their providers paid at a level the market can bear. For many years there were no premium increases at all, despite growing costs of everything from drugs and supplies to hospital services with the recent cost increases, California's health costs remain substantially below the rest of the country. The cost increases which do exist in California are largely due to a number of circumstances beyond HMO's control, that plans have been forced to incorporate to remain financially viable.

Rising cost of drugs has forced HMOs to raise premiums.

One of the principal factors that has forced health plans to raise their premiums is the soaring costs of prescription drugs. Most plans with prescription drug benefits don't realize that drug costs can impact them directly and significantly. Pharmaceutical costs increased nearly 15 percent in 1998 and nearly 18 percent in '99, making pharmacy costs the single largest cost-raising factor facing health plans... and the cost of drugs continues to rise.

A number of factors has contributed to the rising costs of prescription drugs, a large quantity of new medications is one factor that has caused prices to skyrocket — many of these new drugs are prescribed long-term for chronic illnesses and cost more than almost all other drugs. An aging California population is another contributor to the rising cost of drugs — on average, seniors fill more than 20 prescriptions each year, compared with the seven prescriptions per year filled by average non-senior health plan members.

Pharmaceutical companies pouring money into direct-to-consumer advertising has also played a major role in drug cost (and ultimately, health plan cost) inflation. Drug manufacturers spent $3 billion in 1999 alone to persuade consumers to ask their doctors for specific brands of prescription drugs, when in many cases, the price of generic drugs, with exactly the same ingredients, can cost as little as one third the cost of the brand name product.

Frustrated Lawsuits Clog the System and Hike Premiums.

Litigation is another issue causing cost inflation. With legislation regularly favoring patients over insurers, the bottom lines of many a California HMO has suffered in recent years. Several decades ago, the cost of malpractice insurance for doctors skyrocketed as a law implemented by the legislature went after doctors who either failed — or seemed to fail — their patients.

With the rise of managed care penetration across the country, what used to be an act of doctor anger has been transferred to HMOs. The media has boosted anti-HMO sentiment by often painting one-sided pictures of all HMOs as large, faceless, big-business entities.

While much rhetoric regarding patients' rights can be expected to continue during 2000 campaign 2000 of candidates of both sides, it should be noted that many of the extreme patients' rights issues being raised stand in direct opposition to cost control issues, and some middle ground must be reached. Many of the best HMOs, including non-profit Inland Valley Health Plan, have done a great deal to protect patients' rights in the last few years, by guarding against the zeal of public interest groups and the demands of physicians and patients' groups.

Most HMOs remain wholeheartedly dedicated to keeping premiums to a minimum. Since much of the focus has been on these plans' sudden raising of premium price tags, a fair assessment of the state of the market must be made. Rather than blaming your HMO for the current rate increases, it is time to take a hard look at uncontrollable litigation, overprescribed medications and other factors that are out of the HMO's realm of control. When such obstacles are addressed by lawmakers and consumers, the HMOs can get back to the business of quality care and cost containment.

Chuck Nickel is vice president of sales and membership for the Inland Valley Health Plan, a non-profit health maintenance organization that has served the Inland Empire for more than 20 years. For more information, call 909-623-6333.
A move to keep water rates down in southern Riverside County may well open the door to high-tech development there.

The Eastern Municipl Water District (EMWD) is currently in the process of building desalination plants to clean up ground water, and keep water rates low for the customers between the Moreno Valley and Temecula. EMWD hopes that by building the plants, which remove various salts from the ground water, it can reduce the amount of water it needs to import for its customers.

"We'll be taking a resource that is unusable by anyone and turning it into a valuable commodity," says EMWD General Manager John B. Brudin. "This will allow us to reduce our dependence on costly, imported water and help us to continue to keep rate increases reasonable while protecting a valuable resource."

It's the way they get rid of those salts, the bricks of desalination, which has the potential for an economic boom for the region. EMWD plans to move those salts from the Moreno Valley through a 22-mile series of pipelines and treatment facilities in Corona and Orange County and ultimately to the Pacific Ocean.

Those pipelines are called brine lines, and they are the conduits to better economic times for cities along the brine line route. You can't have a desalination plant without a brine line to dispose of the plant's waste," says Brudin. "They're expensive, but they will increase Western Riverside County's capability to attract high-tech businesses."

The brine brine lines are used by companies like chip makers, and other manufacturers who use clean environments for production, to get rid of production waste. Build a brine line, or go the thinking, and high-tech will come knocking at your door. The thinking seems to have spread.

"The laying of this kind of infrastructure is extremely important for the development of high-tech," says Terri Ooms, president and chief executive officer of the Inland Empire Business Association. "I think the fact that having facilities of this kind would give this area a distinct advantage over regions that don't have this kind of infrastructure."

When the city of Temecula heard about the EMWD plan to extend the lines from the Moreno Valley to Temecula, but saw that the southern portion was some years off, EMWD got a nice letter from the city encouraging them to speed things up.

"Whenever a high-tech company begins looking at Temecula," says City Manager Steve Nelson, "one of the first questions they ask is the availability of, and access to, brine lines. Because we can't give them an easy answer, our access is strictly limited in this particular industry sector. Nelson says that's why the city has been encouraging the EMWD to speed up brine line development to the southern end of the county, and specifically the Temecula region.

"In order to attract these high-tech companies, we can't just offer them land and a good work force and incentives. We also need to help them meet the environmental requirements they must contend with and provide easy access to the facilities they need if we can't do that," Nelson concludes. "They'll find what they need elsewhere."

Regional and civic planners aren't the only ones interested. High-tech companies simply need these lines of ties to carry on day-to-day business and to expand their high-tech operations. It's perhaps one reason you see such significant clusters of high-tech companies.

Most business men prefer to take the path of least resistance and it seems to have spread.

**PAGE 44**

**I N L A N D EM P I R E B U S I N E S S J O U R N A L**

**J U N E 2 0 0 0**

**Unusable Water is Being Turned Into a Valuable Commodity by EMWD**

by Diana R. Jackson

...
Faces in business
continued from page 36

Scott C. Kvandt
Berrym & Henger Names New President
Scott C. Kvandt, PE, has been appointed president and board member of Berrym & Henger Enterprises and Berrym & Henger, Inc. Ray Berrym, PE, CEO, made the announcement. Kvandt will also serve as CEO for E3 Consulting, an affiliate, e-government service firm.

"Scott has proven his leadership skills and management talents in expanding the firm’s Southwest regional operations by 27 percent in two years," Berrym said. "He has developed a vision for the firm that will place Berrym & Henger as the nation’s industry leader in municipal consulting services.”

Prior to joining Berrym & Henger, Kvandt served as the president of Barrett Consulting Group, a California-based civil and environmental engineering company with almost 50 years of experience. He spent 20 years with Barrett and served in a variety of management positions.

Kvandt is a registered civil engineer in California, Oregon, Washington, Guam and the Commonwealth of the Northern Mariana Islands.

He holds a master’s degree in environmental engineering from Stanford University and a bachelor of science degree in civil engineering from San Diego State University. He is a member of the American Water Works Association, Water Environment Federation, American Public Works Association and the American Society of Civil Engineers.

Scott C. Kvandt
Berrym & Henger Names New President

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The total cost of that project is $58 million. That’s a total of $58 million for a project that only goes as far south as Lake Elsinore. The total cost of that project is $58 million. That’s a total of $58 million for a project that only goes as far south as Lake Elsinore.

...continued on page 59

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Tina Caravella, 8268 Hemlock Ave., Fontana, 92335-3630, Enrico Ortega.

Don Church and Glen Cottle
Don New Assistant Coach Named at PFF

Larry M. Rieckert, president/CEO of PFF Bank & Trust (PFF), has appointed the announcement of Don Church and Glen Cottle to assist violinist.

Church is the branch manager of PFF’s branch in Ontario. He joined PFF with more than 20 years of experience in the banking industry. He has served most of those years as a branch manager for a number of community banks.

Cottle is a community organizer. Church has volunteered his time as board member of Christmas and the Neighborhood Partnerships. Don Church, of PFF, two organizations that assist local homeowner associations.

… continued on page 59

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car yl i n n T i m m a n N a m e d N e w Me di -Co l l e c t i o n M a n a g e r f o r C o u n t y S c h o o l s

Carolyn Tillman has been named manager of the Local Education Agency Medi-Cal Technical Assistance Project for the San Bernardino County Superintendent of Schools.

Her responsibilities will include managing Medi-Cal programs, collaborating with state agencies; establishing procedures, and administering controversial laws and regulations. Prior to her recent appointment, Tillman served as a special assistant to the superintendent at the county school office.

"Carolyn brings a wealth of professional experience to her new position, which will be of value to the families and school districts who receive Medi-Cal services," said Herbert Fischer, county superintendent of schools.

Tillman received her bachelor’s degree from Loma Linda University School of Pharmacy, with her husband and three children in San Bernardino. Tillman has been involved in numerous community organizations, including the American Cancer Society, the San Bernardino County Chamber of Commerce, the Inland Empire African American Chamber of Commerce, the National Council of Negro Women, and the NAACP.

Desalination

… continued from page 45

… continued from page 45

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M D S Construction, 756 Greenwood Ave., San Bernardino, 92405-4821, Robert King

Liberal Eggs, 1820 Elmore Dr., Ontario, 91761-3346, Christopher Kingsman

Kids 4 Kids, 2151 Elmore Dr., Ontario, 91761-2010, Richard Nelson

Kool Toddler, 2000 Elmore Dr., Ontario, 91761-3399, Richard Nelson

Kool Toddler, 2000 Elmore Dr., Ontario, 91761-3399, Richard Nelson

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Thank you!

Inland Empire Business Journal

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Inland Empire Restaurant Review

A Leisurely Lunch at Ontario’s New Sheraton

by Joe Lyons

Most reviews run too fast. Get in and sit down. Taste the food. Make some notes. Leave. So it was a pleasure to just sit and relax while I tried out the new lunch menu at the Orchid Grill in the new Sheraton in Ontario.

Actually, the building has been around for a while. It started out as the (Comspi) with those pretentious little parentheses around the name. Then it was the Doubletree, except the Doubletree logo also became the Doubletree and things got confusing. Now it is a Sheraton and, like Superman, it proudly wears a big red “S.”

Back in the old days, it had a big lobby/happy hour room with nice furniture and not a lot of foot traffic. A small kitchen supplied some munchies and the bar did a lot of the work. Today, that small kitchen has been converted to produce a basic but adequate breakfast, lunch and dinner.

To keep things simple, the Sheraton has only one menu and one price list. This is a good idea that other facilities should consider.

New items are called Starters, which is what they are. I went with the Lemon Crab Cakes ($6.95) but they were done before the first time I tried them. The Shrimp Corn Chowder ($5.50) is better, although it is not the best in town. The Nippy Avocado ($6.95) perpetuates its Fruit-of-vegetable debate, since it comes with a collection of fruit and mint sauces.

The salad and sandwich menu includes a very good Gourmet Burger ($6.95) and something called the Health Nut ($6.95) which is actually a veggie sandwich with whole wheat bread and light cream cheese, lettuce, tomatoes, cucumber, avocado, and alfalfa sprouts. Entrées include Chicken Jerusalem ($9.95) topped with sautéed artichokes and the Pasta Camarones ($12.95) which has angel hair pasta and jumbo shrimp. Forget the old joke about the contradiction in terms. These shrimps are a complete meal. Desserts include a dangerous chocolate cake and a mandatory tiramisu.

Changes in the hotel have included newly remodeled meeting rooms and a wall that separates the lobby and waiting room from the new Orchid Grill dining room. They have also added, as I mentioned before, a breakfast menu.

The best thing about lunch at the new Ontario Sheraton was the fact that I was in no hurry at all, so I managed to stretch a simple lunch meeting into a four-hour conversation about the problems of the world. A few more sessions like this and all of our problems will be solved.

The New Sheraton Ontario Airport Hotel is at 92 W. Vineyard Ave. in Ontario, CA (909) 967-8800.

Affordable Burgundy

Wine Selection & Best Rated

by Bill Anthony

Page 49 - Inland Empire Business Journal

"Wine is light held together by water"—Galileo

"Laws were made to be broken"—Christopher Norris, May, 1830

"Had laws not been, we never had been blam’d for not to know we sinn’d d’innocence."
Sir William Davenant

"It was a pleasure to just sit around the name."

Wine is made of tracking wines that have interested us. They may be new releases, or emerging wines from a region of interest. The four we have tracked for the last seven years are King Estate from Oregon, Ed & Gallo of Sonoma, St. Francis Winery of Sonoma, and Michel Picard from Burgundy. Suffice it is to say that our bets on all the wines were good ones. King Estate, which we have followed for four consecutive years, is the emerging leader of quality and quantity in Oregon. St. Francis was declared "Winery of the Year" in the Spring ’99 issue of Quarterly Review of Wines. Ed & Gallo has improved and nearly every wine writer in the country, and Gina Gallo was profiled in this issue. Thus, we are brought to Michel Picard, which we started tracking 15 months ago, when the wines were coming into the U.S. market in a serious way via Brown Forman. As with last year’s picks, we expect change, of course, but there are some traditions that deserve to survive. What we hope for, and why we look to Picard for this hope, is that good, quality driven wines will once again come from big producers — negociants — the way it used to be before the lamentable scandals in Burgundy a few decades ago. Somehow big negociants lost their appeal, but it was such producers that got us introduced to Burgundian beauties in the first place. We expect change, of course, but there are some traditions that deserve to survive. Volume negociants are one of them.

If you love Burgundy, you will understand the importance of having a good, very quaffable, and affordable meritorious, are sinfully high. We love Burgundy, we love the Pinot Noir grape wherever it grows well. California, California has emerged a better producer than most of the wines in Oregon, where our hopes still spring eternal. But Burgundy is Burgundy: nowhere else does the Pinot Noir grape do quite as well. It’s a wine we don’t merely want to have, it’s one we must have. But what is one to do? It’s almost senseless to pay big bucks for a bottle of Burgundy, even if fumcines are not an issue. What we hope for, and why we look to Picard for this hope, is that good, quality driven wines will once again come from big producers — negociants — the way it used to be before the lamentable scandals in Burgundy a few decades ago. Somehow big negociants lost their appeal, but it was such producers that got us introduced to Burgundian beauties in the first place. We expect change, of course, but there are some traditions that deserve to survive. Volume negociants are one of them.

Picard is one of the few good volume producers bringing in made and affordable Burgundy. Picard has been in business for more than 50 years. Michel Picard, who took over from his father, runs the wine firm, along with his wife and their son. He prefers winemaker to negociant. Picard, however, is better known as a negociant viticulturist — that is a wine merchant who breeds and cultivates his own vineyards and who cultivates a good relationship, as well, with the better growers in the region. This is Picard’s success. They own some high quality vineyards, amassing over 227 acres, which is almost untypical when you consider how small Burgundy is.

Picard blends wines well. And for the money — the $20 to $33 range and for the vintages — 1992 to 1996 — it is all in good. Above all, the wines have consistency, which is what volume producers strive for.
At deadline…
continued from page 3
resident, Lee Brown Rafe, who as a consultant, teaches issues of diversity and tolerance to workplace and business environments. The title of the pro­ gram was drawn from her experiences as a young girl growing up in a small town in Arizona. It will air each Wednesday at 6 p.m. on Comcast Community Television – Channel 3 in Ontario, Upland and Montclair.

Waste Board Approves Used Tire Grants

Local government waste tire cleanup grants totaling $12,814, approved by the California Integrated Waste Management Board, which tied for tire funds to Riverside County – the Monterey County, San Diego, $22,450, and Sierra County – $15,364, out of a total of $61,625 in cleanup and enforcement grants throughout California. Part of the allo­ cations will be used by city and county enforcement agencies to ensure that facilities storing more than 50 waste tires, comply with laws protecting the public and the environment. The treat will be used to boost local efforts to eliminate illegal or abandoned tire stocks.

Riverside Public Utilities Honored with Top Grant

Riverside Public Utilities (RPU) recently won the Best Management Practice Award administered by the California Municipal Utilities Association’s 2000 Community Service/Resource Efficiency Awards program. As the winning entry, “Risk Management Methodologies,” was selected in the small utility category, and recognized RPU’s integrated soft­ ware solution for power resources trad­ing and engineering risks. With less than 80,000 customers, it is one of the very few public utilities of its size, to implement a risk management program.

The gift of giving… continued from page 37
Lemm will receive The Saint Bernardine Memorial Philanthropy Award, named after the patron saint of the medical cen­ ter who was canonized in 1450.
The Dr. Philip M. Savage Sr. Healing Hands Philanthropy Awards was named after a promi­ nent surgeon who supported and worked on the original building campaign. This award goes to medical prac­titioners whose presence significantly impacts the medical center and who exhibit the dedica­ tion, skill and sensitivity of Dr. Owen and Shirley O’Connor will receive this award.

At the end of the event prov­ides financial support for clinical areas of St. Bernardine. This year’s proceeds will go towards the develop­ ment and enhancement of the medical center’s new $6.1 million critical care unit. According to Graeger, it is an efforting to pay $2.3 million will be donated within the next two years to three areas for the 20-bed unit that will meet state standards.

Keystone Automotive Industries Selects PR Firm

Keystone Automotive Industries has selected Wilkin Design Group Inc. of Claremont, Calif., as their advertising and pub­ lic relations firm. Keystone sup­ plies replacement collision repair products for import and domestic vehicles. The company has 118 dis­ tribution centers throughout the United States and operates 30 plast­ ic bumper recycling centers and nine wheel re-manufacturing plants.

"We are excited for this oppor­ tunity to work with Keystone. We are working to create a broader vision for the company through identification of their products and services," said Andrew Wilkin, owner of Wilkin Design Group.

Wilkin Design Group Inc. is a full-service graphic design and advertising agency developed around a philosophy based on cre­ ativity and marketing principles. The agency specializes in corporate communication projects such as advertisements, company brochures and other promotional literature.

For more information regarding Wilkin Design Group Inc., visit them on the Web at www.wilkindis­ sign.com or call them at (909) 625­2225.

Seniors! Do you have questions about Medicare? Call HICAP, the Health Insurance Counseling and Advocacy Program, for help. Trained HICAP counselors will answer questions on Medicare, HMOs, Supplemental Insurance, or the new prescription drug cards. Counseling sites are located throughout Riverside/San Bernardino Counties. All counsel­ ing services are free. Funded by a grant from the state of California, HICAP is a member of the Agency family of programs. Call today for the site nearest you – (909) 434­0222 or (909) 697, 6560.

“Making the Cisco Connection”


If ever we needed a reminder about the ultra-fast pace of business life, this book unintentionally brings it home.

Even though the book clearly has its final edit earlier this year, many topics are still relevant to the intervening weeks. First, even Internet powerhouses like Cisco Systems and Microsoft lost much of their valuation in a continuing stock market shakeout. Second, there are references to companies whose names have changed at least twice since 1997. Among these is MCI/WorldCom, a reference to the merger of communications compa­ nies MCI and WorldCom. Why should we be surprised that the firm’s name is now simply WorldCom?

Cisco Systems is another mat­ tere. How would probably be done now if we knew about Cisco. The company’s founders – Leonard Bosack and Sandy Lerner, were at Stanford University during the mid 1980s, a perfect time for young computer geeks. They correctly saw that the growth of the Internet was being held back by the inability of different networks to communicate with one another. They developed an electronic router which connected this problem. At the stock market, Cisco Systems had a value of more than $300 billion. In the computer industry, only Intel and Microsoft had ever previously reached that impressive milestone. But the biggest surprise was that dominating the marketplace for routers was a result of far more than visionary computer programming. Cisco has been a refer­ ence, but the competitors lacked an unorthodox approach to achieving fast growth. Using 20/20 hindsight, it’s clear to us that Cisco’s vision and execution was right on target.

At the time, however, the approach was controversial, if not somewhat bizarre.

Using a concept called “innova­ tion by acquisition,” Cisco bought out almost every competitor or company that was making innovations in the router field. Traditionalists considered this an expensive way to R & D. Cisco made it even more expensive by offering smaller companies huge amounts of cash and stock. They justified it by get­ ting proven technologies, while eliminating possible competitors in the most painless way possible. The companies being acquired never considered their takeovers as hesi­ tate, when their shareholders (usual­ ly owners and employees) received 20 times or more the value of their company.

The second aspect of Cisco Systems’ approach was a funda­ mental belief that the Internet was where the action would be during the 21st century. That seems to be an obvious conclusion to us. Keep in mind, however, that even some­ one as astute as Microsoft’s Bill Gates, didn’t see it coming. Just as with IBM in the early days, Cisco thought it was going to dominate hardware, Cisco’s third and current CEO, John Chambers, foresee a combination of router hardware and software would dom­ inate the Internet, and …

The book offers very interesting insights into how and why decisions were made or, in some cases, not made. Although wide areas of the book seem to be a studyCisco love-it, in love, it does not a few of the competitive clouds on the horizon. One of these is arch rival Lucent Technologies, a younger though much larger company than Cisco, with a corporate culture quite unlike that of AT&T. In 1999, Lucent has taken a page out of Cisco’s book and is acquiring some start-up cellular companies. The result has been to enhance their marketing leverage for key communications devices called switches.

Reading “Making the Cisco Connection” gives you the vicarious feeling that you’re an insider at the wedding of old and new technolo­ gies. Keep in mind, however, that the author appears to have a few dif­ ficulties that makes it unclear whether you are viewing Cisco Systems from the bride’s side or the grooms.

—Henry Holtzman

Becoming the Cisco Best-selling Business Books

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

10. "The Innovator's Dilemma," by Clayton M. Christensen (Harvard Business School Press $27.50) (7) How old line firms are bought low by key players in new technology
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INLAND EMPIRE BUSINESS JOURNAL
EXECUTIVE TIME OUT

More San Francisco Delights...

by Camille Bounds, food and wine editor

As promised in April, here are two more delights from your northern restaurant for romance and fine food and wine. When you consider that there are two temperature-controlled wine restaurants, you know that there has to be something available for every taste.

Getting started

Executive Chef Joseph Zelinski offers what he calls a sophisticated American style menus and you off to a flying start with an appetizer and toasted beet salad or a chilled prawn salad with shaved fennel and jicama, drizzled with a delightful lemon vinaigrette — just two of the varied unique starters.

Getting down to business

No one can resist a dining "happening" rather than an experience. Serendipity reigns from the industrial styled, yet luxurious restaurant's 1950s' warehouse, (they seem to be doing that a lot in San Francisco these days) to the changing artwork of local artists, the various types of music offered on any given night, and a menu that is right on course with variety, freshness and quality.

You can phase everyone.

Gordon's has decided to do away with the idea that you can't phase everyone all the time. His menu is geared to have something gastronomically delectable for everyone. He is as successful as one can get with such a lofty goal. He describes his menu as "modern American cuisine." The menu is divided into different levels with descriptions ranging from "healthful" to "comfort" to "luxury" and "international."

Everything from a hometown veggie burger with guacamole ($6.25), to Beluga caviar ($69) is available. Prices accommodate all pocketbooks.

Comfort food, billed as "a rice matzoth ball soup" is the only thing on the menu that fell a little short, and perhaps it's because I had a Jewish aunt that made a matzoth ball soup that spoiled me for all others. The asparagus eggrolls with an egg sauce hit the mark, and as is different a place you may ever find to do, but you will not find fresher, better or more sincerely prepared food. The staff react like they have stock in the place, and I enjoy giving first-rate, friendly service. As the old saying goes, "Try it — you'll like it." I guarantee it.

Gordon's House of Fine Eats, with its unapologetic name and spot-on warehousing among the hits the mark, and is as different a place you may ever find to do, but you will not find fresher, better or more sincerely prepared food. The staff react like they have stock in the place, and enjoy giving first-rate, friendly service. As the old saying goes, "Try it — you'll like it." I guarantee it.

Gordon's House of Fine Eats can be found at 500 Florida Street (near Mission) in San Francisco. Call (415) 861-8900 for reservations. I suggest a table in the mezzanine area.

Camille Bounds is the travel food and wine editor for the Inland Empire Business Journal and Sunshine 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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