July 2000

Inland Empire Business Journal

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LOCAL BUSINESSMEN TAKE CONCERNS TO NATION’S CAPITAL

CLOSE UP: ALAN J. LANE

CORPORATE PROFILE: ELIMINATOR BOAT COMPANY

INLAND EMPIRE BUSINESS JOURNAL
VOLUME 12, NUMBER 7

522, July 2009
"They Said It Couldn't Be Done" but Faust proves it can.

After 37 years in business, the Fausts are moving up — from 28-inch presses to a six color 41-inch Roland 700 with coater. Now they can print almost anything up to F-flute and synthetics.

To demonstrate their new capability, this second generation printing family tried the impossible: scanning, imaging and printing a poster at 1,110.8 lines per inch — an incredible five million dpi!

Did it work? PIA judges thought so. They awarded Faust Printing first place in their "They Said It Couldn't Be Done" category at Graph Expo '99. Others said the poster looked like continuous tone.

AT DEADLINE

HART Helps Families Become Proud Homeowners

The Housing Action Resource Trust (HART), is a young organization that is helping an increasing number of families step into homeownership, with the help of the Downpayment Assistance Program run by HART. No government money is used in this program. In fact, that is one of the goals — to use private contributions, thereby reducing the government's role in the affordable housing market.

The banking, building and insurance industries provide the funds, which are gifts that do not have to be repaid, helping qualified families with the down payment on a home, or other costs. Founder Frank Williams, executive officer of the Baldy View Chapter of the Building Industry Association, started the program in 1998 with the help of Francis Berthiaume, who was experienced in real estate.

The City of Upland, California, has recently balanced its budget, and the only positions lost were those that were on the vacant list, according to the Human Resources Department. Raises, of course, have been put on the back burner, but the balanced budget is the first in several years. A utility tax is still needed to provide for raises and capital improvement, city fathers say, which voters will decide on in November.

There are 297.3 city employees, the decimal representing part-time workers, not lack of body parts, and nine are included in the Executive Group. Just two gainers a total annual salary of more than $100,000: G. Michael Milhiser, city manager — $133,579.55 and Martin E. Thornwell, chief of police and fire — $127,769.44.

The remaining members of the executive group are: Stephanie Rios, city clerk; Larry Romo, city controller; Jeff Bloom, community development director; Jane Fleenor, human resources director; Linda Yao, library director; Bob Turner, public works director, and Steve DuKett, redevelopment director.

All members of the executive group receive the following benefits continued on page 20

City of Upland Executive Group Benefit Summary by Georgine Loveland

For information call Don Faust
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8656 Utica Ave. Suite 100
Rancho Cucamonga, California 91730
909.980.1577

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Legislative Reform Needed to Shed a Second Mortgage

by Richard F. Gaylord, president of the California Association of REALTORS®

Californians interested in buying a home, refinancing, getting a second mortgage, should pay their mortgage, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, refinancing, or getting a home, 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You Don't Have to Win the Lottery to Ensure Lifetime Income

By Browning Mask, Vice President and Branch Manager of the Glendale Investor Center

If you're approaching retirement age and you want to retire comfortably, there is a way to do so without risking your financial future. That way is to design an income strategy that will meet your needs. Payments can be paid for a lifetime, or if you're married, your benefit structure the income payments to continue for your spouse's lifetime—ever after you die. And if you're young and healthy, the popular myth that the insurance company "keeps your money" if you die prematurely is not necessarily true. You can choose to protect your heirs by adding a guarantee period for as long as 10, 20, or 30 years. Should you die before the end of the guarantee period, your income payments would continue to your beneficiary for the remainder of the guarantee period.

As you look forward to a longer, healthier, more active retirement than you ever thought possible just 10 or 20 years ago, ensuring a lifetime of income becomes ever more important. You've worked hard to get to this point, so you don't want to leave anything up to chance. Making an income annuity and the guarantee of lifetime payments a part of your retirement portfolio, you don't have to.

The concept was introduced in mid-1970s, when the oil embargo hit the marketplace. It didn't generate even $1 of revenue for six months and its survival was doubtful. Fortunately, Leach's friends believed in his integrity and his ability to come up with more than $100,000. Leach saved the company with a handshake and a promise to make good on the loan.

While he didn't expect to start a company back in 1970, the Eliminator Boat Company is recognized as one of the world leaders in design and performance in 2000. Another unexpected turn of events for Leach was his selection for the "Entrepreneur of the Year Award" for two consecutive years.

By Robert D. Leach, president, Eliminator Boats.

Sources of retirement income

Not guaranteed to last for life

Guaranteed to last for life

401(k)s, IRAs, Mutually Funds, Stocks, Bonds

Pensions, Social Security

An income annuity offers a range of features allowing you to design an income strategy to meet your needs. Payments can be paid for a lifetime, or if you're married, your benefit structure the income payments to continue for your spouse's lifetime—ever after you die. And if you're young and healthy, the popular myth that the insurance company "keeps your money" if you die prematurely is not necessarily true. You can choose to protect your heirs by adding a guarantee period for as long as 10, 20, or 30 years. Should you die before the end of the guarantee period, your income payments would continue to your beneficiary for the remainder of the guarantee period.

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Robert D. Leach, president, Eliminator Boats.
If you build it, they will come...

by Ron Burgess

Many of you have seen the TV commercial where the new Web site is just launched, and the first on-line order comes rolling in. The group of employees cheer—again in thousands of orders begin to flood in, the group falls silent. How will they fill all those orders? Nice commercial in reality, few sites experience anything like this.

Many business decision-makers really think people will "just find" their site. Of course, many sites are not supervised by the real decision-makers, therefore reducing their chances of success. However, with more than one billion registered sites on-line, the chances of stumbling onto a bling onto the needle in a haystack. This is because most existing businesses are forgetting to add their domain and advertisements!

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Just Whose PC is It Anyway?

By J. Allen Leinberger

More than 100 years ago, Sherlock Holmes raced through the streets of London to retrieve a document as the Naval Treaty and could be compromised or shipped out of the country before he could return it. These tales made for exciting reading and often led to the discovery of vital information. How do you protect your company's sensitive information when it's not in the hands of the company?

Recently, a company computer is not very different from a company desk or car. You use it, but the company owns it. What's on the hard drive is called proprietary information. How do you protect it?

There are many ways to protect your information, but the most important thing is to have a plan. This plan should be in place before you start using the computer, and it should be updated regularly.

A key component of any plan is to have a password. This password should be complex and not easily guessable. It should also be changed regularly.

Another important element is to have a backup system. This backup system should be able to quickly and reliably restore data in the event of a disaster.

Finally, it's important to have a plan for what to do if the computer is lost or stolen. This plan should include guidelines for what to do if the computer is lost or stolen, and what to do if the computer is sold or given away.

By taking these steps, you can protect your company's sensitive information and ensure that it's not lost or stolen.

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What Inland Empire Employers Need to Know About AB60

By Sydney Kamlegar Legislative Coordinator for the Employers Group

The Industrial Welfare Commission (IWC) is holding hearings what is slated to be its last hearing for the fiscal session on June 30, in Sacramento. The commission will hear rule changes concerning the “Eight-Hour Minimum Wage” and the “Workplace Flexibility Act of 1999” (AB60) and will have some impact on employers. The IWC issued the passwords.

The proposal concerns Wage Ordinance 4 and 5, which amends the law. The proposal is scheduled for a public comment on a proposal that requires, in response to an employee’s complaint, a neutral third party to conduct an alternative workweek election. While this proposal only affects Wage Ordinance 4 and 5, it is anticipated that it will extend to other workweek Ordinance (except 14) as well.

There are three other issues that have been brought before the IWC over the issue of alternative workweek. These are

1. Increase of the wage rate
2. Reduction of the meal and rest periods
3. Reduction of the overtime pay

The proposal concerns Wage Ordinance 4 and 5, which amends the law. The proposal is scheduled for a public comment on a proposal that requires, in response to an employee’s complaint, a neutral third party to conduct an alternative workweek election. While this proposal only affects Wage Ordinance 4 and 5, it is anticipated that it will extend to other workweek Ordinance (except 14) as well.

The proposed alternative workweek schedule must be accepted through a secret ballot vote by two-thirds of the affected employees in the work unit. The work unit must be an identifiable work unit, such as a department, a job classification, or a departmental organizational unit. The proposal requires that a secret ballot election be held, and that the alternative workweek shall be in effect for at least 30 days. Employees who are unable to vote must be able to do so by secret ballot.

Prior to voting, disclosure is required that the alternative workweek schedule will be in effect for at least 30 days.

Exemption The second major concern is for a job to be exempt, California law requires that jobs duties of an exempt be performed more than half the time. If an employee is performing work as an exempt, the exemption is retained. If an employee is performing work as a non-exempt, the exemption is lost.

Employer must be an identifiable work unit, such as a department, a job classification, or a departmental organizational unit. The proposal requires that a secret ballot election be held, and that the alternative workweek shall be in effect for at least 30 days. Employees who are unable to vote must be able to do so by secret ballot.

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Managing
Four Steps to Continuous Performance Improvement
by Stan Stahl, P.h.D.

Most organizations approach performance problems in one of two ways: they either blast through these problems and move on or they change their processes in a way that fixes symptoms while leaving root causes unidentified and unresolved.

In neither case does the organization take advantage of the opportunity to identify and correct the root cause of the problem. Even worse, as Deming taught us, fixing symptoms while leaving root causes untouched, often results in only worse future system performance.

Adding insult to injury, these organizations fail to take advantage of their opportunity to better learn how to improve performance. Every time a business takes advantage of an opportunity or solves a problem, it has an opportunity to learn and grow from the experience. Yet most of the time these opportunities go to waste. The organization picks itself up, brushes itself off, and moves on as if nothing has happened.

Enter the basic four-step model of performance improvement. The model is an easy-to-learn methodology both for solving performance problems and for taking advantage of performance opportunities. It also supports continual learning and the application of that learning to the performance needs of the organization. And, properly managed, it does so in a way that addresses the root cause of the problem. Even worse, as Deming taught us, fixing symptoms while leaving root causes untouched, often results in only worse future system performance.

Four Steps to Continuous Performance Improvement

1. Understand the problem
2. Assess the opportunity
3. Implement the improvement
4. Decide what to do to improve the situation

The performance improvement model described here has its origins in three earlier performance improvement methodologies. One is the famous “Plan-Do-Check-Act” method taught by Deming. A second is the “ODD-A” cycle—observe, reflect, do, act—that emerged in fighter pilot studies in the 1950s. The third is a systems development methodology I learned while I was a research scientist at TRW. Like the performance improvement model, all embrace the fundamental axiom of purposeful evolution: action, feedback, and synthesis.

There are four basic steps to the performance improvement model:

1. Understand the problem
2. Assess the opportunity or problem
3. Decide what to do to improve the situation
4. Implement the improvement plan

The power of the performance improvement model lies in repeating these four basic steps over and over, establishing a habit of continual performance improvement.

Assess: What is the problem? What is the opportunity? If it is a problem, what is the root cause? If an opportunity, where is the greatest leverage for making the most of the opportunity? What are the gaps between what you are and what you want to be? What are the organizational strengths and weaknesses that support or inhibit closing the gaps?

The assessment phase is an opportunity to talk about customers, employees, and suppliers about performance. It’s an opportunity to do market research, to benchmark performance against best practices, to analyze business processes, and to rigorously analyze statistical and other performance measures.

Most important, assessment is a time for truth-telling; a time to get beneath the surface veneer of pleasantness; a time to objectively identify and come to grips with core values and how they support or get in the way of the performance needs of the organization.

 Decide: The French philosopher, Georges Bernanos, once remarked that “This is the thought which does not act in action is nothing much.” Equality worthless is an assessment that fails to lead to a decision to take action. Even bureaucrats can no longer afford the luxury of shelving their assessments.

The action decision must have clear performance objectives and an outcome must be measurable, not just “did we accomplish our objectives,” but “how well did we accomplish them?"

Decision objectives need to link. They must link to the high leverage needs and opportunities established by the assessment. They must link to the current organizational and performance strengths and weaknesses. And they must link to the organization’s purpose, vision, and mission, its key strategies and objectives, and its cultural bias for change and improvement.

Like the assessment, deciding what to do requires uncovering the truth. Nothing is worse than riding off to joust with dragons; taking on impossible objectives for which the organization has neither the stamina nor the skills to accomplish. Doing so breeds cynicism and discontent and is often worse than taking no action at all.

Plan: Project managers have an old saying: “If you plan, you are planning to fail.” According to Norman Carter, president of Development Systems International, an international project management firm, a successful plan has nine core components beginning with a clear description of project scope and including a schedule of activities and milestones; a description of project resource requirements and how they will be obtained; a description of what project quality means and how it will be assured.

Also, a description of how the project will be integrated across different functional parts of the organization, including, if needed, of how external services are to be procured and managed; an analysis of key risk items and how risk is to be managed; a description of how performance results will be communicated, both internally to the project team and to external stakeholders, and a budget.

Implement: This is where the rubber meets the road, where the energy invested in the first three phases of the model pays off. It’s also where reality is most likely to interfere. Implement: This is where the rubber meets the road, where the energy invested in the first three phases of the model pays off. It’s also where reality is most likely to interfere.

The only time you should give up your credit card number over the phone is if you made the phone call, as opposed to receiving the phone call, and if you are confident that you are dealing with a reputable company.

You balance your checkbook every month, correct? Well, you should compare your receipts with the credit card statements you receive. If there is a discrepancy between the amount on your transaction slip and the amount shown on the monthly statement, call the card issuer immediately. The issuer must review the disputed charge. Missteps do happen, so if a merchant made a mistake, your card should be credited accordingly.

You must establish good habits when using your credit and other charge cards — to maximize their potential — while protecting yourself from unauthorized uses.

Protecting Yourself From Credit Card Misuse
by Lazaro E. Fernandez, Esq.

We all know that credit cards provide us with the ability to make purchases without carrying a checkbook or large amounts of cash. Since the cash is easy to lose, they are popular with consumers and almost all businesses accept them. Their acceptance makes them a target for fraud. A few simple measures will reduce the risk of credit card fraud.

When you get your card, sign it immediately in non-erasable ink. At the same time, destroy your old card by cutting it into pieces. Before doing so, scratch out the dark magnetic strip on the back of the card.

You should keep a record of all your credit card numbers, and telephone numbers to call to report lost or stolen cards. You must report lost or stolen cards immediately. Speed is critical, as the majority of cards are used immediately after theft.

Remember never to write your “personal identification number” (the number anywhere on the card.) A merchant is not permitted to write your credit card number on the back of any check you use to pay for a purchase. Beware! If you allow this to happen, someone may obtain your credit card number from the back of your check.

Make sure you get your card back immediately after you complete your transaction. Keep each of my cards in the same place in my wallet. By keeping it in the same spot, I can easily notice if one is missing. Never sign a blank credit card slip. When you add the tip amount at a restaurant, remember to fill in the “amount” section so that if there is discrepancy regarding the amount of the tip, the correct tip can be determined by subtracting the amount from the total. If you are not leaving a tip or are leaving a tip in cash, fill in the tip portion with a zero.

The only time you should give up your credit card number over the phone is if you made the phone call, as opposed to receiving the phone call, and if you are confident that you are dealing with a reputable company.
continued from page 3

unemployed, Harris, who had been a homemaker for several years, suddenly found herself overwhelmed by a flood of new responsibilities. "I thought the candlelight vigil would be a moving experience and could help me to feel as if I was not alone in coping with this disease," she said.

But bad weather prevented them from making the vigil that year. Little did she know that a year later, she not only would attend the Alzheimer's candlelight vigil, but as an Alzheimer's advocate, she would also serve as a speaker.

Several tough months of caring for her husband practically by herself contributed to her decision to become an advocate. She learned firsthand about the scarcity of resources available to caregivers, such as herself, who often provide round-the-clock care to their loved ones. "There are not enough programs and financial resources for caregivers, and the public needs to be made aware of that," Harris commented.

Disappointed by the lack of programs and services available in her community, she began searching for a way to remedy the problem. That opportunity came in the form of a brochure from her local Alzheimer's Association chapter encouraging her to become an Alzheimer advocate. "When I saw the brochure, I knew it was my chance to do something to help myself and other families," she said.

The disease robbed her husband of his independence and forced him to depend on his wife to do everything for him. Along with her husband's ability to perform simple tasks, such as reading, shaving or turning on the television set, Alzheimer's also has robbed Harris of her husband's companionship, which she greatly misses. "Alzheimer's is a lonely disease," she said.

As an advocate, she wants to stress to people that the disease affects individuals differently. "The general perception is that Alzheimer's affects only old people, individuals in their 80s and 90s," she says. "But the public does not know that the disease also strikes younger people, like my husband, who was 55, and will likely kill him because it moves more aggressively in younger individuals."

In addition to pushing for more funding for respite care and research, Harris seeks her main responsibility as an advocate is to educate people about the psychological, emotional, physical, and financial toll Alzheimer's has on families. "People want to help, but they don't understand," she says. "If people aren't educated about the impact of the disease on families, then they won't feel compelled to do anything to help.""Alzheimer's disease: the warning signs

Family and friends play a key role in early diagnosis. When Eric Tangalos, MD, talks about the importance of diagnosing Alzheimer's disease as early as possible, he sometimes underscores his point with a story about his children Harris about flowers. As an Alzheimer advocate, she would also contributed to her decision to become an advocate. She learned

For an example of what a facility like this can be, said Mark Osoola, senior vice president at Trammell Crow. The Inland Empire is growing as a commercial center and the distribution center will be in a prime location for user shipping and storage needs. Due to the relatively recent expansion into the Inland Empire, all of the buildings constructed in the environs of Rancho Cucamonga meet 21st Century criteria. Chris Atkinson, a broker with Trammell Crow notes that "all the facilities are state-of-the-art in both design and functionality. Unlike other areas of Southern California, nothing clutters the landscape."
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**With You Every Business Moment**

Parent Company Bids Farewell to Three Founding Directors

Shareholders of Community Bancorp Inc., parent company of Fallbrook National Bank, gave recognition and farewell to three retiring directors at its annual meeting recently.

The founding directors include Gordon T. Tucker of Carlsbad and two long-time Fallbrook residents — Roy B. Hiscoc, M.D. and Merril J. Crow. Founded in 1985, Fallbrook National Bank was formed by local businessmen and residents to take care of the financial needs of the Fallbrook community. "We thank all three retiring directors for their guidance and wisdom over the past 15 years and look forward to their contributions as directors emeritus," said Tom Swanson, president and CEO.

The Findley Report, a leading authority on banking in the Western United States, recently awarded Fallbrook National Bank the prestigious "Super Premier Performing Bank," based upon 1999 year-end financials. The ratings are based upon earnings, capital levels and asset quality.

In addition, the bank was also recently awarded its 18th consecutive "Four Star" rating by the Bauer Financial Group of Florida. "The shareholders should be proud of the company these directors helped to create and build, especially in light of the excellent financial performance we have been able to obtain," continued Swanson. In addition to the Findley and Bauer performance rating, the company had record earnings in 1999 and maintains a high quality of assets.

Currently, Fallbrook National Bank is a $215 million bank headquartered in Fallbrook, California. Serving the North San Diego and Inland Empire communities with retail banking offices in Fallbrook, Temecula and Vista, the bank has loan production offices in Fallbrook, Los Angeles, Ontario, Orange, Sacramento, Temecula, Vista and in the East San Francisco Bay Area. A SBA "Preferred Lender," Fallbrook National Bank is the seventh largest lender in California and 34th in the nation.

With Rugged, you have the brawn to tow up to 5000 lbs. The light-alloy 3.2 liter M320 V6 generates 215 horsepower—more than many SUV's with optional V8's. Yet...

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(100% burr walnut & hand fitted leather.)

Exclusive ML savings event going on now!

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8:00 AM - 8:00 PM
Saturday
9:00 AM - 2:00 PM
Sunday
10:00 AM - 6:00 PM

Mercedes-Benz

www.waltersmb.com
City of Upland... continued from page 3

survivor benefit

Deferred Compensation
City pays employee 7 percent Police and Fire Chief:

- 2 percent at 50
- City pays employee 9 percent

Cafeteria
$50/month
- Options: health, dental, vision, deferred comp, savings bond, additional life insurance, annual physical or any other use approved by the city manager

Deferred Compensation
- 8.5 percent of base monthly salary
- May be used toward cafeteria

Life Insurance
- Min. $50,000 policy, up to 13 annu

Long Term Disability
- 66.67 percent of base salary to a maximum of $50,000/month after 60 days, or use of all sick leave, whichever is later.
- If sick leave is exhausted prior to the end of 60-day period, employee may use any other accrued leave.

Vacation
- 1-2 years=80 hours
- 3-5 years=96 hours
- 6-10 years=128 hours
- 11-13 years=136 hours
- 14 years=additional day per year to a maximum of 176 hours

Police and Fire Chief:

Vehicle Allowance
- City car to take home

Uniform Replacement, Maintenance and Cleaning Allowance
- $174/year

Fire Chief:

Workers Compensation
- All medical bills paid

Retirement Leave
- May use up to 5 consecutive days accrued sick leave for death of a relative or up to 2 generations removed
- 4 hours for funeral for friends or relatives not covered under sick leave policy

Preventive Health Benefits
- Reimbursements up to $180 per year for purchase/participation toward the following: nonsmoking, health or athletic club, tennis club dues; any classes which contribute to physical fitness; tennis racket and balls; golf clubs and balls, weight loss programs, and purchase of exercise/physical condition equipment

Retiree Benefits
- May take 12 of accrued sick leave up to a maximum of 500 hours as personal leave just prior to retirement
- City will pay portion of health insurance premiums for retiree and dependent if more than 10 years of service.

Workers' Compensation
- Effective April 1, 1966, federal law requires all new employees and the city to each contribute 1.44 percent of salary to Medicare.

Paychecks
- Thursday. The paycheck covers the first two weeks of the pay period and the third week is paid on the first Thursday of the next pay period.

Payroll
- Total payroll for the month of July: $2,281,500

Wausau (Wis), with a $52
- $522 loss on $231 million of premiums; and
- Weakest HMOs and Health Insurers

Wage Insurers
- C. H. McGRAW NORGAN, INC.
- C. H. McGRAW NORGAN, INC.
- C. H. McGRAW NORGAN, INC.
- C. H. McGRAW NORGAN, INC.
- C. H. McGRAW NORGAN, INC.
- C. H. McGRAW NORGAN, INC.
- C. H. McGRAW NORGAN, INC.
- WEAKENED INSURERS - 1999
- WEAKENED INSURERS - 1999
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- WEAKENED INSURERS - 1999
- WEAKENED INSURERS - 1999

The nation's life and health insurers enjoyed a 15.4 percent increase in overall net profits in 1999, compared to 1998's profit of $387 billion. The 1999 profits were $522 billion, compared to an average annual rate of 18.4 percent since 1996. As a result, insurers held 40.4 cents in junk bonds per dollar of capital, up slightly from 39.8 cents in 1998.

CMOs and Derivative Instruments Remain Level As Portion of Invested Assets
Holdings of collateralized mortgage obligation (CMO) and other asset-backed securities increased a modest 2.8 percent in 1999, from $377 billion to $387 billion, remaining at approximately 20 percent of total invested assets. However, the riskiest types of CMOs, defined by the National Association of Insurance Commissioners as multi-class, non-detached, mortgage backed and asset-backed securities, increased 19.6 percent, from $103 billion in 1998 to $123 billion at Dec. 31, 1999.

"With the Federal Reserve raising interest rates to their highest levels since 1991 in an attempt to slow down the economy, large holdings of junk bonds and high-risk derivatives could skewed to nine percent during 1999, compared to an average annual rate of 18.4 percent since 1996. As a result, insurers held 40.4 cents in junk bonds per dollar of capital, up slightly from 39.8 cents in 1998."
Dealing With Export Packaging Dilemmas

by Owen J. Murphy

YourSBA BANKING

Citizens Business Bank Receives Four Top Honors

D. Linn Wiley, President and Chief Executive Officer of CBV Financial Corp., announced that Citizens Business Bank has received the "Blue Ribbon Award" from Veribanc Inc. This honor is based on Federal Reserve Board data and is accorded to banks that demonstrate exceptional attention to safety, soundness, and financial strength. To qualify, a bank must receive the highest Green, Three Stars Veribanc rating in an eight-level rating system. It must also satisfy other criteria that reach to 20 different safety aspects of a bank's financial operation. This prestigious award is the country's oldest national form of recognition for banking safety and soundness.

The bank also received the "Four Star Award" from Bauer Financial Reports Inc. Now in its 13th year, the "Four Star Award" acknowledges banks that understand their mission: "to inform the public of the bank's strength and safety through a simple measure of banking excellence." The "Star" award recognizes a bank's financial performance and is awarded on a quarterly basis. Ratings are based upon a complex formula which factors in relevant data, including: current capital levels, profitability, historical performance trends, loan delinquencies, repossessed assets, reserves, regulatory compliance and asset quality.

Citizens Business Bank has also earned top honors as a "Premier Performing Bank" from the Findley Bank Research Company for the 20th consecutive year and the "Super Performing Bank" designation for the 10th consecutive year.

Citizens Business Bank is the largest bank headquartered in the Inland Empire area of California. It is widely recognized for its commitment to its customers and communities, as well as its strong financial performance. Citizens Business Bank serves businesses, professionals and individuals through 30 conveniently located offices in San Bernardino, Riverside, Orange and Los Angeles Counties.

James R. Holder is a specialist and consultant in business planning, venture development and international trade. "There are environmental requirements in most developed and developing countries today. In addition to packaging requirements, another dimension of the environmental problem is what to do with the goods that have been rejected by government or buyer inspections," Holder said.

If the transfer of title hasn't taken place, the manufacturer still owns the goods and is responsible for their disposition. He might not be allowed to return them to the shipper, yet is prohibited from selling them. This could be especially difficult, and costly.

In many countries, there are environmental concerns related to the disposal of the packaging material once it is no longer required. That might guide the packaging decision to a more environmentally friendly approach.

Transportation Mode

• Shipping by air is simplest, but more expensive. There is less storage time and the packaging requirements are easier to meet.
• Shipping by sea is cheaper, but takes longer. The goods may be exposed to moist salt air and excessive heat if stored above decks, or if the container has to be opened at intermediate ports to extract other products sharing the container.

The exporter can take advantage of the recent growth of economic blocks throughout the world. Within each of the trading blocks it may be possible to find a uniform package philosophy, or at least common legal and language requirements. The European Union (E.U.), the North American Free Trade Agreement (NAFTA), the South American Trade Agreement (MERCOSUR) and the Asian Tigers (China, Japan and Korea) are some of the trading blocks that offer these opportunities.

The next step is to determine the method of transportation and the requirements to meet the environmental demands to which the goods will be exposed. Most freight forwarders can assist in this technical aspect of packaging decisions.

Finally, the label requirements have to be considered, including the legal and promotional needs.

Packaging for export is obviously not an exact science and in fact, in many ways is more of an art than a science.

Even to the Philippine consumer, Kodak's famous yellow package is well-known and accepted.

Owen J. Murphy holds a bachelor's degree in electrical engineering and a master's in business administration. He has 15 years of experience in international marketing and manages overseas projects, and has written numerous technical articles.
Four steps... continued from page 14

FACES IN BUSINESS

Jeffrey Blake
Vice President of Finance

Alan J. Lane, president and CEO of Business California, announced the appointment of Jeffrey Blake to vice president of finance.

Blake, who started his career as an internal auditor, has taken the position new to the bank. Lane commented, "Jeff's expertise and credentials will significantly enhance our existing management team and add dimension to critical financial functions, such as site and viability studies, mergers and acquisitions, treasury and cash management functions and investor relations." Blake's background includes executive level positions in several Southern California financial institutions, including senior vice president, COO and vice president, CFO for Life Bank in Riverside, director of IRS information reporting for Norwest Mortgage, and assistant controller/financial analyst for Directors Mortgage. Audit and regulatory compliance, strategic planning, security and retail banking management are just a few of the areas in which Blake is expert.

David Haight
President/General Manager of So. Calif AT&T

David Haight has been named AT&T Wireless president/general manager of the Southern California region. He will oversee the Los Angeles, Ventura, Santa Barbara, San Bernardino, Riverside, and Orange County business operations.

Haight brings more than 20 years of leadership experience in a variety of industries and positions to his new position. Before joining AT&T Wireless, he operated his own consulting firm providing strategic business planning and development consulting to companies.

"Haight's strong telecommunications sales and marketing background make up an invaluable part of the management team," said Andreas Dellinger, senior vice president of National Markets for AT&T Wireless.

Haight holds a bachelor's degree from Springfield College and a master's from SUNY Albany.

Haight is actively involved with many organizations such as the Thousand Oaks Rotary Club and the board of directors for the South East Ventura County YMCA.

John Largent
Local Broker Returns to Foothill Independent Bank

Foothill Independent Bank announces the return of John Largent, who has assumed the position of regional credit manager of the Upland office, the largest of the bank's 11 offices.

Largent joined Foothill in 1986, serving in various positions, including: commercial loan officer, assistant manager and regional credit officer.

He will be responsible for business development and relationship maintenance.

Largent's long-term relationship with Foothill, vast banking experience, and strong ties to Upland and the area, provide opportunities for increasing market share, while establishing a strong reputation as a dedicated banking professional.

"I'm excited to be back with Foothill, re-establishing relationships with than talking improvement project, while let- ting the improvement project die due to lack of time and resources. Indeed, if you want to truly establish your commitment, ignore an operational need while working on the improve- ment project.

Not again! Now that the implementation is finished, it's time to start over! Indeed, this is where the true power of the performance improvement model shows itself - in establishing an ongoing cultural bias toward performance improve- ment, continually evolving perform- ance through the methodical use of the model.

Our final note: Keep track of the slippages between plans and implementations and include these in your future improvement processes. This is the key to getting better and improving performance.

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CRAIG CAMPBELL

Craige Campbell had been a entrepreneur for 25 years. His father was a stockbroker and introduced him to the market at an early age. By age 10, he profited from lemonade stands and a neighborhood newspaper. Campbell started his own business and invested in emerging technologies. He then ran his own business and invested in emerging technologies. He then ran his own business and invested in emerging technologies.

In 1995, he saw clearly that the Internet was "going to revolutionize" and have a great impact. Campbell opened his company specializing in e-commerce and Web hosting solutions. Eating blueberries with his associates and imagining a child sitting atop a peaceful hill with technology at his hands, Campbell felt that his company should be different.

The company has developed an on-line presence. In July, 1996, it served 20 customers and has now grown to over 50 clients in 17 countries. Since deregulation of the on-line services monopoly in 1999, Campbell said that the company has been able to produce many new innovations. Blueberrynet is ranked among the top 25 Web hosting firms by Tophost.com.

Campbell attributes his success to the "opportunity of having a phenomenon of technologies develop in his lifetime." Although he finds it harder to manage and make a company grow, than it is to develop the idea, he enjoys the challenge.

When not in the office, he enjoys learning how to fly, outdoor sports and travel.

GAYLE THOMAS

Gayle Thomas

Gayle Thomas has been named associate counsel at the Palm Desert-based Sheppard, Pecaut, Martin & Randolph Public Relations Firm.

Thomas has worked in administration and marketing in the Crochella Valley since 1971, most recently as an executive with the Join's Agency. She founded Thomas & Associates, a management consulting firm specializing in business development. Her client experience includes: medical, manufacturing, industial associations, real estate development, food services, professional liability and educational institutions.

Although he has an extensive background in community/public affairs, particularly in youth education and related causes.

"She is a talented strategic thinker," said Michael Shadren, managing partner of the firm. "Her knowledge of the market coupled with her broad portfolio of experience, makes her a valuable asset.

SUE BATT

Vice President/Commercial Loan Officer, Canyon National Bank

Stephen Hoffmann, president and chief executive officer of Canyon National Bank, announced the appointment of Sue Batt as vice president/commercial loan officer. She will spe

The Book of Lists available on Disk. Call 919-484-9765 or Download Now from www.Toplist.com
Inland Empire People...

continued from page 27
cialized in construction, residential and commercial real estate, and commercial lending.

Butts brings more than 10 years of experience to her new appointment—gained from prior positions including serving as vice president of construction lending at Hemet Federal Savings and chief lending officer at Palm Springs Bank.

Flo Jenkins
Assistant Vice President, Canyon National Bank

Stephen Hoffmann, president and chief executive officer of Canyon National Bank, announced the appointment of Flo Jenkins to assistant vice president of the Canyon National Bank Palm Springs branch.

Jenkins has a 20-year local banking career behind her. She has been with Canyon National Bank since its inception. Prior to that, she was a financial services officer with Washington Mutual.

"Flo's extensive experience in branch operations, customer service and product enhancement is a real asset to our management team," said Hoffmann.

Fairy Godmothers can't be late.

Pat Wilson, Fairy Godmother

Inland Empire People...

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existing customers, and I look forward to developing and serving the financial needs of businesses and consumers throughout the local communities," Largest stated.

Glenn Lurie
Promoted to New Position at AT&T Wireless

AT&T Wireless promoted Glenn Lurie to vice president/general manager of California and Hawaii. He is responsible for overall business operations throughout the two states.

Prior to his promotion, Lurie oversaw the Los Angeles region after serving as vice president/general manager for the Phoenix, Arizona AT&T Wireless cluster. Lurie brings experience gained within the company including sales, customer service, product marketing, development, strategic planning, and operations and management.

"We look forward to having Lurie help move the company forward with his extensive managerial experience," said Andrea Dooling, senior vice president of National Markets for AT&T Wireless.

Lurie received his bachelor's degree in business from Seattle University.

As an active community member, Lurie sits on the board of directors for the Center for Telecommunications Management, Los Angeles Town Hall, Los Angeles March of Dimes, and the Los Angeles Sports and Entertainment Commission.

Early aspirin provides quick benefits for acute stroke patients

One of the main reasons why aspirin has not been given immediately to stroke patients is concern among doctors that it might cause bleeding in the brain. However, the study shows that aspirin is much safer than initially anticipated, and, according to Chen, benefits outweigh the risk for all types of patients studied.

In 773 patients studied who had a bleeding stroke and were inadvertently given aspirin, researchers found no greater difference in the outcomes of patients who received aspirin and those who didn't.

"We can be confident that there is no adverse effect of giving aspirin to stroke patients immediately," Chen said.

Aspirin given to stroke patients immediately at the hospital may help to prevent recurrent strokes in the high-risk group immediately following the first stroke, according to the results of a combined analysis of two large studies.

The study is in this month's Stroke: Journal of the American Heart Association.

While aspirin therapy has already been shown to reduce the long-term risk of a second stroke in survivors of ischemic strokes—caused by clots blocking blood flow to the brain—a combined analysis of 40,000 acute stroke patients finds that aspirin provides an immediate stroke-preventing benefit in the days and weeks following the stroke.

"Early aspirin therapy should be used much more widely," says the study's lead author. If someone come's to the hospital with acute ischemic stroke, start aspirin therapy as soon as possible and continue it long term.

Chen headed a group of researchers who examined the data from two major stroke trials—the Chinese Acute Stroke Trial (CAST) and the International Stroke Trial (IST)—which studied 20,000 stroke patients each.

The analysis found that the risk of recurrent ischemic stroke is reduced by one third from just a few weeks of aspirin use, and the overall absolute benefit in preventing further stroke or death is about nine per 1,000 people within a month.

Aspirin works as a blood thinner, helping to prevent the further formation of stroke-causing clots. Early treatment is especially important because the likelihood of a recurrent stroke is highest immediately following an initial stroke.

"Preventing nine strokes or deaths out of 1,000 people may not sound like much," says Chen. "But if you consider there are several million strokes worldwide each year, by treating one million of those with one year of aspirin therapy, this will prevent about 20,000 strokes or deaths.

While everyone else is making resolutions to break old habits...being a 100 Top Hospital is a habit we plan on keeping.

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 100 Top Hospital award by HCIA and The Health Network.

For the third time, PVHMC has been named to this distinguished list, which this year includes only two other hospitals in the state.

Additionally, PVHMC celebrated the recognition of the orthopedic program for being named to HCIAs The Health Network’s 100 Top Hospitals: Orthopedic 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 country today.

Again, thanks to our entire staff for helping us achieve these distinctions. May achievements of the past inspire us to continuously provide the quality of care that has become synonymous with PVHMC.

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Early aspirin... continued from page 29

is no great hazard in giving aspirin immediately to patients who have been diagnosed with ischemic stroke," says Chen. "Of course, there are some groups who should not get aspirin, but even the guidelines for treating patients who arrived at the hospital more than 24 hours after the stroke is suspected. Among the 1,287 company ratings for some companies," commented Weiss. "However, this is not to say that there are no reasons to withhold early aspirin treatment when ischemic stroke is suspected.

"Especially in developing countries where information is not widely available, this is important information," says Chen. "We must limit the number of hemorrhagic patients who get aspirin, but it's also important to give the treatment to those who can immediately benefit."

Patients who arrived at the hospital within the first 48 hours of symptom onset were studied. In both trials, half of the patients were randomly allocated to receive medium-dose aspirin (160 milligrams per day for 4 weeks in CAST; 300 milligrams per day for 2 weeks in IST). Researchers say overemphasizing the urgency of clot-busting treatment for stroke may lead to undertreatment of appropriate aspirin use. Even if people were to come to the hospital more than 48 hours after their stroke, researchers believe they would still benefit from receiving aspirin immediately.

SBMC Critical Care Unit Finds Way to Meet Seismic Safety Standards

Faced with an aging, overcrowded critical care unit subject to state mandates that could ultimately render the entire hospital, St. Benedict Medical Center has found a way to make a proverbial silk purse out of a sow's ear.

SBMC is facing a projected increase in ICU bed needs, but because of improved technology and enhanced preventive programs, within five years, that need will drop precipitously to below current levels. However, unless it is brought up to modern seismic safety standards, the facility would be forced to close.

To solve this dilemma, the facility has decided to build a new, more efficient and cost-effective ICU in available second floor space in the 1990 tower, which already exceeds state seismic standards.

With total projected SBMC costs of about $1.6 million needed for the new 20-bed facility, the medical center's foundation will help fund the project. As part of the effort, a number of honorary "making opportunities" for SBMC's clients will be created.

In today's economy enormous CHARITABLE GIFT ANNUITIES established through Cal State, SBM will continue to make these unique opportunities available.

In a move to effectively manage the rapidly growing Tulalip Financial Corporation, Chief Executive Officer David Wymann has named Roy Taylor president of Tulalip Agribusiness Corporation. He will be responsible for managing all aspects of the insurance brokerage side of the New Mexico-based Tulalip Financial Corporation.

"Roy's experience, energy, and vision make him the ideal person for the job," explained Wymann. Previously, Taylor was executive vice president of Tulalip's Pacific region—headquarters in Riverbank.

A lifetime Riverbank resident and prominent community leader, Taylor has spent his career in the insurance industry. He earned a degree in economics from California Western University in San Diego, and began his career working at his father's small agency. Eventually, the agency was purchased by Goldware & Associates.

"Roy's experience, energy, and vision make him the ideal person for the job," Roy Taylor said. "I'm excited to be at Tulalip."

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**Insurance**

**Understanding Group Medical Insurance**

by Patrick Reame

Is your coverage what you want and what you expected? People have different opinions; however, the studies show that most employers do not allow access to but have also published studies in the past.

Many will argue that they can't see their doctor in a timely fashion and that the health insurance rates are too high. These are the same people who expect to want it and will change it when it comes to health care services and prescriptions, yet aren't willing to pay for it.

When I talk to employers about health insurance, the employers are typically offering health care as an employee perk, yet few of the employers offer any choice of what to buy up to a PPO and/or a POS plan. Few employers are willing to pay more for coverage, even if doing so means easier physician access and more plan satisfaction.

I recently heard Walter Zelman, Ph.D. (CEO of the California Association of Health Plans) discuss health insurance and referred to what he calls "Fundamental Disconnect." People want better and better health care, yet are unwilling to pay for it. When we make daily purchases in the marketplace, we are willing to pay based on cost, plus perceived value, yet people don't believe this to be true in health care.

In many cases, people feel that quality health care is a personal right, yet they should have no personal responsibility to pay for it. HMO plans offer rich benefits with a primary care doctor driving the care. A POS plan adds a PPO to the coverage, yet employers decline the increase in premiums.

It's often perceived that quality health care is a person's own right, yet they should have no personal responsibility to pay for it. HMO plans offer rich benefits with a primary care doctor driving the care. A POS plan adds a PPO to the coverage, but employers decline the increase in premiums.

Perhaps you are finding that your current bank does not understand your business and is not willing to lend on your computer equipment. It is time for you to experience the value of a business bank that only our knowledgeable and experienced professionals can provide.

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

continued from page 16

like a grandmother to my kids, and they were very fond of her,” recalls Tangalos, Alzheimer’s Association national board member and professor of medicine at the Mayo Medical School, Rochester, Minnesota.

But one day that summer the children left Mary’s house disturbed. They went home and sought out their father. “Dad, they said, ‘there’s something wrong with Mary. She doesn’t know the names of her flowers.”

Shortly afterward, Tangalos examined Mary. A series of tests revealed that she was in the early stages of Alzheimer’s disease. A national board member and professor of medicine at the Mayo Medical School, Rochester, Minnesota.

“Mary had developed these symptoms of Alzheimer’s,” says Tangalos. “But they knew Mary; they knew that she was acting differently. And that’s the trick for families: to recognize when a family member departs from his or her usual pattern of behavior.”

This past December, Tangalos spearheaded a national Alzheimer’s Association campaign aimed at educating the public about the warning signs of Alzheimer’s. An Alzheimer’s Association-sponsored survey earlier this year found that many people fail to identify symptoms of the disease.

“For instance, 49 percent of those polled incorrectly answered that normal forgetfulness, such as misplacing one’s car keys, is a marker for Alzheimer’s. Another 33 percent didn’t know that forgetting simple words (as in Mary’s case), using incorrect words or failing to recognize important numbers are, in fact, indicative of Alzheimer’s. Officials and others speculate that this confusion about the disease may account for the too-late delays between the onset of symptoms and a diagnosis of Alzheimer’s.”

“We want families to recognize changes in behavior and be able to identify the warning signs of Alzheimer’s disease so they can take the appropriate action: Call the Alzheimer’s Association, see a physician and discuss plans for the future.”

The 10 warning signs of Alzheimer’s are:

1. Memory loss that affects job skills.
2. Difficulty performing familiar tasks.
3. Problems with language.
4. Disorientation regarding time and place.
5. Poor or decreased judgment.
6. Problems with abstract thinking.
7. Misplacing things.
8. New activities:
10. Loss of initiative.

Alzheimer Disease Treatment: Working With Your Physician

What is Alzheimer’s disease? Alzheimer’s disease (AD) is a progressive degenerative disease that affects the brain and results in impaired memory, thinking and behavior; inappropriate behavior, loss of interest and changes in mood, and sometimes hallucinations and delusions.

How does your physician know if it is Alzheimer’s disease? There is no single test that can diagnose Alzheimer’s disease. However, trained physicians can be 80-90 percent accurate. Your physician needs to do a full assessment that includes:

- An accurate medical and psychiatric history.
- A neurological/physical exam.
- Evaluation of cognitive function.
- Blood tests.
- Imaging studies.

Your Physician

Your physician needs to do a full assessment that includes:

- An accurate medical and psychiatric history.
- A neurological/physical exam.
- Evaluation of cognitive function.
- Blood tests.
- Imaging studies.

Alzheimer’s: A person with Alzheimer’s disease may put items in inappropriate places, such as an iron in a freezer or a watch in the sugar bowl; they may become angry, suspicious, or fearful; and they often lose things.

A Bronze statue of three coyotes, resembling the generations that are nurtured by Cal State, San Bernardino, was dedicated at the university’s Coyote Drive entrance recently. Purchased for $35,000 by the Associated Students Inc., the artwork is one of the first publicly displayed pieces on campus that ties in with the university and the school spirit.

Research + Strategy + Creative + Execution + Strategic Design

for their springer project, a device that sorted boxes by bar-codes. They received $1,000, a certificate and their names on a perpetual plaque.

The second place winners were Anthony Lor and Chang Kim, who invented a home vocal recognition system. Their project included voice-activated home appliances. Projects were displayed for the public and students and participants were given an honorary dinner after the competition.

Bronze Coyote Statue Celebrates CSUSB’s “Extended Family”

Chinese sculptor XuanChang Guo, 34, created a magnificent bronze statue of three coyotes, which will be called the “Extended Family of Coyotes.”

Guo’s work has an international reputation; he’s been named an outstanding Chinese artist by his home country’s government. His large-scale outdoor works are on view in 20 cities around the world, including Beijing, Las Vegas, Los Angeles and now—San Bernardino.

CSUSB visiting professor of art, XuanChang Guo, creates a magnificent bronze statue of three coyotes, which will be called the “Extended Family of Coyotes.”

* * *

CSUSB visiting professor of art, XuanChang Guo, creates a magnificent bronze statue of three coyotes, which will be called the “Extended Family of Coyotes.”

* * *
Vacancy Rates Fall on Industrial Space

According to a recent survey of available buildings in Temecula Valley, COLDWELL BANKER COMMERCIAL states vacancy rates continue to fall even with new construction underway. A survey tracking more than 300 buildings in Temecula and Murrieta currently shows the overall vacancy rate below 9 percent. This comes after both cities have seen combined development of nearly 2,000,000 sq. ft. over the last 24 months.

"Absorption appears strong with several buildings under construction pre-sold and a good mix of product available to satisfy both small to large companies’ space needs," said Marty Smith, executive vice president with COLDWELL BANKER COMMERCIAL.

The lowest vacancy comes from the industrial segment (space less than 3,000 sq. ft.) which is below 6 percent. Lease rates in this product type are topping $0.75 psf on a monthly basis. Multi-tenant buildings show the highest rental rates and lowest vacancy. It appears to be the logical product type for new development, over the next six to 12 months," stated Allen Nunez, executive vice president of the company.

"With industrial demand at record highs and the vacancy rate for existing vacant space at just 7.8 percent, industrial space is being pre-leased at a record pace," said Ron Walshe, senior vice president and industrial specialist with Grubb & Ellis office.

Since the beginning of the year there have been 22 transactions totaling 5.3 million square feet completed in buildings that were still under construction. Five additional deals have been completed to date totaling 2.3 million square feet. All but two of the transactions were leases.

A significant number of the transactions involved users new to the Inland Empire market. Of the 5.3 million square feet completed, 4.8 million square feet were for users coming from out-of-state, while another 1.4 million square feet was attributable to users coming from Los Angeles County and Orange County.

Pre-lease transaction in excess of 200,000 square feet included:
- Home Shopping Network - 817,750 sq. ft. in Fontana - coming from out-of-state.
- E-Tools - 763,565 sq. ft. in Ontario - coming from C.L.A.
- Toys R Us, Inc. - 760,000 sq. ft. in Ontario - coming from out of state.
- Wal-Mart Stores, Inc. - 650,451 sq. ft. in Miss Loma - coming from out of state.
- Biaggi Trucking - 293,001 sq. ft. in Ontario - coming from Ontario.
- Walt Disney - 284,000 sq. ft. in Ontario - coming from C.L.A.

Inland Empire industrial pre-leasing activity topped five million square feet in the first six months for 2000, the largest amount of space ever pre-leased in the Riverside/San Bernardino market county in a six-month period, according to a report released by Grubb & Ellis Company.

"With industrial demand at record highs and the vacancy rate for existing vacant space at just 7.8 percent, industrial space is being pre-leased at a record pace," said Ron Walshe, senior vice president and industrial specialist with Grubb & Ellis office.

For more information on any of these issues please call (909) 484-9765 ext. 26
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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."
SunLine Announces Top Employees of the Year

At the annual awards banquet, SunLine Transit Agency named its two top employees for 1999. "Employee of the Year" honors was awarded to John Holub and "Supervisor of the Year" Gerald Hebb.

"This is one of the best parts of my job, giving credit where credit is due," said SunLine's Director of Human Resources Kim Malcolm-Valentine. "These two employees have always shown complete dedication at the highest professional level. We are pleased to honor them.

A Cathedral City resident, Holub has worked with SunLine for five years as a technician who maintains the fare collection boxes on the transit agency's fleet of compressed natural gas-powered Sunflas and SunDial vehicles. Holub also received his five-year service pin at the event.

An employee for nearly 17 years, Hebb, who lives in La Quinta, supervises a crew of six property maintainers to ensure that all 900 SunLine stops and shelters are cleaned seven days a week, and that they have proper bus information and signage on the street.

Each month, SunLine's supervisory team nominates an employee and a winner is selected by seven directors, the assistant and general managers to be the employee of the month. The winner is announced at the monthly board of directors meetings. Then, at the annual employee's banquet, one winner is selected from the pool and is awarded the yearly title. A generous cash prize and plaque are part of their reward for providing exemplary work. Other employees of the month for 1999 are: Roberto Carrillo, Robin Garcia, Rosie Guzman, Ken Hamel, Rosa Hernandez, Harry Mader, Chris Mitchell, Sharon O'Donnell, Cindy Peralta, Ramon Sandoval and Emma Winder.

Unique Management Team is Heart of Alpbyss Advertising Design

The Palm Desert Company, Alpbyss Advertising Design is the brainchild of Kelly and Joe Halbesman, who have spent the past three years developing strategic solutions to meet all the marketing needs of their clients. The couple has years of experience in art, design, project management and strategic planning.

Kelly serves as the director of operations and her husband is the lead artist, responsible for design and production. In addition, Bill McCoomer, who has worked with the agency regularly as a consultant, has recently taken over the role of project director.

Another important player in this creative group is office manager, Cheryl Angel, who has more than 30 years experience in the business world, and is the owner of "Today's Window Fashion" in La Quinta.

SunLine Transits new Palm Springs office will have a new piece of functional art on which to rest their eyes and weary seats. Businesswoman Diane Matzner

Sunline Bench in Palm Springs.

Mosaic Bench in Palm Springs. And local artist Harvey J. Silverman unveiled the 950-pound mosaic bench at the center.

Strollers in Palm Springs May Rest on Spectacular Mosaic Bench

Visitors to downtown Palm Springs will have a new piece of functional art on which to rest their eyes and weary seats. Businesswoman Diane Matzner

The bench was commissioned by Matzner, owner of Mosaic and La Mariposa, and created by Springs artist Silverman out of an eclectic mix of antique and new pottery, tile, ceramic pieces and glass. The mosaic bench is the second downtown bench commissioned by Matzner. She previously commissioned the popular cat bench in front of Artstriket, another of her downtown retail locations.

Talking to you where you want to go.™
### SBA Lenders Serving the Inland Empire

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<td>Imperial Bank</td>
<td>1980 E. Sycamore Ave.</td>
<td>Riverside, CA 92501</td>
<td>2,576,600</td>
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<tr>
<td>Heller First Capital Corp.</td>
<td>310 S. Sierra St.</td>
<td>Corona, CA 92881</td>
<td>18,722,000</td>
<td>14</td>
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<tr>
<td>Fullbrook National Bank</td>
<td>3109 Inland Center Dr.</td>
<td>Corona, CA 92881</td>
<td>19,600,000</td>
<td>15</td>
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<tr>
<td>First Union Nat. Bus. Capital (formerly, The Money Man)</td>
<td>18900 Van Buren Blvd., Suite 200</td>
<td>Riverside, CA 92503</td>
<td>16,596,000</td>
<td>16</td>
<td>72</td>
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<tr>
<td>Eldorado Bank</td>
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<td>Riverside, CA 92507</td>
<td>19,600,000</td>
<td>17</td>
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<td>Web Fargo Bank</td>
<td>17500 Cahuenga Blvd., Ste. 110</td>
<td>Northridge, CA 91325</td>
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<td>18</td>
<td>76</td>
<td>Yes</td>
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<td>Citrus Business Bank**</td>
<td>300 N. Euclid Ave., Ste. 200</td>
<td>Ontario, CA 91761</td>
<td>12,825,711</td>
<td>19</td>
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<td>Riverside, CA 92506</td>
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<td>City National Bank</td>
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<td>Riverside, CA 92506</td>
<td>10,450,490</td>
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<td>Bank of America</td>
<td>9826 E. Magnolia Ave., Suite 120</td>
<td>Riverside, CA 92503</td>
<td>8,965,981</td>
<td>22</td>
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<td>Cornerstone Community Bank</td>
<td>17440 Dyer St., Suite 100</td>
<td>Montclair, CA 91763</td>
<td>7,874,040</td>
<td>23</td>
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<td>Souther California Bank</td>
<td>16020 Gafford Ave., Ste. 140</td>
<td>Chino Hills, CA 91709</td>
<td>8,050,480</td>
<td>24</td>
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<td>Huntington Bank</td>
<td>3455 E. Mission Rd., Ste. 200</td>
<td>Temecula, CA 92590</td>
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<td>25</td>
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<td>6,700,000</td>
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<td>City Title &amp; Trust Company</td>
<td>17250 Yorba Linda Blvd.</td>
<td>Yorba Linda, CA 92886</td>
<td>5,730,180</td>
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<td>AEC, Inc.</td>
<td>23010 Grapevine Rd., Ste. 1</td>
<td>Moreno Valley, CA 92553</td>
<td>5,730,180</td>
<td>28</td>
<td>96</td>
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<td>CTK, Small Business Lending</td>
<td>23010 Grapevine Rd., Ste. 1</td>
<td>Moreno Valley, CA 92553</td>
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<tr>
<td>North County Bank</td>
<td>10244 Rentschler Rd., Ste. 100</td>
<td>Temecula, CA 92590</td>
<td>2,726,800</td>
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<td>First Security Bank of Cal. N.A.</td>
<td>64,700,000</td>
<td>Ste. 110</td>
<td>Jordan, CA 92673</td>
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<td>Enterprise Funding Corp.</td>
<td>310 E. Redlands Blvd., Ste. 207</td>
<td>Redlands, CA 92373</td>
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<td>Valley Bank</td>
<td>18106 Murray St., Suite 200</td>
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* NB = Not Available

** = Minimum Loan Amount

### Small Businesses Voice Their Concerns to the Big Men on Capitol Hill

By Jamie Avila

Two Inland Empire small business owners attended the 2000 Congressional Small Business Summit sponsored by the National Federation of Independent Business in Washington, D.C., last month. They voiced their concerns and contributed to the draft of the 2000 Small Business Referendum for the Future.

Don Driftmier and Bruce Cash

attended the event along with more than 700 other small business owners, advocates and guests. They discussed health care, budget surplus, social security, worker shortages, commerce, tax priorities, the tax code, and regulation burdens. Delegates conducted a presidential straw poll in which they voted 96.7 percent in favor of George W. Bush. They also heard from officials like Trent Lott, majority leader of the Senate and Gen. Colin Powell.

Don Driftmier, owner of Vavrinek, Trio, Day & Co., LLP, a CPA firm in Rancho Cucamonga, became a delegate when the summit was reconstituted in 1998. He was particularly concerned about tax issues, regulation reform and the collection of social security. "Too many regulations can choke a business and eventually put small businesses out of business," he said.

"There were a lot of different kinds of businesses represented — from the local bakery to a doctor's office. But we all shared a common thread of concerns." Driftmier said while that he was there, a positive step was made. The House of Representatives passed the repeal of state inheritance taxes over the next 10 years and now the Senate is in the process of voting. As a delegate and representative for government relations for the City of Ontario, Driftmier dedicates that one must let his point be known. "The referendum gives fuel to our representatives in support of small businesses. It adds more ammunition to those trying to make individual points. Meetings with state officials at the summit also allowed me to get my points across," said Driftmier. "The representatives were gracious enough to listen and understand. I hope to be present at the 2002 summit and perhaps, by then, we'll see a reappearance in taxes."

Bruce Cash, owner of United Strategies Inc, a multi-disciplined consulting firm in San Bernardino, was asked to become a delegate this year by his local congressman. His concerns included issues on regulatory reform. He contributed input and testimony from a variety of lenders serving the Inland Empire.

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Dont Be Exiled by Institutions
SBA Lenders Serving the Inland Empire

<table>
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<tr>
<th>Company Name</th>
<th>Address</th>
<th>City, State, Zip</th>
<th>Contact Lender</th>
<th>Telephone</th>
<th>Fax</th>
<th>E-Mail Address</th>
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<tbody>
<tr>
<td>SBA</td>
<td>2500 1st St., Suite 400</td>
<td>Riverside, CA 92507</td>
<td>John Doe</td>
<td>(909) 555-1234</td>
<td></td>
<td><a href="mailto:john.doe@sba.gov">john.doe@sba.gov</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Jane Smith</td>
<td>(909) 555-2345</td>
<td></td>
<td><a href="mailto:jane.smith@sba.gov">jane.smith@sba.gov</a></td>
</tr>
</tbody>
</table>

Ontario International Installs Electric Vehicle Charging Stations

Ontario International, the airport that serves the city of Ontario, has installed 12 electric vehicle charging stations. The stations, which will provide power to electric cars, were installed as part of Ontario's airport's long-term plan to accommodate the growing number of electric vehicles.

A World of Fine Jewelry Moves—But Not Far

Leeds and Son Jewelers, the desert's premier fine jewelry firm, is moving—two doors down. Not content to rest on its laurels, the company wants to provide its customers with even more amenities and services. A recent addition to its inventory, a 2,000-square-foot facility at 73-151 E Paseo in Palm Desert, is the latest in a series of moves that allows Leeds and Son to include a number of new boutiques in the store.

A recent IBM ad notes: "It's not the solution either. Too much hype can do more harm than good to customer relations. According to the AAM study, what customers want and what they value most, companies have to find out how to get closer to them. Occasional focus groups, quarterly meetings, customer surveys and direct mailings simply won't suffice.

The key is not just the Web—it's the enterprise. While the ability to interact and dialogue with customers on the Web is still in its infancy, the combination of the dynamic Web and traditional interaction strategy for e-business solutions is the key to successful e-business.

The media use this to reach and serve customers today may include a brick-and-mortar enterprise as well as various kinds of electronic interaction—such as e-mail, Web site FAQs, self-help applications, remote help centers for sales and after-sale support, and inbound and outbound call centers for telemarketing, technical support and service.

More than ever, these advancements have made it possible for customers to quickly find and compare prices, evaluate products, and make purchases online.

As products have become more commoditized and pricing differences smaller, the greatest differentiator today is customer service. Value perception is what leads to increased loyalty, sales and retention rates.

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High Desert Opportunity Website is Wellspring of Information

High Desert Opportunity, which showcases businesses and Roy Firestone's work in Wellspring—provides information on the region including the transportation network, the business base, and maps for those traveling from out of the area. It also includes direct links to the websites of the year's sponsors, the Victor Valley Water District, Desert Community Bank, and supervisor Kathy A. Dean, of the County of San Bernardino.

The High Desert Opportunity Website also contains information on ticket prices, exhibit booth space, and sponsorship opportunities for the private conference. This year's event will be held Oct. 19, in the San Bernardino County Fairgrounds in Victorville.

For more information, visit the Website at www.highdesertopportunity.com or call (760) 245-7600.

Palm Springs Named the "In" Getaway by Vanity Fair Magazine

San Bernardino/Riverside County Permits

COMM
NEW SERVICE BUILDING
$2,881,300
100 Sinclair St., Perris, CA
OWNER: John Courdes
Perris
CONTRACTOR: Facility Builders

NEW 164,840 SQ FT MANUFACTURING BUILDING
$3,532,520
100 Sinclair St., Perris, CA
OWNER: John Courdes
Perris
CONTRACTOR: Facility Builders

MISC
PLAN CHECK FOR FOUNDATION AND STRUCTURE
$4,020,000
371 New York St., Redlands
REDLANDS
CONTRACTOR: FRAL, 380 New York St., Redlands

Real Estate Notes

“Automotive Center” is a 5-acre location with 100,000 sq. ft. complex in Claremont, has been sold to the Claremont Automotive Group. The property, located at 509 Auto Center Drive, sold for $10.325 million. Bobby Beld of Sperry Van Ness represented the seller and Jack Ghazarian and Bobby Bedi represented the buyer in the transaction. The property will be converted to a used vehicle center.

The Sutton Place Hotel, providing an international ambiance of The Sutton Place Hotels, has surpassed the newest release red from Chateau Montelena will promote the new release wine released from the 1997 vintage.

As guest editors, the Sutton Place Hotel Cellar is available for special occasions.

Many discerning individuals think of rare wines when The Sutton Place Hotel is mentioned; others crave the culinary creations, and many find the gracious and welcoming atmosphere to be a special home-away-from-home for business travelers, or the perfect place for tourists to enjoy a wonderful evening.

Wine connoisseurs admire the extensive wine collection housed at the hotel in Newport Beach, which shelters one of the largest private collections of Bordeaux, including: Chateau Lafite Rothschild, Chateau Mouton Rothschild, Margaux, Latour, Haut Brion and others.

The cellar also includes one of the largest collections of Petrus, a rare wine from the Pomerol region, which is valued as high as $13,000 per bottle. The Cellar is truly dark, with a nose of red fruit, a full bodied, cedar, coffee and a subtle earth quality.

Some new additions to the French collection include the very rare Le Pin, and new superstars, La Mondotte and Chateau de Beaucastel, with a new vintage from 1997, showing very well. Chateau Montelena pointed out. With more tastings of the wines increase, so it's difficult to make the estimate value," said Casanova. Who selected the featured wines at the hotel's guests and diners. "There is no price gouging here," agreed Casanova.

Many of the rarest wines may also be ordered from the menu, including the Petrus. "In many cases, you can order wine at the hotel that are not available anywhere else in Orange County, or even California," he said. The Sutton Place Hotel has contracted some of California's top Cabernet producers to create a Bordeaux-style red wine that is also a masterful ice carver. There can be as many as 80 workers in the vast kitchen domain, creating the exquisite dishes that is famous for its famous dishes.

As executive chef, Dominique Briatte is responsible for maintaining the hotel's reputation for exceptional dining in the award-winning restaurant and banquet facilities. He joined the Le Méridien hotel chain in 1992, having served as executive chef in both Montreal and the Middle East. He transferred to the Newport Beach site in 1996.

His experience also includes chef de cuisine at the highly-rated restaurant, Le Richemont, at the Hotel Sofitel in Montreux, Switzerland. He served as chef de cuisine and executive chef, Roland Durand, at the Hotel Sofitel in Paris, and worked for the governor of Lyon, France.

General Manager Jean Pierre Lortal comes to The Sutton Place Hotel with more than 20 years of international hospitality experience including 12 years as this property. He also holds the position of vice president of food and beverage for The Sutton Place Grand Hotels Group.

Born in West Africa, Jean Pierre followed in the footsteps of his father, Robert, who was general manager of Senegal's Le Méridien Hotel and later corporate director of recruitment and career for Le Méridien chain in Paris. After earning two degrees in law and economics in Paris X University, he worked at several of the world's finest hotels in Paris, Cairo, Montreal, Baghdad, Vancouver, New Orleans and Rome.

His immediate goals focus on preserving the European flair and international ambiance of The Sutton Place Hotel, providing an efficient business environment for corporate travelers, while meeting the highest possible standards.

In the Sutton Place Hotel Cellar is available for special occasions.
New York Wine Contains Hemp

by Thomas Pellechia

It has been illegal to grow hemp in the United States since soon after WWII, the hemp plant being the source of many resulting products, including paper at work in marijuana. Yet, I am told, about 5,000 hemp stores operate in the United States today. They will every-" "teppan" - the Shogun boat and the Sayaka boat. At $19 to $20 per person, these are upscale combinations contain- ing any number of spring and California rolls, with meats and seafood and tempura treats. Sayaka advises that the boats be ordered by two or more people.

There are, then, the grill items. Or, you might order any two of the “teppan yaki” dishes, again. seafood, beef, chicken, even lobster, grilled with the shrimp appetizer, vegeta- bles, soup salad and rice — and if you wish — done in just about any combination you can name. Obviously, a combination like lobster tail and filet mignon can run $24.95, but less expensive combi- nations can come in at as little as $14.95. Sayaka also features a long list of Japanese appetizers, children’s menus and even a large vegetarian selection.

The size, scope and quality of this restaurant is amazing. You will be pleasantly surprised by the entrance, because of the number of individual store sites it takes up. And when you enter, you will be amazed at the length of the place. The menu, as I have indicated, offers several options — any one of which will more than suffice, especially if you are taking some time to be properly satiated in Colton, along Mt. Vemon Road. Sayaka restaurant is truly Colton’s best surprise. Sutton Place

continued from page 47

Quality in every corner of the hotel.

Additionally, Jean Pierre will continue to enhance the hotel’s spe- cial events and meeting programs, bringing in some of the nation’s most renowned artists and musicians to entertain guests and to maintain the hotel’s focus and beverage quality which has become a trademark of the hotel.

The Sutton Place Hotel in Newport Beach offers an enjoyable experience from the moment a guest enters and is surrounded by ancient stone and contemporary art pieces and photography. Currently, the photography of master photog- rapher Gene Trindl is on display, and locally native and legendary faces of Hollywood of the ’50s and ’60s — a warm and welcoming touch.

The following chef provides for an extensive range of comfort food services and options in an enjoyable and lush setting for any gathering, whether it be a social event, business meeting or corpo- rate group function. Events can take place in one of 22 banquet rooms located on the first and third floors of the hotel. The largest facility is the elegantly-decorated Deaverle Ball- room which can accommodate up to 1,000 people, for a reception-style function.

The first floor conference cen- ter consists of 22 individually- designed banquet rooms that can host functions for 10 to 100 guests. There are an additional nine spe- cially-appointed hospitality suites on the third floor that are equipped with wet bar facilities and patios, four of which lead to the pool deck.

With a superior combination of impeccable service and elegant accommodations, The Sutton Place Hotel and its restaurant can commit- ted to meeting the needs of the indi- vidual business traveler. Located at 5400 MacArthur Blvd in Newport Beach, the hotel may be reached by calling (714) 476-2001 or (714) 476-0173, or via the Internet at www. teppan.com/sutton.html.

Sutton Place... continued from page 47

La Crema

1997 Gundlach $22.00

Sonoma County, California, Reserve

1997 Chardonnay $27.00

Russian River Valley, Sonoma County, California

1996 Merlot $12.00

Grand Valley, Colorado, Estate Bottled

1996 Merlot $13.00

Colorado Farms, Grand Valley, Colorado, Estate Bottled

Barwang

1996 Shiraz $12.00

Coonawarra, South Australia

1996 Cabernet Sauvignon $12.00

Western Australia, Regional Selection

1997 Cabernet Sauvignon $8.00

South Eastern, Australia, Vintage Selection

Newland Empire Restaurant Review
Colton’s Best Dining Surprise

by Joe Lyons

It has a name. It is called Teppan Yaki. It is that wonderful dinner you enjoy when you surrounded the grill and the chef tops all the food onto your platter and flings the shrimp tail into your pocket. You probably thought it was only available at one Japanese restaurant.

Well, you and I were wrong. Teppan Yaki is very much a part of your daily life. It is located near the courthouse in Colton, and I will get to the point. You might inquire about Colton’s restaurant, and about the same as the usual. You will think it is just a store-front restaurant. There is quite a lot of food, there is quite a lot of different sus hi combinations including sas himi. The six-piece sas himi appetizer is $15.95. The dinner room provides regular table and chair dinner with various entrees — any one of which will more than suffice, especially if you are taking your time to be properly satiated in Colton along Mt. Vemon Road. Sayaka restaurant is truly Colton’s best surprise.

Sutton Place,...
The Value-Creating Consultant: How to Build and Sustain Lasting Client Relationships, by Ron A. Carucci and Toby J. Tenenbaum; AMACOM, New York, New York; 2000; 272 pages; $25.00.

Despite the many jokes about business consultants, most large- and moderate-sized companies couldn't compete without them.

Even small companies are finding that consultants are playing an increasingly important role in business development. From intellectual to instruction, in particular to strategic planning, managers are turning increasingly to consultants for help.

The renewed emphasis on outside help by specialists has been caused by factors streamlining staffs within companies, the high speed pace of business with its reduced time for long-range planning, and the growing complexity of doing business in a worldwide marketplace.

As the authors point out: "The reality is that most managers are so overwhelmed with their day-to-day tasks that they are not equipped to take on an additional assignment, particularly of a major initiative. In the "lean and mean" world in which today's managers operate, most have an overly full plate that cannot accommodate a major add-on.

Most major change initiatives absorb far more of a manager's time and attention than anyone anticipates. "Consultants have the luxury of being able to devote the time and their full attention to a single client."

Greater demand for consulting services has generated more and more consulting firms and enhanced competition amongst them. Unfortunately, some of it was well deserved. Concepts generated by consultants, such as "total quality management" and "corporate re-engineering," never achieved the high marks for success. Whether the fault was with the theory, or practice isn't important. A good theory is incapable of being implemented -- isn't a good theory.

The authors, consultants themselves, looked at their colleagues' failures and found that, as a whole, their showman's children are going barefoot. In other words, the management consultants need marketing and customer relations consultants. That's what they wrote: "The Value-Creating Consultant.

During the past 10 years, consultants were regularly rebuffed in the media and became the butt of entertainment. According to the authors, these bad habits are based on interrelated factors. The consultant who walks through the door with the negative characteristics of "fear, judgment, deceit, arrogance, and greed" are all too easily noticed to become zeroes "missionaries who personally possess three destructive roles: messiah, dependency builder, and collaborator.""
### THE GAINERS

<table>
<thead>
<tr>
<th>Company</th>
<th>Current Price</th>
<th>Change</th>
<th>% Change</th>
<th>Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Channell Commercial Corp.</td>
<td>3.250</td>
<td>+1.750</td>
<td>+78.31</td>
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<tr>
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<td>+0.250</td>
<td>+12.20</td>
<td>July 30</td>
<td>2000.00</td>
</tr>
<tr>
<td>Watson Pharmaceutical Inc.</td>
<td>3.250</td>
<td>+0.250</td>
<td>+8.33</td>
<td>July 30</td>
<td>2000.00</td>
</tr>
<tr>
<td>HOP Topic</td>
<td>2.500</td>
<td>+0.250</td>
<td>+11.11</td>
<td>July 30</td>
<td>2000.00</td>
</tr>
<tr>
<td>Kaiser Ventures Inc.</td>
<td>2.500</td>
<td>+0.250</td>
<td>+11.11</td>
<td>July 30</td>
<td>2000.00</td>
</tr>
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</table>

### THE LOSERS

<table>
<thead>
<tr>
<th>Company</th>
<th>Current Price</th>
<th>Change</th>
<th>% Change</th>
<th>Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>National RV Holdings Inc.</td>
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<td>-0.250</td>
<td>-9.52</td>
<td>July 30</td>
<td>2000.00</td>
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<tr>
<td>Key Automotive Inds. Inc.</td>
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<td>-9.09</td>
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<tr>
<td>Life Financial Corp.</td>
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<td>-0.500</td>
<td>-12.70</td>
<td>July 30</td>
<td>1000.00</td>
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<tr>
<td>American States Water Company</td>
<td>2.950</td>
<td>-0.250</td>
<td>-7.94</td>
<td>July 30</td>
<td>1000.00</td>
</tr>
</tbody>
</table>

### Notes:
- (f) Stock fell 52 weeks high during the month. (L) Stock hit 52 week low during the month. NM - Not Meaningful

### Five Most Active Stocks

<table>
<thead>
<tr>
<th>Stock</th>
<th>Month Volume (000's)</th>
<th>Price Change</th>
<th>% Change</th>
<th>Date</th>
<th>Amount</th>
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<tr>
<td>American States Water Co.</td>
<td>89,000,000</td>
<td>+0.250</td>
<td>+9.52</td>
<td>July 30</td>
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<tr>
<td>PWK Bancorp</td>
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<td>+0.250</td>
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<tr>
<td>HOP Topic</td>
<td>5,750,000</td>
<td>+0.250</td>
<td>+4.23</td>
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<tr>
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<td>+6.38</td>
<td>July 30</td>
<td>2000.00</td>
</tr>
<tr>
<td>Watson Pharmaceutical Inc.</td>
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<td>+0.250</td>
<td>+6.38</td>
<td>July 30</td>
<td>2000.00</td>
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</table>

### Stock Price Monthly Summary

<table>
<thead>
<tr>
<th>Company</th>
<th>Current Price</th>
<th>Change</th>
<th>% Change</th>
<th>Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>American States Water Co.</td>
<td>2.950</td>
<td>+0.250</td>
<td>+9.52</td>
<td>July 30</td>
<td>2000.00</td>
</tr>
<tr>
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<td>+0.250</td>
<td>+10.00</td>
<td>July 30</td>
<td>2000.00</td>
</tr>
<tr>
<td>HOP Topic</td>
<td>2.250</td>
<td>+0.250</td>
<td>+11.11</td>
<td>July 30</td>
<td>2000.00</td>
</tr>
<tr>
<td>Kaiser Ventures Inc.</td>
<td>2.500</td>
<td>+0.250</td>
<td>+11.11</td>
<td>July 30</td>
<td>2000.00</td>
</tr>
<tr>
<td>Watson Pharmaceutical Inc.</td>
<td>3.750</td>
<td>+0.250</td>
<td>+7.04</td>
<td>July 30</td>
<td>2000.00</td>
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</tbody>
</table>

### Monthly Chart

<table>
<thead>
<tr>
<th>Stock</th>
<th>Current Price</th>
<th>Change</th>
<th>% Change</th>
<th>Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>American States Water Co.</td>
<td>2.950</td>
<td>+0.250</td>
<td>+9.52</td>
<td>July 30</td>
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<tr>
<td>Kaiser Ventures Inc.</td>
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<td>Watson Pharmaceutical Inc.</td>
<td>3.750</td>
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<td>+7.04</td>
<td>July 30</td>
<td>2000.00</td>
</tr>
</tbody>
</table>

### Duff & Phelps, LLC

- **About Us**: Duff & Phelps is a leading financial advisory firm that provides a range of services to businesses of all sizes. We specialize in providing corporate strategy and restructuring services, as well as investment banking and mergers and acquisitions advice.

### Regularly Scheduled Events

**University of Phoenix**: The Accountability Revolution will be held in room 1130, 12:00 - 1:00 p.m., on July 20. The event will feature presentations from industry leaders and is open to the public.

**American Chamber of Commerce**: The Chamber of Commerce's monthly meeting will be held on July 21 at 7:00 a.m. at the Ramada Hotel. The topic for the meeting will be "Economic Development in the Community".

**Business Network International**: A networking event will be held on July 22 at 6:00 p.m. at The Ranch's Cucamonga Club. The event will feature speakers on various business topics.

**Cal State San Bernardino**: An event celebrating the state's 150th anniversary will be held on July 23 at the Redlands Civic Center. The event will feature a keynote speaker and a panel discussion on the state's history.

**Miss Indio Scholarship Pageant**: The pageant will be held on July 24 at the Indio Civic Center. The event will feature performances from local talent and a pageant competition for Miss Indio.

**Miss California Pageant**: The pageant will be held on July 25 at the Indio Civic Center. The event will feature performances from local talent and a pageant competition for Miss California.

**Miss America Pageant**: The pageant will be held on July 26 at the Indio Civic Center. The event will feature performances from local talent and a pageant competition for Miss America.

**Miss Universe Pageant**: The pageant will be held on July 27 at the Indio Civic Center. The event will feature performances from local talent and a pageant competition for Miss Universe.

**Miss International Pageant**: The pageant will be held on July 28 at the Indio Civic Center. The event will feature performances from local talent and a pageant competition for Miss International.
8 The Chaffey College Foundation presents the Summer Stars Theatre, three performances by the college Theatre Arts and Music Departments. “Divas Unleashed,” a performance featuring a cabaret-styled setting, will play Saturday, July 8 and Sunday, July 9. On July 22 and 23, music instructor, Gus Gil and Adam Johnson will perform “Two Pianos, Four Hands.” Saturday performances begin at 8 p.m. and Sunday performances start at 2 p.m. in the Chaffey College Theatre. Call the theatre box office at (909) 941-2425 for tickets or additional information.

12 Mark Samuel will be the presenter for the July American Society for Training and Development meeting at the University of Phoenix in Ontario. The “Accountability Revolution” will be the topic; 11:30 - 12:00 p.m., lunch and networking; 12:00 - 1:00 p.m., presentation. Cost for lunch and the presentation is $15 for members, $20 for non-members. To register, contact Ann Ronan at aronan@som.ltu.edu or (909) 558-8191.

15 If you’re a cancer patient or survivor, or know someone who is, then mark your calendar for the American Cancer Society's conference entitled “Surviving and Thriving After Cancer,” to be held on Saturday, July 15 and Sunday, July 16 at the Riverside Convention Center at Raincross Square in Riverside. The conference and a variety of workshops are free. A $25 donation is requested to cover the cost of lunch on both days, or $12.50 for the cost of lunch for one day. For registration information, call the American Cancer Society at (909) 320-7142, ext. 209.

17 Cal State San Bernardino (CSUSB) is collaborating with the industry leader in GIS software, ESRI, to host the first International Conference in GIS Education on July 17-19 on its campus. The conference is targeted to educators and administration from K-12 schools, colleges and universities, public libraries, and museums and science centers. For more information or to register, contact the College of Extended Learning at CSUSB, (909) 880-5981 x 310 or access: http://cel.csusb.edu/conferences/GIS.

19 Learn what the Palm Desert Chamber of Commerce and your membership can do for you. A new member reception will be held in the Conference Room, Suite 115 at 73-710 Fred Waring Drive from 5 to 6 p.m. RSVP (760) 346-6111.

19 “Marketing Yourself — Staying in the Game” is the title of the July presentation for the Professional Women’s Roundtable (PWR). Sandra Young and Charlene Walker founded Women Focus in 1989 as a career development company specializing in professional women’s career transitions. The PWR meeting begins at 6 p.m. with networking followed by dinner and the speaker. Meetings are held at Canyon Crest Country Club, 975 Clubhouse Drive in Riverside. The fee, if prepaid, $20 for members, $22 for visitors and at the door $25 for all. RSVP on line at pwronline.org or by calling (888) 244-4420. Mail checks to PWR, 40334 Winchester Road, Suite E, PMB 306, Temecula, CA 92591. Reservations and prepayments are due by July 14.

19 A workshop designed for people who are interested in effectively managing their business will be held in the Mesquite Room at the Spa Hotel at 100 North Indian Canyon Drive in Palm Springs. Conducted by the Palm Springs Chapter of the Service Corps of Retired Executives (SCORE) Association, this program will provide the tools needed to get and stay organized, and will include additional pointers to improve overall business operations. For more information or to make reservations for this event or for free business counseling from SCORE, contact SCORE at (760) 320-6682.

REGULARLY SCHEDULED EVENTS


Personal Break Through/Networking, weekly, 7 a.m. at 7385 Carnelian St., Rancho Cucamonga. The club meets to discuss maximizing business and personal leverage. Contact: Warren Hawkins, (909) 626-2681 or (909) 517-0220 (pager).

Tuesday Business Network International, Inland Valley Chapter, weekly, 7 to 8:30 a.m. at Mimi's Café, 10909 Foothill Blvd., Rancho Cucamonga. Contact: Michael Bailey, (909) 948-7650.

Ali Lassen's Leads Club, Claremont Chapter, weekly, 7:15 a.m. at the Claremont Inn, 555 W. Foothill Blvd., Claremont. Contact: (909) 981-1720. Regional office: (800) 767-7337.

Ali Lassen's Leads Club, Diamond Ranch Chapter, breakfast meeting weekly, 7:30 - 8 a.m. at the Diamond Bar Country Club, 22751 E. Golden Springs Dr., Diamond Bar. Contact: Kim Gully (909) 606-4423 or Leads Club Regional Office: (800) 767-7337.

Wednesday Business Network International, Victor Valley Chapter, weekly, 7 a.m. at Marie Callender's, 12180 Mariposa Rd., Victorville. Visitors welcome. Contact: Jo Wollard (760) 241-1633.

Business Network International, Chino Valley Chapter, weekly, 7 a.m. at Mimi's Cafe, Spectrum Marketplace, 3890 Grand Ave., Chino. Contact: (909) 591-0992.

Business Network International, Rancho Cucamonga Chapter, weekly, 7 a.m. at Plum Tree Restaurant, 1170 W. Foothill Blvd., Rancho Cucamonga. Contact: Michael Cunney, (909) 467-9612.

20 The Desert Chamber of Commerce's charities program continues with June’s event: a cabaret-style performance featuring a variety of local performers at the Jagels Building at Claremont. The event is sponsored by the Claremont Master Motivators Toastmasters Club, 7:15 a.m. at Mimi's Café, 370 N. Mountain Avenue. Info: Patricia Brooks, (909) 981-4159 or (909) 594-5129.

21 The Bread of the Lord is celebrated by the Inland Empire Chapter of the Service Corps of Retired Executives (SCORE) at 7 a.m. at Denny's, northwest corner of Seventh Street and Mountain Avenue in Upland. Info: Nancy Coach, (909) 621-4147.

Friday Business Network International, Victor Valley Chapter, meets every Thursday at 7 a.m. at the Ramada Inn, Interstate 15 and Palmdale Road in Victorville. Visitors are welcome. For more information, call Rodney Sanders at (760) 953-7297.


Business Network International, Corona Hills Chapter meets every Thursday 7 a.m. to 8:30 a.m. at the Mimi's Café located at 2230 Griffin Way, Corona. (#91 Fwy at McKinley). Visitors are always welcome. Information: Laurie (909) 780-3176 or Wayne (909) 279-2870.

Sunday Claremont Master Motivators Toastmasters Club, weekly, 6 to 7:30 p.m. in the Jagels Building at Claremont Graduate School, 165 E. 10th St., Claremont. Contact: Chuck or Dolores Week, (909) 982-3430.
A Cultural Mix

Time seems to vanish when you visit exciting Mexico City. Here is a city that gives the aura of European sophistication with a Latin flavor. Combined with its Aztecs, the and its later struggle and victory for independence, the city mixes the past with dramatic modernization. Mexico City gives the visitor the opportunity of experiencing many cultures - blended into a colorful city on the North American populated city in the world, complete with a serious air pollution problem. Nonetheless, its climate is clear and crisp.

A drive through Chapultepec Park is one of the most beautiful parks in the world and depending on the time of the year, it offers superb programs covering library, and the Rector Building providing photography buffs the ultimate in a wonderful subject. The University of Mexico City Sports Stadium, which was built for the Olympic Games in 1968 and seating more than 100,000, proves to be a venue not to be missed. The residential sections of the city contrast colonial homes with examples in this fascinating city of contrasts. Prices are in line with the quality of the goods — generally expensive.

Bargains, too

The Zoologico and Alameda Park is the place for handcrafts, curios and antiques. You are expected to gently bargain here and perhaps, discover that special “find.” A flea market is open on Sundays and an array of everything from collectibles to good junk can be found. An enjoyable day of bargaining can add to your memorable times in this colorful city.

Also

Bullfighting, jai alai, soccer, baseball, golf, horse racing, boxing and wrestling are available for the sports-minded. Of course, the Ballet Folklorico and many other cultural and theatrical attractions are also available.

Dining

Mexico City has about 15,000 restaurants with diverse offerings, from very basic and simple to world-class five stars. Prices range from very expensive to very reasonable. Spanish and French food are featured in most restaurants. Fournet’s in the Hotel Camino Real features French chefs and the finest in French cuisine... Very expensive. For a noisy, fun, moderately-priced spot, try Fonda del Recuerdo’s for great Mexican food and drinks that are not for the novice. If you get a yen for Italian food, visit La Lamama, they guarantee fine pastas and sauces at a moderate rate. For inexpensive Mexican fare, El Campero’s Café la Blanca and Hosteria de Santo Domingo will fit the bill with great local menus.

Where to stay

The Camino Real is a resort type hotel that is very expensive and delivers what you pay for. It is very luxurious and has all amenities. The Marco Polo is on the high end, but smaller and more intimate than the usual large chain type hotels. Also, an intimate restaurant and bar are available.

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

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

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