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The Inland Empire and Beyond Benefit From Ontario Mills and Environ's Massive Growth Explosion

by Rod C. Jackson

Whirring buzz-saws slicing through plywood, pounding pneumatic hammers fastening sheets to studs, Bobcats moving dirt from here to there.

Throughout the Inland Empire, those are sights and sounds that are pretty hard to miss these days — but never so much so as in the areas surrounding the Ontario Mills Mall.

Anyone who has been through the I-105-15 Freeway interchange, and more specifically on nearby Miliken Avenue, can tell you of what seems to be a literal “explosion” in building there.

It’s not a recent phenomenon, but rather a steady and seemingly unstoppable expansion that has turned an area once known for its vineyards into one of the major economic engines of the Inland Empire.

“If you didn’t know that downtown Ontario was actually at “B” and Euclid, several miles down the road to continued on page 39

Homeland Security in an Uncertain World

by Steve Fehr, Managing Director, KPMG Consulting

As we sat in our living rooms gripped by the tragic events and images of Sept. 11th, it became all too obvious that the nature of war had changed drastically. We saw a new kind of warfare—molded by globalization, interdependence and the dispersion of knowledge and power—in which the enemy is no longer a nation, but an amorphous, dispersed network of like-minded individuals bent on undermining the social order. Sadly, it also became evident that the strategic advantage in war is no longer based just on size and strength; in fact, amassed resources create easy targets.

While the terrorist attacks shattered our assumptions of the very meaning of war, they also pierced our sense of invulnerability. Realizing that the United States is not immune to homeland assaults, many have questioned where future strikes might occur. As one of the world’s economic and agribusiness leaders, California is clearly an appealing target.

The state has spent nearly $50 million thus far in the name of homeland security—$21 million of which went to the California Highway Patrol, for overtime for officers activated during heightened security alerts. Funds have also gone to increasing bridge security and local health continued on page 40

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AUGUST, 2002

commentary

The Trees in Boxer's Dream World
d by Joe Lynch

Barbara Boxer (D-Calif.) needs to check the batteries in her calculator. She has come out in opposition to the Bush administration's plan to open wildlands in California to logging of oil companies. The excuse is that there is more money to be made by only giving such access to brokers. I personally don't hike. I don't camp. I believe in hot showers and movie rental, so I can be counted as at least one person who will get more use out of lumber and gas than a dink trailer. This is not a criticism. In fact, noble and reasonable truths to protect the last of the wilderness acreage in our state, but the money that they won't be allowed to make from hiking and camping is down at the bottom of a very long list. So, with Alaska, the land needed to exploit lumber and fuel is small compared to the total available geographic area. So, to understand this, but the radical element, who would equate every lumberjack with Darth Vader, wants us to believe that the next tree we cut down will throw the earth out of orbit and bring about a biblical apocalypse.

Our population continues to expand. The Inland Empire has doubled in size in just 20 years and all the source demands are continuing to grow. Cutting off the supply will actually make things better for the evil corporate giants who make their supply more dear. Contrary to Boxer's narrow dreams, it is possible to find new trees, pump some oil and still walk through pristine California woods.

Senator Boxer needs to climb down off her horse, stop trying to please her liberal constituents and learn the meaning of compromise.

My Old Man Was a Fireman
d by J. Allen Lemberger

My father joined the Cleveland Fire Department shortly after he competed Hitler's Army in World War II. Back then, firehouses were two-story brick structures with brass pagers for the men to slide down in the alarm went off at night. When they weren't out fighting fires, they sat in the back room and drank coffee from green porcelain cups. They were called "fire-laddies" or, occasionally, "smoke-eaters." They were seen as less glamorous and less dangerous version of the police.

As is still traditional, dad worked 24 hours on and 48 hours off. I was only aware of his work when he came home in the morning with that distinctive smell of wet ashes. He spent three days on the great Forest Custer Lumber Yard fire back in the '50s. He survived the Hough District riots of 1968 when protesters started a blaze and then targeted the firefighters with rifles from the tops of buildings across the street. For a while, he steered the brush
Lithography with associated new residential construction has steadily increased over the last 10 years. Unfortunately, in these cases, they were pre­dicted. Broader exposure to mold due to the rapid decrease in building and remod­eling threatens to rival the likes of asbestos, lead, and other similarly hazardous materials. To grow, mold tends to dramatically increase the costs asso­ciated with construction defect li­ability. Thus, decisions must be passed on to the consumer in the form of higher costs for the building and purchase of new homes.

In addition, mold has been found in commercial buildings and apartment complexes. The presence of mold increases the potential lia­bility for landlords and owners of the buildings. Prolonged exposure to elevated levels of mold can cause a wide range of health and safety problems.

The exposure may trigger a variety of health problems. "We know that mold can cause respiratory and other health problems for those who are exposed to it," said Dr. Dora Hughes, senior pro­fessor at the University of California, Los Angeles, and director of the California Department of Health. This may include increased symptoms such as headaches, fatigue, and respiratory irritation. Additionally, the policies and procedures in place for the management and control of mold in these buildings are critical.

Lead by example. For an organization to be suc­cessful, it must have an unconvenc­tional personal or at the top rung. Such a leader must have a passion for change, a commitment to learning and fully understand the impact of their actions. They must be willing to take risks and make decisions that will benefit the company and its stakeholders. Profits must be given the proper weight in the decision-making process. The leadership must be committed to creating a culture that values innovation, learning, and growth. This may include investing in training and development, encouraging risk-taking, and fostering an environment of open communication and collaboration. With these factors in place, the company can achieve its goals and make a positive impact on the world. The future is bright for those who are committed to making a difference.
In the Interest of Women

New Network Formed for Women in the Inland Empire

FOR YOU, the Ultimate Network for Women with Heart, was recently formed in the Inland Empire. The organization, which is owned by women and kicked off its first week in July at various locations throughout the Inland Empire, Northern San Diego County, and Eastern Los Angeles County.

FOR YOU network is a NAFE (National Association for Female Executives) affiliated network. With 200,000 members, NAFE is the largest business organization of women in the world. Within the Inland Empire, the organization offers new local NAFE-affiliated networks, and the variety of these networks afford women the opportunity to find the right meeting, time and day that fits their needs. FOR YOU network's nonprofit status has been filed and is pending.

FOR YOU, with its many local connections, was formed by eight dynamic business women, all of whom serve on the board of directors with Robie Motter, NAFE Western Regional Director. These women are: Fran Boston, director, Porcino Valley; Linda Cassidy, director, High Desert; Jaquay Flax, director, Desert Cities; Carole Routon, director, Rancho Cucamonga; Gisella Thomas, director, Rancho Bernardo; Sandy Stephen, director, Redlands; Jama Linda; Jonnetta Chambers, director, San Bernadino. Additional local connections include: Crystal Corona, Murrieta, Mountain Resorts Area, North Orange County and Orange County. The organization's mission is, "to enrich the personal and professional lives of women by helping them succeed." The network will also offer mentorship programs for personal and professional growth, educational workshops, networking events, conferences, networking tools, speakers and writers bureau, job bank, professional spoke as SCORE's "opportunity to build solid relationships of the heart" with other dynamic women.

In addition, main fun and relaxing activities are offered.

Just recently, members of the network have volunteered over a fun day enjoying the vibrant shared by all the local women and all are looking forward to great activities, including a mountain weekend, a charter boat cruise, and theater night.

Building relationships means taking time to relax, having fun, and getting to know one another. FOR YOU network feels that in today's world this is very important—as we become more interconnected, personal, and professional, faces and names are getting lost.

The members of the FOR YOU network have very diverse backgrounds, ranging from corporate America, to entrepreneurs, small business owners and those who are retired. Their common goal: "No matter what age or diversity, they realize building relationships and helping others is most important!"

For more information on local connections, meeting locations and times, check out the Web site at www.foreunetwork.org or call membership chairperson Shirley Ker at (909) 685-8806.

Wanted... A Few Good Women

At last count, there were more than 700,000 women-owned businesses in the U.S. Many of them are on the cutting edge, overcoming unique hurdles and facing exciting challenges.

SCORE, America's Counselors to Small Business, wants more women to become counselors and mentors. By becoming a member of SCORE, you can use your expertise as a successful businesswoman to benefit others.

You don't have to be retired to join SCORE. A number of SCORE members own businesses, manage corporations, or are consulting firms. These working professionals contribute to the organization as counselors and workshop presenters, just as SCORE's retired professionals do. Both retired and working professionals are welcome.

SCORE has more information about volunteering for SCORE, contact the chapter nearest you: Inland Empire (909) 673-4530; Palm Springs/Cochella Valley (760) 320-6682; Orange County (714) 550-7395, or visit the Web site at: www.score.org.

For more information regarding the Small Business Administration's (SBA) programs benefiting small businesses, call the answer desk at 1-800-843-SBA or visit www.sba.gov.

Former Model and Mother of Four Is Her Own Best Advertisement for Her New Business Venture

by George Loveland

Diane Francine Abrams worked in the entertainment industry for many years in the Monticello Plaza area of Las Vegas and Estee Lauder products. It was a personal professional for Abrams, who worked as a model while her military dad was stationed in Germany.

She learned the importance of healthy skin and was enamored with "the magic of makeup" from an early age. While modeling, Abrams recognized the dramatic effects and changes in the across the country to reach this level of achievement.

The president of L&A Marketing and Advertising, Inc., of Newport Beach, has been honored with the B.J. Justice Award, presented by the Institute for Executive Sales and Marketing and the National Association of Professional Wageworkers. The award, in recognition of outstanding volunteer service to the organization, was established in memory of long-time SMC member, B.J. Justice.

Light is on the boards of the directors of Inland Empire SCORE, Southern California SCORE and Horizon Empire, and is president of the National Marketing Resources Network and a member of the American Marketing Association. In 2000, Light was named the Inland Empire SMC's Associate of the Year.

Established in 1999, L&A Marketing and Advertising is a full-service marketing firm known for providing intelligently designed, integrated approaches to marketing based on research-driven advertising and public relations. The agency offers complete in-house capabilities for marketing research, advertising design and production, copywriting, public relations, media planning and placement, as well as comprehensive Web design and maintenance.

L&A has been recognized for marketing and advertising excellence with numerous awards for MAME, Laurels, SAM, Fair Housing and the National Association of Professional Wageworkers.

Local Allstate Agent Doug Moore Honored National Award Recipient

Allstate Insurance Company has recognized Agent Doug Moore for superior standards in profitability, customer achievement, and customer retention.

He also won the prestigious Honor Ring, Life Leader, California Golden Eagles and California Crossroads Club of the National Association of Professional Wageworkers for being a top producer of sales in auto, property, commercial and life insurance.

Moore has achieved the designation of "National All Star," which among other things, the dedication he demonstrates in serving and protecting customers. Moore is one of only 10 percent of Allstate agents and exclusive financial specialists across the country to reach this level of achievement.

It is a tremendous honor to earn the National Conference designation, as well as the Honor Ring, Life Leader, California Golden Eagles and California Crossroads Club of the National Association of Professional Wageworkers," says Moore. "It was a real work hard to make sure we take care of the needs of our customers. We provide protection when there are other providers on the road. We protect their homes, their businesses and their lives. We are there when they suffer a loss. The awards symbolize my commitment to providing the best customer service available."

Inland Empire SCORE has its headquarters located at 720 Victor Park Lane, #3C in Rancho Cucamonga. He can be reached at (909) 463-6716 or by e-mail at: info@score114.org.

The Allstate Corporation (NYSE: ALL) is the nation's largest publicly held personal lines insurer. Customers can access Allstate products and services through Allstate agents, or in select states at allstate.com and 1-800-Allstate.

Business Bank of Calories hires Tyrone McCree

A recently appointed to the college's national credit and uses that knowledge to form a partnership with customers that supports growth and profitability in their business. "Business Bank of California has the customer's best interest in mind," is the credo he is expected to promote.

Business Bank of California has served California businesses since 1984. The bank operates 16 branches in the southern California cities of San Franci- na, Hemet, Hesperia, Ontario, Phelan, Riverside, Redlands, Upland and San Bernardino, and in the Northern California cities of San Rafael, Pajaro Valley, San Francisco, South San Francisco and Hayward. They are strongly focused on providing high quality, personalized services to small businesses, professionals and consumers.

James Bookhout named Vice President, Branch Manager

Alan J. Lane, president of Business Bank of California, has announced the appointment of Jim Bookhout as vice president/branch manager of the bank's Palm Desert branch from Ordina. She holds a M.S. degree in educational psychology and studied marketing at the University of California, Berkeley.

BUSINESS JOURNAL • PAGE 7
The Unforgettable Foundation has just celebrated its first 18 months of giving financial support to Inland Empire families who have experienced the crisis of losing a child. One hundred thirty four requests for burial/funeral assistance have been met. More than $40,000 has been distributed to 43 different cities across San Bernardino and Riverside counties. Support has been sought in partnership with at least a dozen local clinics and medical center facilities. The foundation is averaging about $2,500 per application for burial expenses only.

Our goal is to be able to provide help to families in the Inland Empire who need help with their funeral costs.

Families First, Unforgettable: Serving In Life and in Death

Q: How did the Unforgettable Foundation come about?

Tom Evans: As a hospital chaplain for the last 11 years — and Sonya being an acute-care nurse for nine years — we have both been involved in cases where we knew the family was about to lose a child and it was heartbreakingly hard by the burial expenses. And, more specifically, nurses, social workers and especially physicians from the medical center have asked us to advocate for families in the emergency room, the children’s intensive care unit, or the children’s cancer area. The doctors would say, “Tom, we know you the mortuaries and the cemeteries in the Inland Empire. This family is from Perris, or Indio, or Brawley. Would you please call and try to get a better deal for them?”

The family could be impoverished, or poor, or indigent, or it could be a new husband and wife who are just out of school with a lot of student loans who lost their first child, and they just don’t have any money saved for this kind of situation. So I would go down to a local mortuary and say, “I’ve got a family that needs help with their funeral expenses.” And I would try to negotiate a rate for them.

Nearby 1000 inland cities have been taught how to help save the life of a child in a CPR-needing situation. These events, taught in English and Spanish, have been free of charge and are primarily targeted toward advanced training centers. Call 211-CPR-GOT IT (in most of Southern California) or 1-909-425-9680 for information.

Q: Please tell us something about the CPR-2 Program.

The program is an idea from Dr. Tom Sherwin, who is the chief of the emergency room at La Puente Children’s Hospital and served as the original chairman of the board of the Unforgettables.

Tom: Being a chaplain in a children’s hospital challenges your faith because it is the very epicenter of whether there is justice in your universe. To see an innocent child, who is the beautiful result of love, born with some terrible illness, or be in an accident, or die, rocks any caregiver’s ability to wonder whether there is justice in the universe. But the whole blessing of being involved with the work of the Unforgettable Foundation and various faiths also builds up my faith. I come from a Christian background and I’ve met so many people from the Inland Empire who have a beautiful, very mature faith in Jesus Christ, and at the same time I’ve been blessed to have prayer and significant discussions about God with Muslims and of various faith systems. Now I’m not the kind of person who does a Band-Aid prayer. I don’t always offer prayer for the people unless they ask. But within that context, I’ve only had two families turn down an offer of prayer in 11 years. It says a lot about prayer. I think a lot of people believe prayer may not be in a formal way, but they communicate with a higher power; they communica with God and doctors and the fear in the family and their fears and their crisis. I try to be respectful of other traditions and beliefs. And when I’m at the door and that gives me validation for the model that I have tried to seek in out in my professional ministry.

Q: What do you see in the future for the Unforgettable Foundation?

Tom: We hope to open branches in Orange County and at children’s hospitals across the nation. Toronto Children’s Hospital in Canada has second largest and most prominent children’s hospital in the world, and they’ve voted that they want to open a branch of the Unforgettables. I think Unforgettables, five to 10 years from now, is going to become something I see and other organizations like Donald House, or any of the national organizations that are there...
The Peripherals of the New Millennium

by J. Allen Leinberger

Just about five years ago, I wrote of the things that I had attached to my computer, they may not be the same things you had, but they were close. As I look around me today, I realize that things I have now didn't even exist back then. My HP printer then cost about $300. Today, companies that you hadn't heard of at the time, like Lexmark, make much better printers for one-third the cost. Many, like Epson's, plug into your new computer which has a 40-GB disk drive and can be your home computer and your new scanner, and other comparable programs allow you to become your own Spellberg. Your dad's Super 8 film camera is now a museum piece.

1. A digital camera. Mine is the Canon PowerShot 40, a $299.95 model and next year it is likely to be a $200.00 model. By the time you read this, a 5MP camera should be on the market and there probably will be a 6 by 8 holidays. People are learning everyday about the convenience of these cameras. Digital cameras plug into the home computer and you show off your shots on the screen. You e-mail and easily delete or fix photos if you don't like them.

2. A digital camcorder. The video recorder gets smaller every year and has better quality every time. Today's video camera plugs right into your computer, just like the still camera, and you can edit your scenes to your own liking. You can even watch your kids playing soccer right there on your desk. Apple's iMovie and other comparable programs allow you to become your own Spellberg. Companies such as J.R. Hill and Dr. Bott have developed chargers and leather belt holders for these machines. Dr. Bott even has a sports pack that lets you velcro the unit to your waist belt or backpack.

3. An iPod. The success of the iPod has generated at least a dozen other MP3 music players. Music collected from the Internet can be downloaded to these players and in doing so has revolutionized portable music as much as the original Sony Walkman did. Shortly after my first review of the iPod, Apple doubled the size from 1000 songs on a 5 GB disk to 2000 songs on a 10 GB disk. At the most recent MacWorld conference in New York, Steve Jobs introduced a 4000 songs iPod. A cottage industry has grown from the popularity of these devices. Companies such as J.R. Hill and Dr. Bott have developed chargers and leather belt holders for these machines. Dr. Bott even has a sports pack that lets you velcro the unit to your waist belt or backpack.

4. The PDA. I still use a Palm (the IIc but not MP3 music, many companies have jumped on the wagon. The Handspring Visor, the Casio. One thing is consistent, they all download to your computer. You need to download at least once every day, just to protect your data.

5. The CD/DVD burner. Newer computers are having these devices built in, but a PC from as little as one year ago may require a plug-in.

6. A Zip Drive. Jonome's Zip is now dominant in the market, but even though they have tried to upgrade their disks to 250 MBs, the 100 MB disk remains standard. The 3.5 inch floppy is last century's technology and many people are for burning CDs, but the Zip remains the best way to back up your files and transport them between computers. The latest has a new molded shape and in power from the firewall to your PC, rather than one more plug and processor running to your power grid.

7. 5.25" speakers. Today, a $50 of speakers probably comes from a brand name company like Bose, Yamaha or Altec and with the subwoofer under your desk you can crank that just a "You're Got Mail." These speakers can also be used for gaming devices, like PS2 or Nintendo.

8. The Printer. As I mentioned, today's printers are better and cheaper than ever. Even a few can copy, print, scan and fax. The ink jet of a few years ago, which remains ridiculously high. Is this the end? In this as far as we can go!

Certainly not! Efforts continue to make a workable PDA/phone Internet Broadband Internet connections will very soon make my prediction come true. That you can watch the Super bowl on your computer. As I indicated, you can already watch your kid's soccer game. In fact, since my last article on computer screens, new developments in flat screens have made the PC pictures better than what you see on most TVs. Even more, Microsoft has just announced a $1 billion development to move directly into your homes. Steve Guggenheimer, a Microsoft senior executive has stated that, "The day where the PC TV and phone as stand-alone appliances is coming to an end. Software is the glue or mag- ic that holds them together."

Microsoft has also been happy with its Xbox and has disbursed its UltimateTV division. Still, who knows what we'll have attached to our computer five years from now?

Unforgettables...

continued from page 9

as part of the safety net for families. I'm honored that it is Inland Empire Family Magazine, where this story was published in March of this year.

Tim Evans is joined by three local representatives of the Vietnam Veterans of America (Inland Empire Chapter 47) to accept the 2002 Good Samaritan of the Year Award.

Michael J. Medley of Cherry Valley is a photographer and writer and a very special contributor to Inland Empire Family Magazine, where this story was published in March of this year.

So, Tim decided that there should be a way to help. The Unforgettables Foundation, co-founded by Tim and his wife, Sonya, is that way. Supported entirely by philanthropic gifts and associated with Service Corp. International, a funeral services company, the Un- forgettables Foundation has, in its first year, assisted more than 70 families in the Inland Empire. For more information call (909) 790-2828 or visit the foundation's Website, www.thefor- gettable.com.

Tim and Sonya Evans live in Highland. They have been married for 15 years.

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Tim Evans, 56.

First things first, says Mr. Evans. To get a jump on your competition by securing your space in Inland Empire's premier reference tool today. Sponsorship packages range from $5,500 to $8,500. For details, contact our marketing manager at 909-889-4733.
Keep Your Employees Today for Higher Profits Tomorrow
by John Di Frances

Pick up any newspaper or listen to any business news broadcast and you’re sure to hear about another massive corporate layoff or cutbacks. As soon as you hear the difference in the bottom line once the charge-off for their severance has been taken. Will they once again be needed before their termination cost has been absorbed? Will they soon return as independent contractors those that responded may be a little bit shortsighted, but investors have short fuses when it comes to the present economy. Will you be in a very different predicament. The company that is not able to respond to the present economic downturn, you may find these days to be lean as to show an immediate cut in the company’s morale, as its model for continuous expansion.

In the short term, some cuts may be essential and unavoidable, it is far better to keep as many people as possible rather than making your staff so lean as to show an immediate cut in the company’s morale, as its model for continuous expansion.

What message are you sending to your employees today? Today’s “right-sizing” is heavily targeting older, more senior employees. They obviously cost more in salary and in benefits, thus cutting them makes a larger impact on the bottom line. Do not forget, however, that the younger workers are earning themselves a place in the synergy this creates will keep your strong during any economic slow down and will prop you up to new heights once the economy recovers.

John Di Frances is the managing partner of DI FRANCES & ASSOCIATES, LLC founded in 1983. His paradigm, “Radical Leadership: Leaders Creating Synergistic Innovation” is the name of his forthcoming book. He advocates senior executives globally and is a featured professional speaker.

Family Business in Temecula Produces Pressure Reduction Mattresses to Alleviate Discomfort for the Bedridden
by B. D. Jackson

It’s a typical Monday morning and Mark Rogers is fielding tele- phone calls from nursing home directors, long-term care nurses, suppliers, distributors and yes, the occasional journalist.

Rogers says that, as far back as the 1980s, he noticed that bedsores could be almost as debilitating to patients as outpatient dis- eases. But, until recently, he has been left with the mid-80s that they began to seriously seek solutions to the problem.

“Say, for example,” he says, “you’ve got a person confined to a bed because of a foot or hip replacement surgery. Bedsore can begin to develop in as little as 10 days, a few months post opera- tion is confined to bed, and you can just imagine the problems for a per- son kept on their backs for weeks or even months at a time.”

So NGC developed a mattress specifically designed to protect people suffer- ing from usual spinal cord problems. A company called “Restor” saw the demand and undertook the concept, taking the idea to sell Next Generation’s product. The rest, as they say, is his- tory.

Next Generation Company now markets some 15 products under a variety of labels. It makes mattresses for other companies who market the product under their own label. In general, a company marketing the mattress under its own label, “Life Plus.” That’s where the company makes its money.

“Next Generation’s product is unique in that it is designed to prevent decubitus ulcers that erupts again without adding new fuel. All we have needed to do to go from being donors to a rag- ing camper is to integrate the existing employees so that rather than each employee burning synergistically, combining their individu- al heat.

In the end, any organization can cut its way to profitability by laying off workers, but the only way to gain long-term growth is to keep your existing staff and lead them down the path of innovative thinking. The synergy this creates will keep you strong during any economic slow down and will prop you up to new heights once the economy recovers.

John Di Frances is the managing partner of DI FRANCES & ASSOCIATES, LLC founded in 1983. His paradigm, “Radical Leadership: Leaders Creating Synergistic Innovation” is the name of his forthcoming book. He advocates senior executives globally and is a featured professional speaker.

For total protection, rely on the first name in security.

An employee of Next Generation Company, a maker of pressure reduction mattress equipment and company factory, NGC will produce up to 40,000 mattresses this year primarily for long-term nursing facilities.

"We have a few of the companies that are doing things and I always think that if I had my own business, I could do things better. I had a sort of a dream then as a loose cannon," says, "and now I’ve taken that a lot and applied it to my own company strengths of Next Generation.

I worked for a while for some of the larger companies based in East and Midwest early on in my career. I saw the big business way of doing things and I always thought that it was the way to do business, I could do things better. I had a sort of a dream then as a loose cannon," says, "and now I’ve taken that a lot and applied it to my own company.

The other company’s major clients are Beverly Manor, a long-term care nursing home chain that operates nearly 1,000 facilities in the U.S., including some right here in Cal- ifornia. In the kind of ironic, he chuckles that "we can’t get a contract with a facility here in California, and yet we do sell mattresses here because the facility’s corporate parent in the Mid- west has bought our products for the entire chain.

As with any good businesses, Rogers and Next Generation haven’t put all their eggs in a single basket. The company has also begun mar- keting in recent years, to the home health care market.

“We find that more and more people don’t want to see mom or dad in a long-term nursing home; they want mom or dad at home with them.”

Yes, it’s another emotional deci- sion or an economical one, people are deciding to keep family members, says Rogers. “But in order to do so, they have to have access to the right equipment.”

The other company has found is in providing a specialty mat- tress that satisfies the needs of the customer, and yet is economical enough to afford.

“Unfortunately, Medicare and Medicaid don’t want to reimburse the full cost of a good product,” says Rogers. “What we’ve managed to do is to provide a product that is cost effective, while it may not be the top of the line, does the job and falls into the range of affordability for the average consumer.”

That, says Rogers, is one of the
Creating a Winning Atmosphere in Your Company

by Scott Hunter

Everyone wants to work in a thriving and nurturing environment. Unfortunately, very few organizations are successful in creating such a workplace. As a result, significant numbers of workers do not like being at work. While most employees desperately want a rewarding and productive work environment, they have come to accept the usual drudgery and tolerate the prevailing gossip, petty jealousies, personal undermining, and adversarial communication styles in day and day out situations. They do not realize there is a better way.

No one should tolerate working in an environment where they have to look forward to it Friday afternoon. Fortunately, there are specific steps every company can take to reclaim some of the enthusiasm, celebration, and mutual respect that thrive within flourishing business organizations.

1. Don’t take things personally.

Most people have never learned how to communicate effectively. As a result, emotions such as anger and resentment can build within, and these emotions often emerge in the form of anger and abusive outbursts. We all have the ability to choose whether or not to do anything with any occurrence.

Knowing that people suppress their stress and routinely lash out at innocent parties, does it make sense to take such outbursts personally? Logically, the answer is no. Taking something else’s anger personally is insane because it simply never is a personal phenomenon. This is not to say, however, that we should not be as calm in the face of another person’s anger, even when you know it is not their own. But armed with the knowledge that you can begin to develop the ability to stand firmly in the face of another’s upset without taking it as a personal attack.

2. Listen with compassion.

Listening is a vital part of communication. Unfortunately, very few people are so focused on themselves that they never really hear what others are saying to them. It is being overwhelmingly common, survival strategies, or painful circumstances block out many messages others are telling them. Yet, similar concerns, experiences, and similar painful circumstances are common experiences we all share. To one another. Being compassionate and truly listen and deeply appreciate the other person’s feelings and experience. Only by demonstrating empathy and working together to resolve a situation can people accomplish their personal, professional, or personal career goals.

3. Just hear the communication.

In order to reduce tension within the workplace, it is important to encourage a work environment of open and honest communication. To do this, encourage people to talk about their personal experience, and then just listen. Don’t respond. Don’t offer advice. Don’t try to console. Just listen with compassion and understanding.

People are not interested in an in-telling. They want your useful advice or sincere conversation. What they want is to discuss with you something that is very important and something that is very emotional. That is the area of a person’s anger, remains invisible, and the upset individual will erroneously direct his or her anger at someone who triggered this repressed emotion. The natural tendency under these circumstances is for us to defend or counterattack, and unfortunately, this generates new anxiety and stress. People in organizations experience the environment conducive to healthy and satisfaction.

4. Get the need to be right.

For most people, the necessity to be right—to win at all costs—is vital. They take events as part of the company without a question. They are co-workers, and co-workers, and everyone else. They reduce individuals to objects, to numbers, to binary assumptions to preserve an egocentric point of view. Such people may be right, but they may be wrong in a situation. They may be right, but they may be wrong in a situation. It is always better to listen to the other person’s career and work environment of open and honest communication. To do this, encourage people to talk about their personal experience, and then just listen. Don’t respond. Don’t offer advice. Don’t try to console. Just listen with compassion and understanding.

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5. Don’t tolerate abusive behavior.

Listening with compassion and demonstration that another person’s inappropriate behavior. Such behavior does not allow the other person to communicate freely, even if it is tinged with anger.

6. Don’t sell out.

In today’s competitive business environment, people frequently use fear and intimidation to control and manipulate others. We all know when someone is out for ourselves, which inevitably results in negative self-evaluation. The truth is that we either behave consistent with our own standards of behavior and produce the results we intend, or we are left with the justifications, excuses, and rationalizations for failing to achieve those results. Selling out always precludes the possibility of satisfactory results, perpetuates the recipe for disaster, and diminishes the quality of communication, and diminishes self-esteem.

7. For the best in people.

In most organizations, competition among team members prevails. Instead of working together to create customer results, people would rather set themselves up to be the “star player.” Such people allow their sense of individuality and ability to drive them into competition with others, which allows companies to achieve both the immediate and long-term goals of the organization.

In order to counter this tendency, companies should look for the best in all workers and become everything one ogrown. What is always important is that each individual makes is an important contribution to the organization. What are the organization’s goals, and what are their best attributes and strengths? Establishing meaningful commitments to one another and the work that makes this a personal commitment to facilitate both parties’ communication.

8. Build an atmosphere of mutual respect.

Everyone has positive attention to counter personal feelings of inadequacy. Look for opportunities to acknowledge co-workers so we can build morale and a team environment. What good work has people done on making the company successful?

Continued on page 16

Citizens Business Bank Announces Appointments

D. Lin Wiley, president and chief executive officer of Citizens Business Bank, has announced the appointment of Anthony Fabelo to the position of vice president and business development officer for the Commercial: Financial Center. Fabelo’s professional career encompasses approximately 20 years in commercial lending, as well as business development and management. Fabelo has been appointed to the position of senior vice president and business development officer in the wealth management division. Co-continued on page 28

Mary H. Helrich
Senior Vice President/Merger Manager
Inland Empire Region, Bank of America, California

Mary H. Helrich is senior vice president and market manager for Bank of America’s Premier Banking Division. As a market manager, Mary has responsibility for managing a team of 19 client managers who represent more than 1,000 clients throughout Santa Bernardino and Riverside counties. Mary and her team of client managers consult with their clients daily on financial matters such as:

- Assisting clients in setting long- and short-term financial goals.
- Evaluating and streamlining clients’ current financial strategies.
- Identifying specific services and products appropriate for clients to help meet their financial objectives.
- Helping clients resolve banking-related concerns.

Mary is an 18-year Bank of America associate, having held a wide range of positions. Joining the bank as a proof operator, Mary shortly moved into the retail banking environment where she held multiple positions, ranging from a teller to customer service representative. In 1996, Mary joined the Premier Banking Division as a client manager and now holds responsibility as a market manager for the Greater Inland Empire Premier Banking Team.

A native of Armenia, Mary has lived in Southern California nearly all of her life. She earned her bachelor’s degree in business management from California State University, Los Angeles, her husband Erwin, and their two boys enjoy the great outdoors and all the activities that it has to offer.

Vicki Lynes
Senior Vice President and Consumer Market Executive
Inland Empire Region, Bank of America, California

Vicki Lynes is senior vice president and consumer market executive for the Inland Empire region at Bank of America. She is responsible for overseeing more than 45 banking centers in Riverside and Santa Bernardino counties. Lynes joined Bank of America in 1980 as a teller and held various positions in operations until she was named vice president and banking center manager in El Monte. From 1995 to 1998, she was vice president and sales manager for the Inland Empire region. In 1998, she became vice president and division service manager for the Southeastern Division. Prior to her current assignment, Lynes was senior vice president and division service manager for the Inland Empire.

Lynes holds a bachelor’s degree in business from the University of Phoenix. She also attended the Graduate School of Retail Bank Management at the University of Virginia.

Barbara Robinson
Market President
Inland Empire Region, Bank of America, California

Barbara Robinson is market president for Bank of America’s Inland Empire region of Southern California. She serves as the senior executive in the market responsible for revenue generation and delivering the full resources of Bank of America to the Inland Empire region. She also manages all community relations activities and oversees 360 banking centers in Santa Bernardino and Riverside counties. In addition to her duties as market president, Robinson serves as consumer executive for the Greater California Division of Bank of America.

Robinson joined the bank in 1973 and served in a variety of capacities, including teller and customer service manager. She was promoted to human resource manager for the bank’s consumer operations in the Inland Empire in 1978. Subsequently, she served as charge of human resources for retail operations in California from 1992 to 1995. In 1995, Robinson was promoted to senior vice president, California retail and sales group—providing sales tracking and incentives, customer service and retention, and project management, and operations support to nearly 100 banking centers.

In this capacity, Robinson was also responsible for developing and implementing strategic plans for the California consumer bank and its delivery channels, including the bank’s customer center, Bankers On Call telephone sales and service, and financial relationship management program. In 1997, she was named consumer executive for the Greater Los Angeles Division. She has been in her current position since 2000.

Lynes graduated from Riverside City College, where she majored in business. She also attended California State University-San Bernardino, and earned a certificate in management from the University of Michigan Graduate School in 1982.

Vicki Lynes
Senior Vice President and Consumer Market Executive
Inland Empire Region, Bank of America, California

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Lynes holds a bachelor’s degree in business from the University of Phoenix.
The Planning Center Is Presented With the American Planning Award

The Planning Center of Costa Mesa has been honored by the California Planning Association for its work in up-dating the City of Rancho Cucamonga's General Plan. The award was presented by the City of Rancho Cucamonga to the consultant team that worked on the City's General Plan revision.

The annual Professional Planning Award, sponsored by the American Planning Association (APA), recognizes the contributions of individuals and organizations to the profession of planning.

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knowledge others for doing a good job, for making a deadline, for keeping their promises, for the way they manage their projects, or for the way they treat you.

Not only is it important to acknowledge people for their actions and behavior, but it is also important to you that individuals for the intangible contributions they make, for their sincerity, for their commitment, and for their enthusiasm. Thank people for what they are and what they bring to the mix. Acknowledge them for their gifts, for their talent, and for their dedication and loyalty.

9. Forgive others.

True forgiveness requires giving up your right to resentment; it necessitates pardon, the cessation of anger, and the ability to overlook. Given people's unconsolable desire to win at all costs and their necessity to be right, we often tend to hold on to every injustice, every wrong, every resentment, and every regret. What we fail to realize is that when we suppress unforgiven resentments, they arise again and again whenever we are under stress.

For your own sanity, you must learn to forgive others. Forgiveness is a gift you give yourself and to another. Forgiveness does not deny the inappropriate nature of another's act, nor does it condone or tolerate future abuse. But in forgiveness, in giving up the resentment, and the right to punish, you gain serenity, freedom, and peace of mind.

Forgiveness necessitates a commitment greater than your desire to win the argument or to be right at any cost. While this would seem like a simple requirement, the practice is not. However, by confronting the price paid for an unwillingness to forgive, you can develop your ability to let go of past harms.

10. Communicate effectively.

Many people mistakenly believe that unresolved anger, upset, and disappointment will simply disappear over time. Nothing could be further from the truth. Unexpressed emotions upset inevitably arise again and again. They divert your attention from more productive matters; moreover, unfulfilled expectations, thwarted intentions, and unacknowledged communications—the stuff of which disputes are made—provide the evidence we desire to punish other individuals.

The best way to communicate an upset is to verbalize your feelings and emotional state rather than focus on the upsetting behavior. For example, the statement, "When you...I feel..." is an effective model of this kind of communication. It takes the emphasis off the individual's behavior and puts it squarely where it belongs: on your feelings about the behavior.

None of these specific steps are particularly easy. They all require clear awareness of your own emotional state and behavioral patterns, a willingness to assume responsibility for the reality of your actions and their consequences, and the courage to admit what's wrong, especially when it involves you.

At deadline...continued from page 1

During the 107th Congress in 2001-2002, Food Distributors International selected 16 that it considered critical to the needs of the industry, as well as to the economic well-being of the nation. Recipients of the 2002 Thomas Jefferson Award voted favorably on at least 70 percent of these votes. The importance of the award increased even more with the OSHA's ergonomics regulation, which was given additional weight.

"The 211 recipients of the Thomas Jefferson Awards have taken the tough votes in Congress. With their help over the past two years, the 107th Congress has been perhaps the most successful for our industry in more than a decade," said John R. Block, FED president.

Old Man...continued from page 3

about firehouses draw large ratings every time they are shown. NBC even has a reality series this summer. And, lest we forget, the brush fires that are the pride and joy of the San Bernardino mountains this year have proven the heroism and mobility of the forces right here in Southern California.

My father passed away about two years ago, so he missed the writing...
Real Estate Notes

Sperry Van Ness is pleased to announce the lease of a 12,000-sq.-ft. space at Chino Spectrum Marketplace to Petro. The property is a recently developed retail center located at the intersection of Grand Avenue and Roswell Street in Chino. Petro Properties has leased the building for seven years to Mike McCrary of NAI Capital Commercial.

Bargeman of Investment Building Group, representing Seeley International, has relocated within Corona and has leased 3,000 sq. ft. industrial building at 252 Granite Street to Worr Game Products, Inc. The value of the five-year lease is $1,765,000. Worr Game Products is a leading manufacturer and distributor of paintball equipment. The company will be relocating its retail store and showroom to its new, larger facility in Corona for the manufacture and distribution of paintball equipment. The commercial real estate brokerage firm Wilson Johnson reports the sale of a 9-unit apartment building located at 43-965 Texas Street, Indio. Stalwart Corporation sold the property, which consists of nine two-bedrooms, one-bath apartments, to the Gosselins for $370,000. Scott R. Wilson, a Palm Desert resident and Milbank Steven's, a Los Angeles office, both apartment specialists with Wilson Johnson, represented the buyer and seller in this transaction.

The Patio Place has relocated its Country Club Store to the space previously occupied by Palm Desert Merchandise Inc. In doing so, it went from a showroom that was 5,000 square feet to one that is 7,124 square feet, making it the largest patio furniture store in the Coachella Valley. It also has another 5,000-square-foot showroom (the "other Patio Place") across from the Elephant Bar Restaurant in Palm Desert. The new address is 222 Country Club Drive, just west of Washington. The sale of a 47-unit apartment complex was announced by Kevin Assaf, regional manager for the Ontario office of Marcus & Millichap Real Estate Investment Brokerage Company. The property sold for $2,500,000. The principals were represented by Alex Mogharebi of Marcus & Millichap's Ontario office. The property is a 47-unit apartment complex located at 23145 Ironwood Avenue, Moreno Valley. The sale of a 106-unit apartment complex was announced today by Kevin Assaf, regional manager for the Ontario office of Marcus & Millichap Real Estate Investment Brokerage Company. The property sold for $6,150,000. The principals were represented by Cray Carlson of Marcus & Millichap's Ontario office. The property is located at 1964 East Lynwood Drive, San Bernardino. Ability Counts, Inc., represented by Chris Haas and John Boyer of NAI Capital Commercial, has leased two locations in the Inland Empire for a total value in excess of $2,190,000. Ability Counts relocated within Corona and has leased 37,800 sq. ft. of industrial space at 777 Trademark Circle. 45 Magnolia Partnership, LLP represented by Brian Bargeman of Investment Building Group, leased the building for seven years... Colliers Seely International completed a six-year lease agreement in a transaction valued at approximately $3.2 million for 101,847 sq. feet of industrial space, announced Steve Bellitti, a senior vice president with Colliers Seely’s Diamond Bar office. Raytheon, one of the nation’s largest defense and aerospace contractors, will be occupying the facility which is located at 2855 Reservoir Street in the city of Pomona. Colliers Seely’s Steve Bellitti and Mike McCrary represented the property owner, Northwestern Mutual Life Insurance Company, in the transaction. Raytheon was represented by Tom Cherry and Jeff Sharp of Cushman & Wakefield.

NCMEC... continued from page 1

out plan to a very attentive and diverse audience of business women here in the Inland Empire. We believe that a broad area of interest and expertise, and our ability to plan our event in the right direction.

Over the past year, NCMEC, along with an Inland Empire collaborative, 4Positive Knowledge 4Better World, has been gearing up for a major campaign (Operation SAF-N-SND) to create awareness in preventing crimes against children. The effort will involve school assemblies, prevention and safety literature on abduction, sexual exploitation, Internet safety, and child pornography, as well as the promotion of a free child safety music CD to teach kids the “8 Rules of Safety.”

Boskins further stated, “We are very confident that those businesses partnering with us on a local, regional, and national level will gain great benefit—both socially and promotionally—based on the plan we have in place. Not only are companies interested in promoting products and services, but also the public is interested in how they are promoting their products and services. And, to take an approach of educating parents and children on the positive benefits of prevention makes way for a win-win scenario for all parties involved. Not only communities, businesses, NCMEC, parents and, most importantly, our children.”

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The treasurer, noting that CalSTRS and the California Public Employees' Retirement System (CalPERS) together lost $50 million on failed WorldCom investments alone, cited the need for institutional investors to take direct, decisive action against corporate misconduct. "Congress has to date failed to enact significant reforms and the Exchange Commission has failed to prevent abuses that have cost families, pensioners and taxpayers billions of dollars already. The proposals presented by President Bush fell short of what is needed to restore integrity to the financial system. That is why we, as institutional investors, must wield our consumer power in the marketplace to clean up the abuses that have cost dearly," Angelines added.
CBV Financial Corp. announces 51st consecutive Cash Dividend

CBV Financial Corp. (NAS-DAQ:CBV) announced a 14-cent ($0.14) per share dividend for the second quarter of 2002. The dividend was approved at the regular quarterly board of directors meeting on June 19, payable on July 18 to shareholders of record as of July 3. 

"We are pleased that the success of CBV Financial Corp. allows us to reward our shareholders for their support and confidence," said D. Dunn Wiley, president and chief executive officer. "This is our 51st consecutive quarterly cash dividend, and it reflects the continued superior performance of CBV Financial Corp."

CBV Financial Corp., with $2.6 billion in assets, operates Citizens Bank of California, the largest bank headquartered in the Southern California Island Empire region. The bank's Wealth Management Group, based in Pasadena, has more than $1 billion in assets under management. 

Citizens Bank recently announced the acquisition of Western Security Bank in Bur- bank. Western Security Bank is a single-unit bank with $137.2 million in deposits and $96.9 million in loans as of March 31, 2002. The transaction is expected to close during the month of July.

Citizens Bank specializes in serving business and professional clientele through 31 business financial centers in 24 cities in the Inner Empire, Orange County, the San Gabriel Valley, and the Southern California Valley region of California.

Shares of CBV Financial Corp. common stock are listed on the NASDAQ under the ticker symbol CBV.

For more information, visit the Web site at: www.cbbank.com.
### Inland Empire's Largest Employers

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<th>Company Name</th>
<th>Nature of Business</th>
<th>Employees (IE)</th>
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### United We Stand

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Leasing, Location and Your New Business: Let the Cash Flow Restrict Your Business Growth

By Cheryl Butler Bell, First VP Marketing Director Tewesville Valley Bank

Now that you’ve decided to take the plunge and turn your entrepreneurial dream into reality, how do you choose the right place for your plans to interact to launch your business? Re-phrase the phrase, “location, location, location.” If you underestimate the importance of location—having a great concept, exceptional service and competitive pricing may not be enough to help your business survive. If customers have difficulty locating your business, your success could be short-lived. Performing due diligence by researching your business site allows for an assessment of the surrounding area, business, traffic and growth patterns, and will ultimately lead to your optimal location.

Once you have found a suitable location, the next step will be to negotiate your lease. Leases tend to contain more extended time commitments, the longer your lease contract, the harder it may be to move. A 10-year lease will usually yield a better rate than a three- to five-year lease. This is important, because there is a direct correlation between selecting your location and committing to a long-term lease. If your location is marginal but you were able to obtain a bargain lease, the old adage is, “You get what you pay for.” For example, if the location you have selected has had several previous business owners and the lease does not expire, due to either vacating the building or lack of demand, the landlord has too many vacancies in the building or area? Exercise caution. The goal of almost every landlord is to get the lease to renew, so be sure to evaluate whether things are really too good to be true! By taking the time and effort to research your potential location, you will obtain a favorable deal for the location and operation for your new business.

As a business owner, you will need to make a choice to either purchase or lease the equipment for your new business. As with everything else, you will want to weigh the advantages and disadvantages of purchasing vs. leasing equipment, evaluate what will be best for your particular business, and choose accordingly. The majority of new small business owners elect to lease their equipment—here’s why:

Advantages for leasing equipment for your new business include:
- Improves cash flow—since leasing does not require a large initial cash outlay, your working capital is not tied up.
- Allows you to better manage your cash flow by passing into you one fixed monthly payment.
- Preserves lines of credit—allows you to retain your existing lines of credit for other needs.
- 100% percent financing—such as training and equipment, shipping and maintenance agreements can usually be included in your lease.
- Tax advantages—depending on the type of lease you select, 100 percent of your payments may be tax-deductible as an operating expense.
- Pay for equipment as it is produced.
- Minimize inflation risk by paying today’s cost with current dollars—allows you to simplify equipment changes and stay ahead of the competition by acquiring the latest technology.
- Improves your ratio: leasing keeps keeping your balance sheet strong.
- Eliminate time-consuming depreciation scheduling.

A leasing strategy, because leasing a large who wants to be a partner in your success will make all the difference throughout the life of the business, making your business dream become a reality.

Leasing can provide you with the flexibility you need for your business, selected a location and committed to your lease, you will need to make a choice to either purchase or lease the equipment for your new business.
Pilot Air Freight, a leading provider of transportation and logistics services, recently named Gregory G. Hagl as vice president of its corporate aviation division. Hagl was previously president of the Hagl Management Group, a company that provides aviation management services.

Pilot Air Freight, which recently celebrated its 25th anniversary, has experienced significant growth in recent years. The company operates a large fleet of aircraft and provides a wide range of services, including air cargo, air freight, and air charter.

The promotion of Hagl to the position of corporate aviation division president is part of the company's ongoing effort to expand its services and increase its market share. Hagl brings over 20 years of aviation industry experience to the role, including experience in airport operations, air charter, and flight operations.

Hagl is a native of the Midwest and has a background in aviation management. He previously served as president of the National Air Carrier Association and has been involved in various industry organizations and associations.

Pilot Air Freight is headquartered in Minneapolis, Minnesota, and serves customers throughout the United States and internationally. The company is a subsidiary of 1st Choice Companies, a diversified holding company with interests in transportation, logistics, and other related industries.

In other business news, Citizens Business Bank recently announced that it has expanded its operations to include a new branch in the city of San Bernardino. The new branch will provide a full range of banking services, including personal and business accounts, mortgages, and loans.

The expansion reflects the bank's commitment to serving the needs of local communities. Citizens Business Bank has a long history of providing banking services in the region, and the new branch will help the bank to better serve its customers.

The bank's CEO, Michael T. Schleyker, noted that the new branch is the latest in a series of expansions that the bank has undertaken in recent years. He added that the bank is committed to providing exceptional service to its customers and to the communities it serves.

Schleyker also noted that the new branch will include a extensive range of banking services, including personal and business accounts, mortgages, and loans. The bank will also provide a full range of other services, including investment banking and trust services.

The expansion of Citizens Business Bank is part of the bank's ongoing effort to grow and increase its market share. The bank has been experiencing significant growth in recent years, and the new branch will help it to continue this growth.

For more information, visit www.citizensbancorp.com or call 1-800-477-9922.
High-tech Entrepreneurs Get Boost From UCR Connect

Entrepreneurs Diego Guillen and Ron Pitt were among 200 attendees at the recent UCR Connect director's luncheon in Riverside, who have a strong interest in high-tech business opportunities in the Inland Empire.

Lunchtime keynote speaker Joe Raguso, California's deputy secretary for the Division of Science, Technology and Innovation, spoke on "Creating Technology Assets in the Inland Empire." He also congratulated the region on the formation of the Regional Technology Alliance in 1993.

Guillen and lunchtime speaker Bernardino Co-founder of BotanaMedica Inc. of Carlsbad, a manufacturer of a topical analgesic comfort cream, said he had received enough guidance to assemble a Powerpoint presentation suitable to show potential investors. "I didn't cost me anything," Dougherty added.

The next step for Dougherty is to refine his company's business model and work with potential investors through the due diligence stage of funding. "We are very excited about the opportunities these companies here in the Inland Empire have to offer," said Dougherty.

UCR Connect's director, Kate Harbert, said a developer of energy-saving and alternative energy systems for both homeowners and businesses, entrepreneur Ron Pitt, president and CEO of Environmental Power Products of Carlsbad, said he is a strong advocate of UCR Connect.

Guillen, president of Reflex Development and Testing in West Covina, utilized the resources of UCR Connect to move his idea from a creative concept to a tangible marketplace product.

His product, a medical device that measures the protein levels of people who are being treated with physical or drug therapy, helps save money for both patients and health care providers. Guillen was inspired in 1990 to create the device for his mother, who was suffering from a brain tumor. He left his full-time career as a computer mainframe installer to pursue his dream.

Since then, his mother has recovered and Guillen has secured two patents on his product. He expects the device to be placed in the Robert H. Ballard Rehabilitation Hospital in San Bernardino for testing on the patients there by year-end.

"UCR Connect helped me meet the right people that could help me do the things I needed to do," explained Guillen. He created an executive summary to present to potential investors and now is ready to take his company to the next level through the due diligence phase of funding.

"UCR Connect is a powerful tool that is staffed by people who are willing to help. You get objective feedback, always in a timely manner," he said.

For details, contact your account manager at (909) 989-4733.

Inland Empire Business Journal

August 2002 - Business Journal
### Arrowhead Foundation Awards $39,000 in Scholarships

Three-year-old Arrowhead Foundation increases scholarship awards by more than 50 percent and sets sights on four-year scholarship program.

Natalie Medellin wants to be the first Hispanic woman to serve on the U.S. Supreme Court. Arrowhead Credit Union, through its three-year scholarship program, the Arrowhead Foundation, is helping her take the first step toward that dream. Medellin, a recent graduate of Gorgonio High School is one of 24 high school seniors in the Inland Empire to receive scholarships from the Arrowhead Foundation, which awarded a total of $3,000 this year. Six of Medellin’s San Gorgonio High School classmates were also awarded scholarships by the Arrowhead Foundation.

"I think that many of our students took advantage of the scholarship offered by the Arrowhead Foundation," said Linda Pecasio, a San Gorgonio High School counselor who helped seven students take advantage of the Arrowhead Foundation scholarship opportunity. "In this day and age, with the cost of higher education on the rise, scholars like these offered by the Arrowhead Credit Union can really make a difference in helping students achieve their dreams."

Medellin has her dream mapped out. She says she plans to attend Whittier College major in political science. From there, she sees herself transferring to a college on the East Coast to participate in a summer internship for a local member of Congress in Washington, D.C.

"We know that the future prosperity of the Inland Empire, the State of California and the nation will depend on the ability of our youth to assume leadership roles in society," said Marie Alonso, chairman of the Arrowhead Foundation Board of Trustees. "This is Arrowhead’s way of providing that critical support for young people.

The Arrowhead Foundation for this program increased its donations by more than 50 percent this year and has a goal of eventually establishing a four-year scholarship program. It is also pursuing additional funding sources to boost the scholarship program and will work with some of its corporate partners, including the San Bernardino Stamped, on fund-raising activities this year, foundation officials said.

### UCR Leads UC in Diversity of Transfer Students from California Community Colleges

At the University of California, Riverside, traditionally underrepresented ethnic groups such as African Americans, Chicano, Latinos and American Indians accounted for 23.4 percent of transfer students from California community colleges to the fall of 2002, according to figures released by the UC office of the president released Tuesday. That represented a significant growth from 21.2 percent of its community college transfer students from those groups. Riverside has led the other seven UC campuses in this category since 1997, one year after the passage of Proposition 209 banned affirmative action admissions practices in the UC system.

Exanding community college transfers to the UC was a goal in 1997 agreement between the university and California community colleges, and again between the UC and the office of Governor Gray Davis.

UC admitted 15,357 transfer students from California community colleges for fall of 2002, a 3.8-percent increase over 2001, and the fourth consecutive year for system-wide growth for community college transfers. The UC’s transfer intake rate is three percent.

UC Riverside has been a leader in traditional admission of underrepresented minorities, such as Latinos, African Americans and American Indians. Community college transfers have historically added to this trend, officials said. Such groups have grown in representation, from 20.6 percent of the freshman class of 1977, to an expected 26 percent of next fall’s freshmen. Today, nearly 70 percent of the entering class represents minority groups.

"Truly, UC Riverside is a diverse community university, in the very broadest sense, and we pride ourselves in that and embrace the richness that it brings to all of us," said UC Riverside Chancellor David H. Warren to the graduating class of 2002 during commencement ceremonies.

With a total of 664 community college transfer students from underrepresented minorities in the fall of 2002, UC Riverside outperformed many of the larger UC campuses, such as Berkeley, Davis, Irvine and San Diego. Only Los Angeles and Santa Barbara attracted more transfer students from those groups.

"Working with the community colleges, we are making good progress in expanding the access to the University of California for transfer students," said UC President Richard C. Atkinson.

UC community colleges are a wonderful place for many students to begin a UC career," said UC Riverside Chancellor David H. Warren to the graduating class of 2002 during commencement ceremonies.

To assist their progress in efforts such as:

- Transfer Admission Guarantees, which guarantees eligible students who have completed at least 30 UC-transferable units, enter to UC Riverside as a junior in the College of Humanities, Arts and Social Sciences.
- The Transfer Link Mentoring Program, which matches a prospective student with an existing UC Riverside transfer student.
- Transfer link mentors answer questions about campus life, academic opportunities, available services, and post-peer support to incoming students.

### Academic Development Programs for community college students such as mathematics engineering science achievement and Puente, which gives student intensive instruction, academic counseling and mentorship.

The University of California, Riverside, established in 1954, offers undergraduate and graduate education to nearly 15,000 students. It is a member of the 10-campus UC system, which is the largest public research university system in the world. The picturesque 1,200-acre UC Riverside campus is located at the foot of the Box Springs Mountains, the scenic, 10-mile closer to downtown Riverside. For more information about UC Riverside, visit www.ucr.edu.
Long Awaited Vegas-Style Casino Sets Opening Date

Harrah's Rincon Casino and Resort to Celebrate Grand Opening Aug 8

Southern California's first Las Vegas-style casino, Harrah's Rincon Casino and Resort, has announced that it will open its doors Aug. 8, 2002. The property, which broke ground in July, 2001, will move operations from its temporary facility to the new $125 million facilities this summer. Including a 200-room luxury resort, 45,000-square-foot casino and six diverse restaurants, California's first Harrah's-branded casino offers a unique gaming experience unrivaled in southern California, according to Tom Dingman, resort general manager.

"From the day we broke ground last summer on the Rincon reservation, our aim was to raise the bar for the area's gaming industry," said Dingman. "We're proud to introduce to Southern California a world-class Las Vegas-style gaming experience."

Several surpises planned throughout the area will kick off the week-long celebration. Many festivities will be held during the days preceeding the public, grand opening, which will be marked by an official ribbon-cutting ceremony, operation excellence and technological leadership.

Opened by the Rincon San Luis Obispo Band of Mission Indians and managed by Harrah's Entertainment, Inc., the new Harrah's Rincon Casino and Resort will have a significant economic impact on the local market. Expected to create approximately 1,100 jobs and an identity as a top resort entertainment destination, the casino will generate an estimated $31 million in annual payroll, including benefits. It will be a center piece of the state's entertainment and the urban lifestyle that Harrah's has nationally recognized brand.

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The Pasha Group Announces Plans to Develop 700-Acre Distribution Complex at Southern California Logistics Airport in Victorville

Multi-Modal Complex at Southern California Logistics Airport is the Solution to Southern California's Growing Distribution Needs

The Pasha Group, a leader in providing transportation and logistics services, plans a eco-friendly $300 million, 1.6 million square foot complex will handle an estimated $3.1 billion in annual revenue, paid in payroll, according to the company. The Pasha Group is the leading in the development of large-scale land development projects in Orange, Los Angeles, San Bernardino and San Diego counties.

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The Pasha Group continues to provide the best possible service from a single source to meet the needs of clients. This vision is the basis of the Pasha heritage and the reach for the future.

Southern California Logistics Airport (SCLA) is jointly managed by the Southern California Logistics Airport Authority (SCLA) and Stirling Airport International, a Laguna Hills- based full-service airport company specializing in master-planning and major land redevelopment. The airport's International Terminal is led by partners Dougall Agan and Chris Downey, who have been responsible for more than $2 billion development activity on large-scale land development projects in Orange, Los Angeles, San Bernardino and San Diego counties.

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Executive Notes

Karin Pace, sales and marketing manager for Young Homes, has been honored by the Mt. Baldy chapter of the Building Industry Association of Southern California in its first-ever associate and builder Employee (ABE) Awards event. Pace received her award as support staff winner in the builder category for excellence in her area of expertise and for her support of the chapter. Corona native Mark W. Costa recently signed with the City Chieftains as the vice president of operations and media for the organization as a (A) Empire division of Ceotex Homes. Mr. Costa was previously a realestate investor in Palm Springs. Sales associate Jack Kendal was previously a realtor with Fred Sands in Palm Springs. Sales associate Gary Pinella was previously a sales associate with Prudential in Palm Springs. He holds a degree in architecture. And sales associate Randy Steele previously worked in corporate realty services with Citibank in Orange County. Dr. Randolph is a family practice and retired family practice in Palm Springs. He is a member of the Building Industry Association of Southern California.

At deadline...

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California's Business Leaders Announce Proposal to Stimulate California's Economy for the Future

Proposal to Increase State Revenue and Create Jobs

Leaders from California's top business associations gathered recently to announce an economic stimulus plan that will increase state revenue and create thousands of new jobs for Californians.

The proposal is based on a detailed economic analysis just released by the Santa Monica-based Milken Institute and calls for reducing the sales tax on purchases of machinery and equipment used in manufacturing a new economic stimulus plan. This plan will increase state revenue and create thousands of new jobs for Californians.

According to the report, California is increasingly at risk of losing manufacturing jobs to other states—and as well as international competitors—due to new and existing California-only business burdens. In fact, California lost a higher percentage of manufacturing jobs in the 1990s than any other major manufacturing state, because California is among the highest-cost-doing-business states in the country. (Cost of doing business is calculated using many elements, including: wage cost, tax burden, electricity and space costs.)

This proposal will help turn around California's economy while providing a strong base for sustained economic growth and creation,” said Jack Stewart, president of the California Manufacturing and Technology Association. “While state leaders work to balance this year’s budget with program cuts, increased taxes and borrowing, none of these short-term solutions will improve California’s long-term economic viability. Without a stimulus plan, we will continue to see budget deficits and job losses as an ongoing problem.”

Studies show that for every new manufacturing job, an additional 3.5 jobs are created in other job sectors. By implementing this proposal, California would create 120,000 new jobs by 2006, with an additional 50,000 jobs in each of the following six years.

John Zanenbush, president of the California Chamber of Commerce, stated, “California’s position as a major manufacturing region continues to deteriorate. Because of the added burden we place on businesses in California, we see jobs from every industrial sector flee our state along with the tax revenues and business investment. It’s time to reverse this trend and start improving California’s competitive environment.”

Understanding the current budget deficit problems for the 2002-03 budget, manufacturers have proposed a stimulus package for this tax reduction beginning on Jan. 1, 2003, but would not claim the refund until future tax years.

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Homeland Security...

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department preparations and to evaluating the threat to food and agriculture.

While warranted, such security measures are largely reactive and will do little to anticipate, prevent or mitigate further disasters. To tackle the challenges of a new environment that demands quick, decisive action, state and local government officials must boldly look to transform the ways things have always been done. A new level of cooperation and collaboration between the public and private sectors is needed and a new mindset that stresses information sharing and trust must be adopted.

Defending California is a huge undertaking, involving everything from airport security to public health warnings and infrastructure protection. As we learned from Sept. 11th, in order to detect patterns and prevent further tragedies from occurring, those authorized to define and protect us in the state must find a way to pull together such disparate pieces of information as intelligence, border-crossing data, virus applications, motor vehicle records, and financial transactions.

Much of this information needed to combat terrorism currently resides in databases and computer systems operated by different state agencies and departments. What’s lacking is the capacity to tie the pieces together to serve a common purpose. Based on the number and complexity of systems involved, disparity in platforms, and different levels of technology resources within each state agency and department, across the barriers of the past surely will not be without challenges.

Such challenges do not mean, however, that an integrated network is not possible. The Juncture Network (JNET), an integrated criminal justice system created by the Commonwealth of Pennsylvania, allows agencies to communicate—despite significant differences in hardware, software and technical sophistication—in a seamless network to fight crime. The system provides immediate notification of significant events and allows case-file information to be transferred rapidly and has already been used by the FBI and other local law enforcement agencies to successfully solve cases. While JNET is designed to link criminal justice agencies, nearly all of the underlying solution architecture and systems design areas can be optimized quickly and efficiently to any government or agency.

While increasing security at airports and bridges may help temporarily to ease the fears of Californians, the central issue is protecting the state from future cyber- or gas terrorism is getting the right information to the right people at the right time. Information integration will allow people to better do their jobs. Government officials have been told to make sure opportunities to build bridges among agencies, local government and communities. They must overcome the practical, technical, organizational and cultural limitations of the past and “seize the moment.”

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Inland Empire—First Quarter 2002

The Inland Empire remains a growth leader for California and the nation. For the one-year period ending March 2002, the median home sale was $179,670, an increase of 21.5% over the same period in 2001. The median home price for the region increased 13.3%, to $179,670 over the one-year period ending March 2002, while the percentage of households able to purchase a median-priced home declined to 47% in March 2002 from 49% a year prior.

The strong single-family market held down demand for apartments in the first quarter of 2002, with absorption negative by 468 units. During the same period in 2001, net move-ins totaled 219 units. No new units reached completion in the first quarter of 2002, as was the case a year prior. Completion projections scheduled for the rest of 2002 include over 1,000 units in Southwest Riverside County, with tender 300 units each in Rancho Santa Margarita and Chino Hills. For 2003, nearly 2,200 additional units are expected to come online in Rancho Cucamonga, along with 700 units in Loma Linda and over 500 in Southwest Riverside County. Multi-family permits issued in the Inland Empire also noted the strongest overall average rent gain for the one-year period ending March 2002, as its average rent increased 6.9%, down from 8.0% a year prior. The average market rent rose from $790 to $844 over this period. Although most submarkets notched slower growth in the wake of the slowing economy and higher vacancies, the Upland/Montclair, Coachella Valley, and Victorville submarkets achieved noticeably stronger average rent gains. Sales activity is trending up, with 22 closed transactions for the first three months of 2002, up from 18 sales during the same period in 2001. Strong price appreciation was evident as the average price per square foot rose from $122.50 to $127.25, including an increase from $117.25 to $121.75 in the 1974 and older segment.

Plans continue to take shape for the former Norton Air Force Base. The site is now intended to serve as a $300 million, 10 million-square-foot industrial park and international cargo center, supporting up to 6,000 jobs upon build-out. In addition, a new $150 million business park with three million square feet of commercial space will be built in Redlands (Colonel/Grand Terrace Loma Linda submarket).

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In Today's Uncertain World, Personal Resilience Is A Key Work/Life Skill

Lee Hecht Harrison (Offers Tips for Developing the Capacity to Bounce Back)

With the world of work and the world at large increasingly uncertain, having the capacity to remain flexible and in the midst of ambiguity and change and stay productive is more important than ever before. According to Lee Hecht Harrison, founder of Lee Hecht Harrison, the Riverside office, "While the ability to confront considerable change and stay productive comes naturally to some, resilience is a strength others must develop," says Robert Kuenzi, vice president and chief strategy officer at the firm's Riverside office. "The good news is that with some effort, it can be done." Kuenzi observes that after the events of Sept. 11, more employers recognize the value of personal resilience. "Certainly no one expects employees to bounce back immediately from such a catastrophe, but they're now more aware of how important it is that employees have the tools to remain effective in the face of stress, upheaval and uncertainty. Whether employees are dealing with global issues like terrorism threats or rising unemployment, or more personal matters like surviving a downsizing or reporting to a new supervisor, there's the same need to adjust to the disruptions, recover from the stress, and maintain high levels of productivity."

Individuals who don't have a natural ability to cope well through stressful times, says Kuenzi, should take the following steps to develop the skill:

1. Learn from those who are naturally resilient. Think of three or four people whom you admire for the way they handled difficult situations in their lives. Note some of their personal characteristics and behaviors. Identify those you think are most essential for handling stressful situations effectively.

2. Learn from your own experience. In the midst of crisis, you may forget previous experiences when you've been resilient. Take a minute to recall a specific stressful situation that you handled effectively. What characteristics, behaviors or actions did you use to get through it? What were some of your characteristics or behaviors that were helpful? What did you learn?

3. Understand yourself. Why do you think you react the way you do? What is your sense of purpose? By knowing what your motivations are, you can work to build on your strengths and compensate for your weaknesses.

4. Know the territory. Understand the forces shaping the changes and identify what, if any, role you play in them. Awareness of trends having an impact on your situation will enable you to recognize and acquire the knowledge and skills you need to prosper in tough times.

5. Connect to resources. Reroute possible coping and professional relationships. Develop a personal support network you can rely on and identify organizational and community resources you can access in times of stress.

6. Take care of yourself. Maintain an optimistic attitude and a sense of humor. Attend to your health, fitness and peace of mind. By focusing on your overall well being, you can help give you strength to overcome external stress.

7. Throughout the book, the organization is faith committed to helping those who die... do not cry but rather decorate them one last time. The book is packed with valuable case studies and techniques that leaders can begin to employ a variety of strategies to become masters at dealing with ambiguity and change.
American Mortgage Networks Expands Operations in Ontario

American Mortgage Network (AmNet), a taxable REIT subsidiary of American ReNetwork Services and the REIT Trust, Inc. (NYSE:INV), announced that it is expanding Southern California operations with the opening of a new regional center in Ontario to serve mortgage brokers.

David Krytlo has been appointed vice president regional manager. With more than 18 years experience in mortgage lending, Plote most recently was branch manager for Fleet Mortgage. He has also worked for Pasha Funding, Unifirst Mortgage and ICA Mortgage.

Karen King has been appointed assistant vice president regional operations manager. She has more than 19 years experience in mortgage lending. Before joining AmNet, King was operations and underwriting manager for Fleet Mortgage/Washington Mutual. She has also worked for Monument Mortgage, Victoria Mortgage and Pasha Funding.

In announcing the opening of the Ontario Center Pilotte said, "There is enormous opportunity to quickly build market share in the region. We are very pleased to be opening the second most expensive region in the state at the time."

California Association of Realtors®. New home building continues to remain strong in the area, with many developers offering affordable choices for potential homeowners. Working with mortgage brokers who play a key role in the real estate finance community, we expect rapid growth from the Ontario Center.

The Ontario Center expects to employ an operations staff of 19 mortgage banking professionals. It is located at 4141 Inland Empire Boulevard, #250 in Ontario. The telephone number is 800-487-6842, and the fax number is 909-944-4947.

AmNet also has regional centers in Sacramento, San Diego, New Haven, Atlanta and Portland, Ore., as well as satellite offices in Mission Viejo and Kirkland, Wash. For the first quarter of 2002, AmNet funded $50.6 million in home loans. By the end of 2002, AmNet's closed loan volumes are anticipated to be $500 million per month. AmNet is currently seeking to do business in 25 states either by license or exemption. It expects to be in operation in the state in 19 states by license or exemption by the end of 2002.

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Flavors of India Family Festival at Pacific Asia Museum.
Families will enjoy this afternoon highlighting the cultural diversity of the Indian subcontinent. From 1-4 p.m. at the Pacific Asia Museum. It is free to the pubic. Visitors are invited to participate in a henna body decoration workshop. The public may participate in a presentation and discussion of the complicated art of wearing a sari (traditional women's clothing of India).
Children are invited to bring their own percussion instruments to join in an Indian musical instrument performance. Pacific Asia Museum is located at 46 N. Los Robles Avenue in Pasadena. The museum is open Wednesday-Sunday 10 a.m.-5 p.m. and until 8 p.m. on Friday. Admission is $5 for adults and $3 for students and seniors. Parking is available adjacent to the museum. Family festivals are held once a month. For more information, please visit the website at www.pacificasiamuseum.org for details.

The Fourth Annual Arrowhead Regional Medical Center Foundation Golf Tournament will be held on Friday, Oct. 18 at the Sierra Lakes Golf Club in Fontana. Proceeds from this worthwhile event will benefit the Arrowhead Regional Medical Center (ARMC) Foundation, now in its 25th year of existence. The non-profit ARMC Foundation helps to fund the medical educational needs of physicians, resident physicians and other allied healthcare professionals through its sponsorship of Continuing Medical Educational (CME) activities. It has also assisted in procuring special medical equipment to support ARMC's continuing and growing needs. For sponsorship or other information about the Fourth Annual ARMC Foundation Golf Tournament, please call (909) 580-6109.

24 "Gold in Asian Textiles," a lecture by Dale Carney, will be held on October 19 at 7:30 p.m. at Glendale Community College. Asian textile enthusiasts will enjoy this lecture exploring the many ways in which textiles in Asia were, and often still are, embellished with gold leaf, thread and metal wires. On Sunday, from 11 a.m.-4 p.m. virtually all cultures in Asia used gold in at least one of these ways on special textiles to indicate wealth and status, demarcate ritual space, or signify ceremonial function. For those without the means of access to gold, clever methods were used to simulate the light-reflective qualities of gold—proving that all that glitters is not gold! For further information, please call the education department at (626) 449-2142, ext. 131. Pacific Asia Museum is located at 46 N. Los Robles Avenue, in Pasadena.
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