December 2002

Inland Empire Business Journal

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JPA Progress Report — What’s Up at March?

by John Apgar

38,000 jobs!

That’s all we are asking from the folks developing the reuse of the excess portion of March Air Force Base. A few years ago, March Air Force Base found itself on the Base Re-alignment and Closure (BRAC) list. That meant the reduction of 6,000 jobs and more than $500 million from the economy of the Inland Empire.

Or did it? Before the last gasps could echo from various inland chambers of commerce, the March Joint Powers Authority (MJPA) was formed. In 1993, that organization was created out of local governments with the task of redeveloping the base into a joint commercial and military venture.

Some Air Force jobs remained. In fact, nearly 3,000 jobs still exist to keep the facility as a reserve base. But that pales by comparison to the lofty aims of the MJPA’s director, Phil Rizzo. “This is the jewel of the Inland Empire,” he explains. “We are next to a freeway, a railroad, and the longest runway on the West Coast. Where else can you find 4,400 acres for a business park with this access?”

The area has been divided into two main sections, each with its own

continued on page 43

In Some Way, a Farmer Has Touched Your Life Today!

by Georgine Loveland

The First Annual San Bernardino County Farm Bureau Media Event was held recently in Fontana, hosted by Kallisto Greenhouses, 9988 Redwood Ave. The 10-acre parcel was cheap during the post-Kaiser Steel Co. days in the agricultural strip which once was home to poultry houses, bedding plant and Christmas tree businesses — now long

continued on page 19

Special
Sections
New Businesses
page 49 to 51
Calendar
page 52

Germany—California’s European Hub

by George Oleksyn

With more than 82 million people and one-third of the euro-zone output, Germany is the largest European Union (EU) member state in terms of population and economic importance.

California exported $4.6 billion in goods and services to Germany in

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Kallisto Greenhouses, a wholesale foliage plant grower in Fontana, maintains a state-of-the-art 256,000-sq.-ft. facility using specially designed production equipment and a custom blended soil mix. The results are spectacular.

Photo by Georgine Loveland
Business owners have four options on how to resolve disputes with partners, vendors or customers. Each option is based on different assumptions, involves a different number of steps, and entails a different cost. Therefore, it pays to understand them before choosing.

Option #1 — Direct negotiation
Direct negotiation is certainly the cheapest and, for many partnerships, the easiest — way to resolve a conflict. A good place to start is to get clear about what one wants, why, and how much one cares for the future relationship with the other partner. The next step is finding out how the situation looks from the other person’s perspective. This task requires effective communication, listening, and observing. The final step is negotiating an agreement that both parties believe is better than any other alternatives.

To negotiate successfully, one needs to understand their own interests, needs, and motivations. Without that, it is hard to end up with a deal, a bad deal, or even a personal win.

Re: The Community of VistA Santa Rosa
Vista Santa Rosa is an official, newly-formed community created by the Riverside County Board of Supervisors (Resolution #2000-318). Vista Santa Rosa is located in the lower eastern Coachella Valley, within a 20-square mile area, bordered on the west by La Quinta (along Monroe Street), Indian Wells (along Harrison Street, Hwy 86), on the north by Indio (along Avenue 50 and Avenue A2), and on the south by Thermal (along Avenue 66).

This area is quite unique in its proximity to the Coachella Valley Cultural District, “country fied,” and open “space presence.” The natural backdrop provides excellent opportunities for horseback riding, hiking, skiing, camping, and just being close to all of these places like it in the Coachella Valley.

I would personally like to welcome and encourage you to help us establish this unique area. This little 20-square-mile community is committed to maintaining growth and development with a rural, cultural, and recreational atmosphere.

The original objectives of VistA Santa Rosa were the promotion of quality and selective controlled development, with minimal intrusion to open space and our cherished cultural beverage, and “country fied” atmosphere.

Vista Santa Rosa is one of the largest concentrations of equestrian activities in the entire southwestern United States.

If you have questions, or would like more information, or would like to find out how you can help, please contact us. We look forward to the silver anniversary of the incorporation of Alta Loma, Cucamonga and Twentynine Palms into a unique city that is a shining example of 25 years of visionary leadership and cooperation.

Highlights of activities throughout the year will include: 1,000 historic equestrian calendar; an historic narrative brochure; an educational packet; a list of horse shows, tournaments, and many more special events.

These commemorative events are created to reflect the city’s mission to inform and connect its citizens while paying tribute to the city’s roots. As the city of Rancho Cucamonga celebrates its 25th anniversary, it takes pride in its “harsh” activities, open space, park and trail facilities, managed recreational income of more than $220 million annually into the Coachella Valley economy.

This success was based on a careful foundation of planning, managed growth, and economic development, which has made the city a premier place to live, work, and play in the Inland Empire. Its tradition of vision and ingenuity has made it possible for the city to grow and prosper, allowing the three communities to reap the benefits together as the city of Rancho Cucamonga.

Mayor William Alexander noted, “It is because of all of our wonderful community partners, businesses, and volunteers that our city has been so successful. We look forward to the silver anniversary’s year ahead, where we will pay tribute to our rich history, while planning for the future’s environment.”

For silver anniversary special events, please call Neil Seb Staton, Community Relations supervisor for special events, Community Services Department, at (909) 877-2700 ext. 2104.

Rancho Cucamonga"

City of Rancho Cucamonga

Cultural Celebration

With Yearlong Commemoration


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Hon. Joseph E. Johnston (Ret.) Joins JAMS Southern California Panel

Dec 2002

Tame the Rascals Behind Your Company’s Financial Decisions

By Susan Zimmerman

Whether a company is a solo operation or a behemoth with a full-time financial officer, even the most basic of financial decisions can be complicated. One of the biggest challenges facing today’s business owners is the ability to make sound financial decisions. The study of financial management involves a number of complex principles that can be difficult for even the most experienced business owner to understand. In this article, we will explore some of the key concepts behind financial management, including budgeting, cost control, and financial forecasting.

Budgeting

Budgeting is a critical tool for any business owner. A budget helps you track your expenses and identify areas where you can cut costs. A budget also helps you plan for the future, ensuring that your company has enough cash on hand to meet its financial obligations.

Cost Control

Cost control is essential for any business owner. By identifying and controlling the costs associated with running your business, you can ensure that your company remains profitable. There are a number of ways to control costs, including reducing overhead expenses, negotiating better rates for services and supplies, and improving your company’s productivity.

Financial Forecasting

Financial forecasting is an important tool for any business owner. By forecasting your company’s financial performance, you can identify potential problems and take steps to address them before they become major issues. Financial forecasting also helps you plan for the future, ensuring that your company has enough cash on hand to meet its financial obligations.

In conclusion, financial management involves a number of complex principles that can be difficult for even the most experienced business owner to understand. By focusing on key concepts such as budgeting, cost control, and financial forecasting, you can ensure that your company remains profitable and able to weather any financial storms that may come your way.

Tips for Business Owners

1. Do your homework.
2. Keep accurate records.
4. Don’t be afraid to ask for help.
5. Set realistic goals.

If you would like more information on these topics, please visit our website at www.jams-cpa.com.
Continuing the Investment in California's Schools

by Ted Lempton

Proposition 39 played a large role in local school bond elections. Adopted by California voters in November 2000, Proposition 39 lowered the vote required to pass local school bond elections from two-thirds (57 percent) to a simple majority (50 percent). This is providing local districts with the ability totax new property and replace aging buildings. This is critical because of the state’s poor financial situation and the thousands of local schools that are overcrowded and in poor condition.

Proposition 39 is helping local school districts to improve the quality of education for all students. In the fall of 2001, 31 school districts will bond vote for $4.6 billion to modify or replace aging buildings. The districts include the Los Angeles Unified School District, the San Diego Unified School District, and the Alameda Unified School District. These are districts that are known for their large populations and are in need of new buildings.

In addition to Proposition 39, the state legislature has passed several other laws to help with the funding of local schools. These include the Local Control Funding Formula (LCFF), which allocates more funds to schools that have a high percentage of low-income students, and the Local Control Accountability System (LCAS), which requires local districts to report on how they are spending their funds.

The combination of Proposition 39 and the state’s new funding laws is helping to improve the quality of education for all students in California. It is important that this trend continues so that all students have an equal chance to succeed.

FREEDOM AND POTATOES

by Thomas H. McKeever

It is really a privilege to be able to live in the United States. I have lived in numerous countries, and in most places I have visited, the freedom I have experienced here cannot be matched.

In the United States, we have the freedom to choose our own government, to vote, to speak our minds, and to worship as we please. We have the freedom to travel, to work, and to pursue our dreams. We have the freedom to live our lives as we see fit, without fear of persecution or discrimination.

Of course, we are not perfect, and we have our problems. But compared to the rest of the world, we are blessed with freedom. Let us cherish and protect it for ourselves and for future generations.

Letter to the Editor

continued from page 3

Nearby is Lake Cuahilla Park and Recreation Area. Included is a 15-mile loop trail on a property of 165 acres. Ten miles along the park, with approximately 30 (diverse) trails, is a dune. Dunes are not to be missed. The “Maddon Trail” is scheduled for completion as full development along the same. The dunes are in the east, near the mountains.

There are several other trails through the Estrada Foundation. Some of the trails include:

- The Oso Viejo Trail
- The Red Rock Trail
- The South Ridge Trail

To get to the Estrada Foundation, turn right at the intersection of Highway 10 and Highway 66. Follow Highway 66 for about 5 miles and turn left at the intersection of Highway 66 and Highway 13. The foundation is located on the west side of Highway 66.

EDVISE Strategies

Ruben Estrada — A Man With Many Missions

Ruben Estrada leads small business on the path to success through his “Six Disciplines for Business” program. This program has helped thousands of businesses improve their performance, increase their profits, and become more successful.

Estrada is the founder of the Estrada Foundation, which provides financial assistance, training, and resources to small businesses in need.

To learn more about how Estrada can help your business, visit the Estrada Foundation website or call (818) 389-2082.
The Kruger Group Is Known for Unique ‘Charrrette’ Process

Larry M. Kruger, one of the nation’s top home building senior executives is originally from a small town in Georgia. He has a clear sight of Georgia accent, unless someone makes note of it. Then, his eyes spark. He states everything he wants to discuss.

Having done business in more than 75 states, Larry also possesses a keen understanding of the challenges companies face in different areas of the country.

While the home building industry will initially benefit from the Kruger Group, vice president and creative director Bill Aitkison and his team, along with their clients, enjoy having their then employer, Austin Woods Homes, of his plans to start his own agency — they hired him immediately!

Larry even more interestingly, would you rather spend your valuable time reaching the 13th level of a universal compact game, or watching the DVD version of the "Lord of the Rings," part 1, with an extra hour or so added on?

The Lord of the Rings is a game that has been around for a long time, but it has just been made available on the TV before going on. Larry is a fan of the game and has added it to his collection.

The new project, "The Sims Online," is designed to be nothing but a Web game. It is totally lacking in SimCity and its’ like. In fact, it is so simple that Time magazine described it as being like "Clack Kent without his secret identity." Basically it requires you to take on the role of a "Sim," which stands for simulation, and then do typical products of washing the dishes and turning off the TV before going to bed.

The same people who buy the new "007 Nightfire" game also want to help the "Sims" do the dishes. And Larry, as well as many others, have added it to their collection.

The skiing game, "Grand Theft Auto," is true, but it is not the only game that brings excitement to the players. Another game, "Sports Illustrated" is also impressive.

"If you are a leader, not a follower, you make extra margin and get on to the next thing faster. There is no less stress, because you have a road map that clearly defines people’s responsibilities and that facilitates bringing everything into place: Focus – Fast – Fresh!

Larry M. Kruger

For more information on The Kruger Group, please visit our website at thekrugergroup.com or call (310) 996-5150.
Define Your Personal Marketing Signature for Business Success

by Sam Christensen

Business school rhetoric states that in order to promote your company's products or services, you need to devise a compelling marketing message that your prospects can identify with. Unfortunately, most business owners and managers are unsure of how to do this, or how to develop a marketing message that will be effective. While caught up in all the company literature, brochures, commercials, the need for a personal marketing signature emerges. Your marketing materials must be consistent in all your marketing communications, whether in print or digital format. The need for a personal marketing signature applies to all businesses, whether service business such as a physician or attorney, or manufacturing establishment that sells TVs and VCRs. That signature, which should be present in all the company literature, brochures, commercial, and any other customer contact material, is what makes your business stand out and what gives you the edge in sales, service, and profits.

The definition of a marketing edge—the one thing no one else can reproduce or imitate. Unfortunately, no one knows how to find and use that edge effectively. Your edge may have been dulled by childhood family and teachers, or later in life by the pressures of competition in education and business. Your individuality may have been downplayed or even sacrificed to your own doubt.

Even if your personal edges are self-doubt and your personal confidence and verified your true self. The good news is that your edge is not something you lack but rather something that has simply been overlooked or masked. When you decide to take a step away from the crowd, you discover a new perspective, in which you can uncover a whole new sense of self that can greatly contribute to your company's bottom line. Fortunately, the process to this transformation involves just a few simple steps.

# Define your unique personality traits

The more personal you can make your business, your services, or your products, the more effectively it will install your business's personality and the more business you'll generate. To incorporate your personal attributes into your marketing materials, you first must know how others perceive you. Listen carefully to how people refer to you and look at your past material where you've been described, such as articles, yearbooks, greeting cards, job evaluations, etc. Take note of the words and expressions which descriptive words or phrases reappear again and again.

After compiling your list of descriptive words and phrases, turn to your thesaurus to discover alternate words and phrases which describe your personal identity. Use these to avoid clichés and to impress your clients and your own personal marketing message.

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The American Society of Safety Engineers (ASSE) has developed a checklist for employers to meet the increasing workplace safety needs.

The checklist for employers includes:

1. Reviewing employees that safety measures are being taken for their protection.
2. Reporting unusual or suspicious activity or strangers in or near facility areas to the authorities by calling 911.
3. Kosmont Companists Expands Urban Retail Efforts; Forms Urban Retail Group.
4. Kosmont Realty Corporation, and a liaison to the development and leasing of urban commercial and investment properties, is in charge of the Kosmont Urban Retail Group.
5. The Los Angeles real estate and economic development company, also Kosmont Companies, has announced the formation of a new group of professional businesses, the Kosmont Urban Retail Group.
6. Kosmont also said the Urban Retail Group will be supported by all four companies under the Kosmont Companies’ umbrella. These are Kosmont Partners, specialists in public-private development; Kosmont Realty Corporation, a full-service brokerage firm; Kosmont Financial Services, and Consulting Group.
7. Kosmont is affiliated with the National Institute of Economic and Community outreach company.
8. Kosmont is a 25-year veteran of the real estate industry and has contributed many large transactions, including “Big Ten” tenant representation, shopping center development, Kosmont’s full-service food restaurant chains, and Hispanic-oriented retail and restaurant chains.
9. Kosmont has been affiliated with the National Institute of Economic and Community outreach company.
10. Kosmont said that Armando Aguilar, a senior vice president of Kosmont Realty Corporation, and a liaison to the development and leasing of urban commercial and investment properties, is in charge of the Kosmont Urban Retail Group.
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**EXECUTIVE TIME OUT**

**Heast Castle--“The Enchanted Hill Revisited”**

By Cambodia Brooks, Travel Editor

Between 1919 and 1948, William Randolph Hearst and his architect, Julia Morgan, transformed a cinematic and architectural icon into the grandiose 123-acre estate of gardens, terraces and guest houses dominated by Hearst's 100-room residence, La\n
HEARST CASTLE--"THE ENCHANTED HILL REVISITED"

**EXECUTIVE TIME OUT**

BY CAMBODIA BROOKS, TRAVEL EDITOR

BETWEEN 1919 AND 1948, WILLIAM RANDOLPH HEARST AND HIS ARCHITECT, JULIA MORGAN, TRANSFORMED A CINEMATIC AND ARCHITECTURAL ICON INTO THE GRANDIOSE 123-ACRE ESTATE OF GARDENS, TERRACES AND GUEST HOUSES DOMINATED BY HEARST’S 100-ROOM RESIDENCE, LA

**THE SAMUELS NEPTUNE POOL--A FAVORITE GATHERING PLACE FOR VISITORS TO HEARST CASTLE IN SAN SIMEON**

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**THE SAMUELS NEPTUNE POOL--A FAVORITE GATHERING PLACE FOR VISITORS TO HEA...
A Milestone for the Community

THE CANCER CENTER AT RIVERSIDE COMMUNITY HOSPITAL

The care of a cancer patient is not just about medicine: it's about relationships. The Cancer Center at Riverside Community Hospital will be comprised of a team of professionals who understand the physical and emotional needs of cancer patients.

In the past, patients have traveled to hospitals in other cities to seek high caliber cancer services. The new Cancer Center at Riverside Community Hospital will offer residents superior cancer care close to home. This $72 million, 8,250 square foot facility will open in early 2022 giving local patients the benefit of Riverside Community's comprehensive dedication to the health of the community it serves.

CITY OF HOPE MEDICAL GROUP IN RIVERSIDE...

The Cancer Center at Riverside Community Hospital will be staffed by physicians from City of Hope Medical Group. They are well known and respected for the care they provide to cancer patients and their families. RCH is delighted to provide this level of expertise to the community.

COMPASSIONATE AND EXPERIENCED STAFF...

Johanna Munson, MD, MPH, City of Hope Medical Group, will serve as Medical Director and Lead Area, DTI (1). MBA in Administration Director of the Cancer Center. Patients will receive the most advanced radiation therapy treatments and have direct access to nutritional, social and spiritual services. In addition, there will be a dedicated patient education room with the latest information in cancer treatment.

State of the Art Equipment...

The Cancer Center offers state of the art radiation therapy allowing for precise treatment of the patient's tumor while sparing as much healthy tissue as possible. This enables the treatment dose to the cancer site more accurately, sparing adjacent normal tissue and improving the patient's cure rate. For more information, please contact the Cancer Center.

www.riversidecommunityhospital.org
Our doctors practice on Main Street, not Wall Street. Shouldn’t yours?

- Physician-owned local network focused on meeting your health care needs
- Choose your own family doctor
- Over 200 local physicians to serve you
- Most major commercial and senior health plans accepted

Call us to find an RPN doctor near you (877) 776-8066

DECEMBER 2002

Farmer...
continued from page 1

gone — explained Jim Riekert.

Riekert and his wife, Katheryn, own Kalisto which has been serving customers at the Redwood Ave. loca-
tion since 1978 and are wholesale suppliers to the indoor foliage plant market. The company is the largest Southern California grower of Spanish plum varieties.

"This area is now zoned com-
certial, but I was here first," Riek-
ert quipped, while pointing a group of
dairy farmers, friends, and media on
tour of the facility. Kalisto takes its
game from a Greek word meaning "most beautiful." The Riekerts and their loyal employees are dedicated to
growing indoor foliage plants of un-
guual beauty and value and feel a

sense of pride when their clients use

portance of protecting both the prod-
uct and the producer, who in rapidly
continuing to an endangered species. And, then what?... after the farms are lost to development or low profits that drive the farmers out of business alto-
tgether. Will all our food come in from
other states and countries, and what will
the quality be? Will we even know or care?

Farming is an industry like any other, but it is a tough one and a labor
of love that brings little material re-
turn for most farmers, people of the
land who work in one of the most
dangerous occupations in the county. Accidents are commonplace and
the weather is often punishing; prices fluctuate and there is little stability
from month to month. But, they love what they do. And, what would we do... without them?

These were some of the issues discussed that day. Those who make
their living in agriculture, many who are providing our food, were reaching out to the
community, through the me-
thods to improve communica-
tion and safeguard our rich re-
ources in this abundantly blessed state of California. They were asking for our in-
put, questions, and under-
standing to better confront the
problems that are facing us all.

An informative program fea-
tured Ken Luth, president of the San Bernardino County
Farm Bureau; Ed Layay, agricultural commissioner for San Bernardino County, and
Rachel Scott, executive

director of the bureau.

Luth is a third generation
dairy farmer in the high
desert. Farming is in his
blood, he explained, "I
just love what I do. But, I
see history pushed out
every day. This valley
started with farming and
sent produce overseas,
too. Now, we have to treasure the
memories of what is no longer
here." The DeRector vineyards
once covered 600 acres, and now
produce grapes for home wine
makers on just 18

A c c e l e t e w o r k by t l e a r n i n g f o r m a t i o n .
W h a t t h e r e c h u c k w u l e t .
Kalli Jo workers are known for their beauty. Must have worked for the Ri-
eekers for many years, ours families. Here. empowers unacknowledgments
prior to planting in a special clean soil mix.

What's on the crop, it sometimes

494-363-4800; indoor decor-
Byline: J. H. Dice 1898-

$44,087,400. Followed by cattle and
colive-49,964,900; replacement

$26,153,700: oranges-$21,882,800;

$1,848,000; alfalfa; all-$19,363,400; indoor dec-

$14,687,000; trees, shrubs-

$4,666,400, and both-$5,801,200. The farmer's share of every consumer food dollar is about 20 cents!

For more information on the San Bernan
dino County Farm Bureau, please call (909) 875-5945 or go to:

thefarminbureau@cox.com. KalliJo Greenhouses may be reached at

(909) 829-9101 or Fax: (909) 829-

(909) 359-3700

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BUY THREE OR MORE PHONES, GET BACK $5.00 ON EACH.

ADD YOUR TEXT FROM THE TABLES ABOVE.

FREE TOLL FREE PHONE NUMBER AVAILABLE FOR YOUR BUSINESS

$11,062,300; chickens ($44,087,400);

$6,666,400, and both-$5,801,200. The farmer's share of every consumer food dollar is about 20 cents!

For more information on the San Bernardi
County Farm Bureau, please call (909) 875-5945 or go to:
thefarminbureau@cox.com. KalliJo Greenhouses may be reached at
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ADD YOUR TEXT FROM THE TABLES ABOVE.
Peninsula Investment Real Estate Brokerage is pleased to announce the sale of Mission Gardens Apartments which is a 44-unit complex on Skookum Street in Santa Cruz. The property was sold for $3,500,000. The seller was Emsfors, LLC of Ontario and the buyer was Jamboree Management of Irvine. Frank Durnel of Peninsula Investment Real Estate Company in Irvine was the selling broker and John Emsfors of Emsfors, LLC of Ontario... The sale of the Holmes Apartments was announced today by Kevin Associate, President, Managing Partner of Marcus & Millichap Real Estate Investment Brokerage Company. The property sold for $2,000,000. The principals were represented by Alex Garcia Bill Miles, Cray Cart­ nam and Ramon Koorashi of Marcus & Millichap's Irvine office. The property is a 19-unit apartment complex located at 1326 Holmes, Yucca Valley. Sper­ ry Van Noy is pleased to announce the sale of a 9,956-sq. ft. shopping center located at 15155 Baseline Road, Fontana. The shopping center is occupied by Starbucks, Quino's, Pizza Hut and Nestle's. The property sold for $2,325,000... Brad Umansky of Sperry Van Noy represented both the buyer and the seller. The property was sold by Broken Circle Agency, Inc. of Irvine and was purchased by Bennett Living Trust of Laguna Woods... Windermere Real Estate/Cucalilla Valley, announced the opening of its newest office located at Desert Hot Springs at 66315 Via de Fuente. The office is operated by a 4- unit investment, which is in excess of $1,500,000. The sale of the Columbia Gardens Apartments was announced by Kevin Avel and co-broker on the Ontario office of Marcus & Millichap Real Estate Investment Brokerage Company. The property sold for $1,282,281. The principals were represented by Reza Ghaff­ fart of Millichap and Branchland's Ontario office. The property is an 18-unit apartment complex located at 3173 Columbia Avenue, Riverside... Marketing of a 25-acre industrial complex owned by Two River Irrigation in Riverside, has taken a major step forward with the recent purchase of the property for $4,100,000. Building 1 & Manufacturing, announces DAUM Commercial Real Estate Services. AMB, paid $1.8 million for the building located on 3.5 acres at 5967 Jamison St., CDM Group recently announced that it has been engaged to manage a large industrial complex located at 3173 Columbia Avenue, Riverside... Marketing of a 25-acre industrial complex owned by Two River Irrigation in Riverside... Marketing of a 25-acre industrial complex owned by Two River Irrigation in Riverside, has taken a major step forward with the recent purchase of the property for $4,100,000... Building 1 & Manufacturing, announces DAUM Commercial Real Estate Services. AMB, paid $1.8 million for the building located on 3.5 acres at 5967 Jamison St., CDM Group... Marketing of a 25-acre industrial complex owned by Two River Irrigation in Riverside... 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**Premier Service Bank Receives Approval**

Premier Service Bank, a California state-chartered bank headquartered in Riverside (OTCBB:PSBK), announces that it has received approval from the California Department of Financial Institutions to open a full-service branch office in Corona. The opening of the office remains subject to approval by the Federal Deposit Insurance Corporation.

With the permission to move into the Corona marketplace, comes the opportunity to build on strong alliances that the bank has already forged in the community. These alliances have been built with existing customers and shareholders from communities, as well as individual prospective clients, who are committed to bank with Premier Service Bank once the bank establishes a full-service’s presence in the marketplace.

The board of directors and the senior management team are pleased to be able to deliver the news of our approval to our shareholders, particularly those individuals who invested in the bank who reside in the Corona marketplace,” stated Kelly L. Pendergardt, president and CEO.

They shared and supported the vision we had developed for the bank, which included from the onset a full-service banking office in Corona. To be able to deliver on our promise is very gratifying for everyone involved,” Pendergardt said in closing.

The office is expected to open sometime in mid-2003.

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**How to Utilize Stand-by Letters of Credit (SBLC) in International Sales Contracts**

Reprinted from Transactions, a World Trade Finance, Inc. publication

U.S. exporters are often required to issue bid, performance, down-payment or warranty bonds, if they want to earn the business from a foreign buyer. Generally, these bonds are used to mitigate the importer’s interest and reduce his risk resulting from a business transaction with an exporter. The bond fulfills the required conditions imposed by law, permitting the importer to benefit under his conditions.

**Bond Issues**

- Usually required for the buyer, it also helps the exporter to present himself as a financially stronger supplier and increases his leverage in negotiations.

**Warranty Bonds**

- Often importers require a 10 percent payment hold-back or the issuance of a warranty bond in order to minimize their risk after delivery from the exporter. In most cases, a warranty bond is more advantageous than a 10 percent hold-back of the final payment.

First, the exporter can use the last installment to secure the warranty payment. Second, the warranty bond, unlike the payment hold-back, requires no collateral to be posted. If the exporter simply collects the funds from his bank once the warranty period expires.

The above described bonds are typically issued by a commercial bank or by surety companies that are commonly used in international sales contracts.

**Performance Bonds**

- Following a successful bid, a performance bond of up to 10 percent of the project value can be required. Performance bonds are most expensive since they have to be issued for the entire project duration, including a time period of 30 days after shipment.

**Downs or Progress Payment Bonds**

- At first glance, a down-payment might be considered advantageous for the exporter. However, in most cases, the importer will require a bond in return, and the exporter’s bank will also help the buyer with the importer’s payment or it will block the exporter’s line of credit. Under both bonds, the exporter will be able to strengthen his cash flow.

A better and less expensive alternative to a down or progress pay- ment is the establishment of an export working capital (EWC) loan covering 100 percent of the project costs. The EWC loan not only eliminates the bond and payment requirement of the importer, but it also helps the exporter to present himself as a financially stronger supplier and increases his leverage in negotiations.

**Financial Institutions**

FOOTBALL INDEPENDENT BANK

 Thứ Ba, 14 tháng 6 năm 2003

United We STAND

FOOTBALL INDEPENDENT BANK

December 2002

VIB Corporate Profits Rise 67 Percent to $3.7 Million for the Third Quarter

VIB Corp (NASDAQ: VIB), parent company of Valley Independent Bank, reported a reduced cost of funds and continued emphasis on expense control boosted third quarter net income 67.6 percent to $3.7 million, or 17 cents per share.

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Temecula Valley Bank Earns Distinction as Nation's Largest Independent Bank SBA Lender

Temecula Valley Bank (OTCBB:TMVC) has announced that it has been named the nation’s 12th largest Independent Bank Lender. According to the Coleman Report, dated Oct. 15, 2002, the bank has vaulted from being ranked 26th in 2001, to 12th for the fiscal year ended Sept. 30, 2002. Total (a) loan production for the fiscal year ended Sept. 30, was $205,020,600. The $145 million increase in SBA loan production has also earned the bank the distinction and title as the nation’s largest independent bank lender.

"We are pleased to be so highly ranked among the banks that serve small business customers throughout California as well as throughout the country," said W. B. Wacknitz, president and CEO. "Continuing the expansion of our SBA lending department gives the bank the opportunity to deliver our brand of superior customer service to small business customers in communities of all sizes.

"We were looking for a partner that could help as identified community needs for community investment in those parts of the country where we are expanding. Plus, that firm had to deliver high credit quality loans with competitive performance and liquidation. The CRA Qualified Investment Fund met our criteria. It’s why so many financial institutions have looked to CRA and Fund Advisors to address CRA challenges," said Myron Myers, vice president and community investment manager at Temecula Valley Bancorp.

"We invest in high credit quality bonds and other debt securities, custom-tailored to our shareholders’ community investment needs," said Tom J. Cohen, portfolio manager for the Temecula Valley Bancorp. Currently, CRA Fund Advisors has made the share of CRA Qualified Investment Fund available to non-bank investors, such as: insurance companies, foundations, charities, and faith-based organizations. Proceeds from sales of these securities will also be used to expand the socially responsible development activities, further amplifying the fund’s impact on America's community development needs.

"It’s not often that you come across a money management firm that says ‘raises the bar’, but we expect you to be so respon- sibly, but that’s just what CRA Fund Advisors has done," said Larry Ragan, vice president and president of CRA Fund Advisors. "We were pleased to work with the J.F. Heron Foundation, a $290 million charitable investment organization, on whose behalf CRA Fund Advisors manages a separate bond account simi- lar to the fund. Now, we’re earning a reputation with financial advisors and benchmarks as well as upgrading our organization’s mission. Since its inception in 1999, CRA Fund Advisors and its CRA Qualified Investment Fund have invested in nearly communities throughout the United States. From redevelopment projects in Miami Beach, Florida, to the continued on page 26.

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Ian D. Bishop, registered Financial Advisor and Service to Affluent Investor

Ian D. Bishop, CHFC® CFP®, senior financial advisor with American Express Investment Management, has just been awarded a specially-attended and dedicated training for serving affluent clients through Platinum Financial Consultants. He is one of 19 financial advisors selected based on their experience and success serving the affluent market as well as a strong knowledge and application of client relationship management and client service and client council, and the achieve- ment of both the Certified Financial Planner® and professional designations.

American Express® has most experienced financial advisor teams and provides clients with an expanded scope of personal financial planning and advice to affluent clients. They have access to advanced planning tools, resources for complex and high net worth clients. We are one of the most advanced financial services in the market while advancing our organizational mission.

Since its inception in 1999, CRA Fund Advisors and its CRA Qualified Investment Fund have invested in nearly communities throughout the United States. From redevelopment projects in Miami Beach, Florida, to a

Continued on page 26.

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Financial Institutions

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Businesg Giving...

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DECEMBER 2004
**IRA Rollovers Can Help Manage Change?**

by Sharon Hachl, financial advisor
Morgan Stanley

With employees changing jobs more frequently than ever before, it’s rare to find someone who has worked his or her entire life for the same company. If you’ve recently changed jobs or retired, you should know that you may be facing some complicat-ed tax rules and potentially signifi-cant tax consequences.

**Managing Your Lump-sum Distribution**

Many employees, upon changing jobs or retiring, find themselves el-i-gible for a lump-sum distribution from their employer through a 401(k), qualified pension, profit-sharing or stock bonus plan. Deciding on how to make the best use of this money is not an easy task. Just one or two hasty decisions may leave you with a tax bill that could wind up costing you up to 30 percent of the assets you’ve worked so hard to ac-cumulate.

**Mandatory Withholding Tax**

The IRS requires that a 20 per-cent withholding tax be automatic-al- ly applied to all lump-sum distri-butions. If you’d like to avoid this withholding, you can arrange in ad- vance to directly roll over any distri-bution you receive into an IRA through a trustee-to-trustee transfer. You may also roll over part of your distribution into an IRA Rollover Ac-count and use the balance for what-ever purpose you wish. Of course, you’ll still be liable for taxes due on the amount distributed directly to your IRA.

**INLAND EMPIRE BUSINESS JOURNAL**
And
Rose Data Management Consultants
Present

Hi-Tech Network Security Summit

What you don’t know CAN hurt your business.

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**CRA...**

continued from page 24

ti family rental housing projects in Washington state, CRAFund Advisors' investments have helped thou-sands of families by investing in se-curities that finance schools, afford-able housing, nursing homes, eco-nomic redevelopment, and numerous other projects.

**Questions you must ask:**

- How can we make your network available to those who need access while keeping it safe from attack?
- How secure is your data?
- Who can access your network?
- Can your business survive a hacker attack?

**Answers you should know—and you will**

- Hands-on tools to protect your data.
- Security tools built into your PC.
- Preview of upcoming 2003 Hi-Tech Security Workshop

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**OTHER UPCOMING EVENTS FROM ROSE DATA MANAGEMENT**

- HIPAA Compliance for the Medical Profession—Most providers must comply with the Privacy Rules by April 14, 2003.
- Network Security Workshop.
- Microsoft MCSE Certification Course.

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**Citizens Business Bank Named a Top Money Manager**

Nelson Information has named the Citizens Business Bank Wealth Man-agement Group as one of the "World's Best Money Managers" for the second year in a row.

The Citizens Business Bank Wealth Management Group placed 39 out of 242 balanced funds for the past five years, according to Nelson, a Port Clemen-t, N.Y.-based firm that tabulates investment performance of money man-agers worldwide. This places the Pasadena-based bank trust department in the top 16 percent of money man-agers with similar funds during this time period.

"We are extremely proud of these outstanding investment performance re-sults," said D. Linn Wiley, president and chief executive officer of CVB Finan-cial Corp. and Citizens Business Bank. "This is a testament to the leadership of the Wealth Management Group's leader, Edwin J. Pompkin, and to the skill of the investment teams led by Jack Gurley, Steve Marrs and Dick McDonald."

Pompkin, executive vice president of Citizens Business Bank and the head of the Wealth Management Group not-ed that a large percent of money man-agers trail the major stock indices, such as the Standard & Poor's 500 and Wilshire 5000. However, Citizens Business Bank has beaten these benchmarks for the past one year, three years, five years, and since new investment op-enings standards were put into effect for mon-ey managers in 1995.

"Citizens Business Bank places top priority on its professionalism and on serving our customers. Our sell-side investment performance underscores our com-mitment to achieving superior perform­ance for our customers," said Pompkin, whose department manages about $540 million for individual and institutional clients. "Our clients have expressed con-sistently better investment performance and lower fees than many other financial insti-tutions over a period of many years."

John R. Gurley, investment man­ager of the Wealth Management Group, pointed to strong investment research and an ability to avoid poor performing companies as helping Citizens Business Bank outperform many other investment managers.

"Our superior investment performance dem-onstrates the importance of strong research and individual stock se­lection over index funds, especially in this kind of market," said Gurley, CITP.

"Our results may not surpass the stock market averages every quarter or even every year, but we can guarantee our professional investment approach that has produced superior results over the short-term and the long-term."

The recently released Nelson rank­ings compared the Citizens Business Bank Balanced Composite with other U.S. Balanced/Multi-Asset composites and funds of money managers. The Citizens Business Bank Wealth Management Group has been managing money for individuals and institutions since 1932. Citizens Business Bank, based in Ontario, is the largest bank head-quartered in the Inland Empire region of Southern California. It serves 25 cities with 32 business financial centers in Los Angeles, San Bernardino, Riverside, Oc-cident and Kern counties. The parent com­pany, CVB Financial Corp., trades on NASDAQ under the symbol CVBF.

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Forestry is moving its air attack group in and a computer contractor for business will be soon announced, Philips Electronics has already set up a large cart for Forestry. The March 1, 30,000 job has begun.

Lennar Partners has already sub-

just minimum wage. We have enough people in this area to pull local people into these jobs, they could reverse their commute and come here."

Another advantage the Inland Empire offers is affordable housing, which is something of a myth in Los Angeles City. The problem is that while the Fire Force will maintain and operate the flight line while the base serves as home to a reserve unit of C-17s. In fact, more than 1,500 military personnel still occupy jobs on site. This should keep land values, low commercial-only airports. In ad-

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"We now have a Category Two instrument landing system," adds Rizzo, "that allows us to land aircraft in virtually any weather con-

dition." In addition, security will be high since the Air Force will maintain control.

Rizzo shows all the signs of a man desperately trying to learn pa-

tience as he describes his position. "Where else can the Pacific rim turn to for a facility like this?" It has tak-

en eight years to go from concept to earth-moving. It may take another 15 years to complete the business park. "The baby is ready to be born." His commitment to the business park’s success is clearly the only reason they have stayed to make the base more modern. Now he is in charge of taking it on a new journey, for himself and 38,000 others.

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credit to a willing customer, especially after the sales force has worked long and hard to land the new account. But it’s the credit manager’s job—and it’s a gritty one—to make sure her company doesn’t end up entangled with accounts that are unable to pay their bills. Even (especially) those “Let’s pop the champagne” million-dollar deals.

The credit manager probes for information about the prospective customer’s business, digging deeply into the company’s financials and scouring the waterfall for any signs it may not pay on time.

Some of the most common clues in:

- Footnotes—such as settlements for lawsuits—that aren’t “ex-penses” by accounting standards and represent a drag on the company’s liquidity.
- Outstanding letters, a history of slow credit payment or changes in ownership that may indicate the company is managing to disguise its liabilities.
- Poor credit ratings.
- The balance sheet labeled “Warning: danger signs.”

The credit manager would be wise to avoid these signs if in doubt. If in doubt, it’s best to check everything.

Dodging the next bear

Like the CSRs on the TV show, who always know—long before the police—when a crime has been committed, credit managers are the very first to detect tell-tale signs that trouble is afoot. Case in point: Enron, whose creditors took a $40 billion bath after the company’s financials became exposed. Although Enron’s early signs would have been a clear warning to the entire business community, it wasn’t. For the company’s credit managers, those who had eyes to spot trouble, and poured over the firm’s financials and saw through Enron’s problems well and early.

Credit managers were in fact among the first outsiders to discover Enron wasn’t living up to its boasts (Schaeffer). While Enron’s balance sheet clearly signaled the company could be too readily selling its account receivables at a discount, and

Outstanding letters, a history of slow credit payment or changes in ownership that may indicate the company is managing to disguise its liabilities.

Appreciate your Cs!

In the wake of the colossal failures that marred the past few months, business executives need to take a hard look at their credit managers and recognize them for the special point-of-view they bring. These crisis scene investigators know better than anyone else in the company that yesterday’s most glamorous accounts can become tomorrow’s ugliest, living a life of bad-debt losses or worse. In a tight economy, the Enron’s of the world were those who could oversee their credit managers with iron discipline.

- Create credit standards that match your tolerance for risk and the company’s financial goals.
- Use the tools at your disposal to manage that risk.
- Take steps to improve your credit management system before they are beyond recovery.
- Improve the way you work with your customers to ensure they are on the same page.
- Take a hard look at your credit managers and recognize them for the special point-of-view they bring.
- Appreciate your Cs!

Germany—continued from page 1

2001, despite a global economic downturn, Germany’s world-renowned manufacturing industry was able to keep its exports, and the economy grew.

East Germany is the largest exporter of products in the world, and many of its exports are high-quality products from California exporters, and some sectors are not in the leading growth.

The EU is consistently one of the nation’s largest export markets, and East Germany is a key contributor to the EU’s economic development. The country has a strong credit rating, and credit is readily available to businesses.

2. Germany’s core industries include infrastructure, aerospace, automotive, electrical and electronic equipment, machinery and equipment, and transportation equipment. These industries make up more than 10% of the country’s GDP.

3. Germany is a key player in the automobile industry, and the country has more than 10 million vehicles on the road.

4. Germany is a key player in the technology and telecommunications industry, and the country has more than 100,000 high-technology companies.

5. Germany is a key player in the pharmaceutical industry, and the country has more than 100,000 companies.

6. Germany is a key player in the biotechnology industry, and the country has more than 100,000 companies.

7. Germany is a key player in the food and beverage industry, and the country has more than 100,000 companies.

8. Germany is a key player in the tourism industry, and the country has more than 100,000 companies.

9. Germany is a key player in the media and entertainment industry, and the country has more than 100,000 companies.

10. Germany is a key player in the chemical industry, and the country has more than 100,000 companies.

11. Germany is a key player in the construction industry, and the country has more than 100,000 companies.

12. Germany is a key player in the energy industry, and the country has more than 100,000 companies.

13. Germany is a key player in the financial services industry, and the country has more than 100,000 companies.

14. Germany is a key player in the real estate industry, and the country has more than 100,000 companies.

15. Germany is a key player in the retail industry, and the country has more than 100,000 companies.

16. Germany is a key player in the travel and tourism industry, and the country has more than 100,000 companies.

17. Germany is a key player in the transportation industry, and the country has more than 100,000 companies.

18. Germany is a key player in the communications industry, and the country has more than 100,000 companies.

19. Germany is a key player in the information technology industry, and the country has more than 100,000 companies.

20. Germany is a key player in the health care industry, and the country has more than 100,000 companies.

21. Germany is a key player in the environmental industry, and the country has more than 100,000 companies.

22. Germany is a key player in the energy conservation industry, and the country has more than 100,000 companies.

23. Germany is a key player in the renewable energy industry, and the country has more than 100,000 companies.

24. Germany is a key player in the water and wastewater industry, and the country has more than 100,000 companies.

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New Parking Structure Opens at Westfield Shopping-town Palm Desert

After months of tireless construction, a new two-level parking structure is now open at Westfield Shoppingtown Palm Desert. The newly finished Palm Deck, complete with a pedestrian bridge linked to JPMorgan, recently made its debut and will make finding a parking spot much more convenient for shoppers.

The Palm Deck, along with the ever-growing parking structure which was set to open in late November, is part of Westfield Shoppingtown Palm Desert’s “Everyone Loves a Maker” redevelopment campaign. Together, the two-parking structures will house an additional 540 parking spaces just in time for the busy holiday shopping season.

“Our customers’ shopping experience begins with finding a parking spot,” said Nando Fontana, general manager of Westfield Shoppingtown Palm Desert. “With the anticipated increase of shoppers this holiday season, the additional parking spots will create a more convenient and customer-friendly environment.

Construction of the multi-level parking structures began in March of 2012. They are part of a $14 million dollar parking improvement plan—not to mention the new parking spots will help relieve some of the demand of the company’s rapidly expanding business.

In addition to regular disabled parking, Westfield Shoppingtown Palm Desert has reserved two parking spots, on each level of the Palm Deck, for expectant mothers.

“Having parking spaces close to store entrances is especially important for expectant moms,” said Naji Tabbarah, marketing director for Westfield Shoppingtown Palm Desert. “Not only are these designated parking spots more convenient for expectant mothers, but they add to the list of amenities that are offered through our customer service program.”

The new parking structures are part of a Westfield Shoppingtown Palm Desert’s “Everyone Loves a Maker” redevelopment project. The four-phase campaign includes aesthetic improvements to the Shoppingtown’s interior and exterior, the addition of several new shops, and eateries and store expansions.

Westfield Shoppingtown Palm Desert is owned by Westfield American Real Estate (AXX, WFA), the secret largest property trust listed on the Australian Stock Exchange. WFA owns a majority interest in the Westfield America portfolio of 61 U.S. shopping centers, branded as Westfield Shoppingtowns. Shoppingtowns are home to more than 8,000 specialty stores and comprise 62 million square feet of leasable space. For more information, visit the website at www.westfield.com.

Landmark Restaurant Las Casuelas Terraza Names New CEO

Bill Matthews has joined Las Casuelas Terraza as an in-house director of operations, and has held management positions with Planet Hollywood, Brookhaven University Restaurant Group, The Cheesecake Factory, and Bobby McGee’s. Matthews is a graduate of Arizona State University where he earned his degree in business management. In his free time, he spends his days flying for free, mountain biking, and enjoying the outdoors.

Las Casuelas Terraza has been a mainstay in Palm Springs for 24 years, and is one of the largest volume restaurants in Southern California. The restaurant has been named “Best Mexican Restaurant” in the Palm Springs Business Journal’s past seven years.

Palm Springs International Film Festival Steps Into High Gear With “Chicago”

“Chicago,” the much anticipated musical extravaganza starring Renee Zellweger, Catherine Zeta-Jones, Richard Gere, Queen Latifah, John C. Reilly and Christine Baranski, will have a gala pre-release screening at the kick-off event of the 14th Annual Palm Springs International Film Festival on Thursday, Dec. 19.

At this gala screening, famed costume designer Colleen Atwood, who created the costumes for the musical, will be honored for her work with the Jean Luís Añó Award for Achievement in Costume Design. "Chicago," directed by Rob Marshall and "Chicago" screenwriter and producer Rick 

For more information, visit the website at www.westfield.com.
Desert AIDS Project Welcomes New Board Members

The Desert AIDS Project is pleased to welcome Dr. Andrew Silvert as the new president of the board of directors and Father Andrew Green as the new vice president.

Dr. Silvert is a retired internist who has been on the board of the Desert AIDS Project for more than a decade. Green has become one of the community’s most well-respected educators.

The Desert AIDS Project is an independent nonprofit organization that was founded in 1979 to help people living with HIV/AIDS. Since its inception, the organization has provided critical services to those affected by the disease.

The Desert AIDS Project is committed to ensuring that those living with HIV/AIDS have access to the care and support they need. The organization provides a range of services, including medical care, counseling, and support groups.

If you or someone you know is living with HIV/AIDS, please contact the Desert AIDS Project for more information on how they can help.

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California AIDS Tribe Honors Tribal-State Compacts

Honoring the terms of the tribal-state compacting signed in 1999, more than 100 members of state and federal tribal governments gathered recently to present a symbolic check for $75 million to the California tribes. The compacting signed by the tribes provides funds to support programs run by the state for the benefit of Native Americans.

Tribal-state compacts were created to help ensure that Native American tribes receive adequate funding for programs that benefit their communities. The compacts became effective in 2000 and have since provided millions of dollars to Native American tribes throughout the state.

If you would like to learn more about how you can support Native American tribes in California, please visit the website of the Tribal Alliance of Sovereign Indian Nations (TASIN) or contact your local Native American tribe.

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Commentary/Potatoes... continued from page 28

STOP THESE ATTACKS ON OUR FREEDOM. We may not always be successful but we must try. You are the only person on this earth who can use your ability. Please use it to fight to keep our freedom. Measure your wealth not by the things you have, but by the things you have for which you would not take money!

Will you do your part? I ask that you do, while you still CAN! Write to, or talk with your officials in your city, county, state, federal governments and let them know your views on issues. Get involved and take a hand in speaking up for what you believe is right for America.

"You may be disappointed if you fail, but you are doomed if you don't try." — Beverly Sills

I close with these words: Some people are like potatoes... some are not motivated to participate in things or events. They sit back and watch others get involved. They are called — "Spec-Taters." Others never do anything to help and seem to find fault with whatever is being done. They are referred to as— "Comm-Taters." Still others are always looking for ways to cause problems and get under your skin. We call them — "Agi-Taters." There are those who are quick to volunteer, but never seem to follow through with their "volunteering." They are known as "Hes-Taters."

Finally, there are those who pitch in on projects. They look for ways to be helpful... for things to do. They don't wait to be asked. They look forward with faith, imagination and dedication. Eager to meet challenges, they communicate, coordinate and cooperate. We happily call them "Sweet-Taters."

WHERE DO YOU FIT IN?

Be a "Sweet-Tater." Stand up and fight for YOUR freedom! God bless you all and may God continue to bless America!

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University of La Verne College of Law Team Wins Brief and Oralist Awards

The University of La Verne College of Law’s National Moot Court Team won two prestigious awards at the recent National Criminal Procedure Moot Court Competition sponsored by the University of San Diego College of Law recently.

The team, comprised of ULV Law students: Judi Jones, Michael Neaderbaumer, and Jennifer Field, won the second place Brief Award. ULV second year student Michael Neaderbaumer also won the second place Oralist Award.

ULV's team competed against 30 teams from law schools across the country, including: UC-Hastings, Fordham, Southern Methodist University, Benjamin Cardozo School of Law, Nova Southeastern, Pepperdine, Whittier, San Fernando Valley College of Law, South Texas College of Law, University of Cincinnati, UNLV-Las Vegas, Valparaiso, Arkansas, Alabama, Thomas Cooley, Trinity, and Roger Williams College of Law.

ULV's team also advanced to the prestigious quarter-final rounds in that national competition. The team was coached by ULV Adjunct Professor Don McKay.

ULV competes in approximately six different moot court competitions annually. The competitions involve fictitious appellate law problems, which are argued before a mock appellate bench of three justices. Each school sends a team of two or three students who argue for 30 minutes on one side of the problem, countered by another team of two or three orals. The team also submits a lengthy appellate brief, which is judged by a separate panel of judges, and that brief score is also factored into the team’s overall score for purposes of advancement throughout the tournament.

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INLAND EMPIRE BUSINESS JOURNAL
**Good Holiday Manners Make the Meal, Impress That Special Date!**

By St. Earl Staller, Protocol Officer

As the holidays approach, social calendars fill with office parties, dinners and the gathering of family and friends. The correct, the celebration of Christmas, Hanukkah, and Kwanzaa should be referred to as "The Holidays." Many gatherings are referred to as "the breaking of bread." Most people are caught up in a hectic world of work and life, and, from time to time we need to refresh ourselves with the complexities of this thing called "table manners." It's quite easy to become a poised and even charming dining companion if you know the basic rules — most of which are based on common sense — and avoid mistakes.

**Invitations**

If you receive an invitation to a party or dinner that has an RSVP, answer it promptly. Don't show up Unannounced.

**Thank You Gifts and Notes**

If you are invited to someone's home or to a restaurant by someone for a holiday dinner, it is appropriate to bring a small gift. Small books, fine fruits and nuts, good paper goods, and candy are good choices. After the dinner send your hosts a note thanking them for their hospitality.

**Dining Basics**

When you get to the table don't be afraid to assist your female partner as she takes her seat if the waiter does not do so for her. If she is a fine mist, forget what I just said. If there is a

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**December 2002**

**Food**

*Fried Food, Food is Passed from LEFT TO RIGHT. When the butter is passed, place the butter under your napkin on your bread plate (left side) and pass it to your right. When passing salts and peppers always pass them both. Never break them up.*

*Break bread at one piece at a time. Throw bread into little pieces one at a time, butter and eat it. Do not butter the entire slice.*

Speed. Pace yourself with the rest of the party — don't gulp your food. Dining partners should have the same number of courses and finish at the same time. If you spill something, don't make a big deal of it, signal the waiter and quietly get assistance.

**Editors Note: St. Earl Staller has been a protocol and etiquette officer for more than 25 years. His staging and protocol credits include working for those presidential campaigns and the staging of President Ronald Reagan and Earl Staller.

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**December 2002**

**Restaurant Review**

**The Magic of the Magic Lamp**

By Joe Lyons

I have finally solved the mystery of the unique architecture of the Magic Lamp at the Double Tree in Covina. It seems that the "Lamp" was built by the same people who built the Northwoods restaurant in Covina. That newly added cabana style has added to the charm and character of the place for the last full century. Although renowned throughout California's dining rooms (the "Lamp" things have that go bump in the night.)

"Lamp" describes itself as "the Legendary California Steakhouse on historic Route 66" and indeed, it is. There are certain traditions of dining that carry over from a bygone era that you won't find any where else in this world. With the Magic Lamp has kept its traditions.

One such tradition is the relish tray. Don't mean the ground pepper that you put on at a hot dog. Rather, it is a dish of vegetables — chutney, celery, green onions, and more — something to nibble on while you wait for the first course. This is a delightful tradition. So why do so few restaurants do it?

Another lost art is the Magic Lamp:

**German: continued from page 12**

promotion frequency is conducted through international trade fairs and in-store promotions. This growth is the result of highly organized and professionalized and professionalized that are marketed internationally. Consequently, Germany has two-thirds of the world’s leading trade fairs and is home to six of the ten largest trade fair companies in the world. There is a continual show case for California products.

For example, recently a TICA led delegation of California medical technology and life sciences companies traveled to Dubai and participated in MEDEA, the leading trade fair for the medical industry worldwide. California companies participating in MEDICA 2001 were on show for media coverage in in immediate sales, and stay to imitate a minimum of $3.5 million in sales transactions occurring over the subse-

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Sun 4:30 pm - 9:30 pm • Reservations Recommended

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**Goodyear's second inaugural gala at the Kennedy Center on Inauguration night has served as a vehicle of special projects, marketing, and public relations.**

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**Scullery's third annual gala at the California Medical Association has served as the public relations, the menu theme, and the country's Mediterranean Peninsula are considered, the population of this vast and economically diverse region easily exceeds 600 million consumers.**

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**Over the next decade, the EU's expansion from the current 15 to as many as 28 member states will have a substantial impact on California's export opportunities, particularly in demand for equipment to market Europe's leading technology companies, venture capital for technology transfers, financial institutions and media.**

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**Each year the "Lamp" has been known to serve the canape -- a hot dog. Rather, it is a hot dog -- a hot dog. Rather, it is a hot dog. Rather, it is a**
Happy Holidays From SANTA EARL!

Have you read this page yet? Where has it been for the past couple of years? It was time to read this page and wish you a very Merry Christmas and a Happy New Year.

The “Festival of Lights” has become a favorite tradition for all who visit downtown Riverside and the local hotel during the holiday season. Every year the scale increases, with additional lights and holiday decorations. The Spanish Pass, the Court of the Birds and the prominent Queen Palms located in front of the hotel are a stunning display of thousands of lights.

Main Street is draped with an array of animated musicians dressed in 17th century costumes, conducted by a 4-foot Santa Claus. Orange Street house Santa’s workshop and carolers. The animated elves perched over the numerous mission-style archways. The “Festival of Lights” is sponsored by the Riverside-Kingston Chamber of Commerce. Call 951-336-2260 or visit www.riversecking.com for more information.

The Christmas spirit is apparent in every corner of Lake Arrowhead Village. Santa Claus has arrived with his reindeer in tow. He welcomes visitors to his home every weekend and loves to have his picture taken!

At deadline...

continued from page 1

Queen Mary’s 2002 Boasted Highest Attendance in its Eight Year History

Shipwreck, the Queen Mary’s annual Halloween TerrorFest, posted the second-best attendance numbers in 2002. Turnout in 2002 was 13.4 percent over 2001, which was 17 percent over 2000. The event ran from Oct. 4 through Nov. 2, and guests paid $25 to ride the boat and live music and a variety of attractions—seven themed mazes set up throughout the Queen Mary and the surrounding marina. Attendees traveled through the mazes and dance parties. The Queen Mary offers a variety of dance parties. All the haunted ”monsters” are hired to lure in the marines and deliver scares to guests as they pass through. In addition, there is a dance party housed in the tri-level exhibit hall in the main show area and a live music library in a former boiler room, aptly named the Boiler Room Club.

City Manager Baker said that the Queen Mary is one of the top five tourist attractions in the region. She added that the Queen Mary is a popular destination for groups and family reunions.

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Ah, so I should have reviewed it in time for New Year's celebrations, or at least in time for Valentine's Day. I screwed up! Can I say? Get romantic without an occasion. Your loved one is bound to love it.

I'm talking about a particular new Scharffenberger champagne from Anderson Valley, Mendocino County. All the Scharffenberger bubbles are getting better, but the one I've selected to review is really spectacular.

Scharffenberger is the original bubbly from Anderson Valley California.exampleModalLabel(); the production of famous Roederer Champagne of France is also there, one of the oldest colossal cli

man, making it very much a California champagne region of France.

(You'll note that when I'm talking about Champagne, the place, it takes a capital "C" and when I'm talking about champagne, generally, as in any sense, bubbly wine from anywhere else in the world, I use the little "c".)

Because it's so cold, the grapes open slower and later in the season, which allows them to develop more character while maintaining very high acidity and very low pH, which is all very technical, I know, and a bit of a bore.

But say a bit of the story. That high acid is often so high in Scharffenberger champagne, that you can often have too much. I don't like it very much, and I don't like the first bottle of Roederer for the reason.

I'd apologize, but we have to get technical again for a moment. Scharffenberger found a way to deal with this that the French have been employing for centuries (though to add to this. Roederer dealt in it quite a bit, but that's another column). They started with a portion of the wine through what is called a malolactic fermentation, which softens harsh malic acid by converting it to lactic acid.

I mention all this so you'll understand why one season I'm lukewarm about a product and a year later really explicit about the same wine.

Scharffenberger 1987 Blanc De Blanks. If this quality can be repeated for what seems vintage, it could be the "C" (Don Persignon of California Menu) of the French, and one that the French tend to be a bit more complex. Depth of flavor and yet a decided delicacy of taste. I've got to give it big points. Expensive. Worth a Rating. Worth it.

Production of any handmade product such as this has its limits, but you'll find small suppliers available at local purveyors. For further information,

contact the wine's marketing office: Scharffenberger 7315 B San Marin Dr. #625, Novato, CA 94949 (415) 887-8548.

"The 7 Levels of Change: Different Thinking for Different Results," by Rolf Smith; Tapestry Press, Irving, Texas. (2nd Edition; 220 Pages; $17.95)

Change may be the only constant factor in the universe, but it's the one that frightens most people. Everyone gives a lot of thought to change, especially in business, but few business people reflect the thought. For one thing there are millions of people for one of the reasons—managing change and for all that it costs money. On the other hand, not keeping pace, not adapting is a very serious problem for many companies. That is why Smith has written this book.


BUSINESS MANAGER'S BOOKSHELF

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

1. “Conquer the Crash: You Can Survive and Prosper in a Deflational Depression,” by Robert Proctor (Wiley & Sons...$27.00) (1) Tips for pulling out of the economy's nose dive.
2. “Good to Great,” by Jim Collins (HarperCollins...$27.50) (2) Climbing the steps from being good to being great.
4. “Execlution: The Discipline of Getting Things Done,” by Larry Bossidy & Ram Charan (Crown Publishing...$27.50) (4) How to execute a plan well is the true core of every business.
5. “Who Moved My Cheese?” by Spencer Johnson (Putnam...$19.95) (5) A way to deal with change and work from it.
6. “Nickel and Dimed: On Not Getting By in America,” by Barbara Ehrenreich (Henry Holt & Company...$13.00) (6) The dark side of $7.00 an hour jobs.
7. “Rich Dad, Poor Dad: What the Rich Kids Learn That the Poor Don’t” by Robert T. Kiyosaki and Sharon L. Lechter (Warner Books...$12.95) (7) It takes money to become rich.
10. “The Agenda,” by Michael Hammer (Crown Publishing...$27.05) (10) Business books that all businesses must do to survive in the current decade.

(2) Indicates a book's previous position on the list.
- Indicates a book's first appearance on the list.
* Indicates a book previously listed on the list.

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### Key to Security... continued from page 36

of being disabled is greater than the chance of death before the age of 65, key employee disability insurance may be more important than life insurance in protecting your company. Although disability can be a great economic loss to a business, disability business owners are often unsure about using this insurance. One reason business owners may be deterred from disability insurance is the potential cost. Expect to pay $3,500 to $4,000 a year to cover a non-smoking, 40-year-old male for a benefit of $15,000 a month for two years after a 90-day waiting period. Disability insurance also is hard to find because the number of providers is diminish. Premiums may be too high for third party carriers but if they are not, the benefits are tax-free. A financial advisor can be an invaluable resource in your long-term small business planning, including assessing your company’s economic needs and/or insurance. Once you and your financial advisor agree on your insurance strategy, you should calculate your potential economic loss due to key employee death or disability. This is often the amount of revenue forgone for six to 12 months while you search for a temporary or permanent replacement for the employee.

As with most safety nets, key disability insurance may seem expensive and can be tough to think about when planning for the unknown, however, there is one thing you can surely count on. The price of key employee insurance and the time associated with planning for it will seem like a bargain if you ever need to use it.

Ian Bishop is a financial advisor located in Upland, CA that specializes in personal financial planning, including planning for risk protection, retirement, estate preservation, small business and asset allocation. He is a senior financial advisor, chartered financial consultant and chartered mutual fund counselor. Bishop is a registered representative of American Express Financial Advisors, Inc., member NASD/SCCP. For more information, please call (909) 568-0588.

John Young installed as President of BIA—Baldy View Chapter

John Young was recently installed as the new president of the Baldy View Chapter of the Building Industry Association of Southern California, Inc. The occasion was the organization’s annual installation dinner and awards night, celebrated on the evening of Nov. 1 at the Double Tree Hotel in Ontario.

“I am honored to have been chosen to serve for 2003,” said Young, president of Rancho Cucamonga-based Young Homes. “The tremendous growth in business and employment opportunities throughout this region is making it a dynamic housing market that is one of the fastest-paced in the nation.”

There has never been a more important time for strong builder participation in the BIA, to focus our collective strength as a vital driving force in regional growth and prosperity,” explained Young. “As a builder with a commitment to this region in particular, I look forward to this opportunity both to carry on the BIA tradition and to lead the charge as we seek to support and define the new home building industry for the future.”

Young Homes has been a trusted new home builder in the Inland Empire for more than 20 years, with thousands of new homes to their credit and a firm commitment to quality. The company has earned a place in the “top 10” among Inland Empire builders. More information is available online at www.younghomes.com.

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**Occidental Petroleum Announces Third Quarter 2002 Results**

In announcing the results, Dr. Ray R. Irani, chairman and chief executive officer, said, “Occidental is adding to another strong performance in the third quarter. Earnings before special items and discontinued operations were $392 million ($0.87 per share) for the third quarter 2002, compared with $316 million ($0.85 per share) for the third quarter 2001. The third quarter 2002 results included special items and discontinued operations of a net $73 million gain related to asset sales, primarily the sale of the investment in Equistar, partially offset by the impairment of various chemical assets. The third quarter 2001 special items and discontinued operations included a net $128 million gain related to the sale of non-strategic assets.

In the third quarter 2002, the company generated $377 million in cash flow from operations, compared with $190 million in the third quarter 2001. The strongest contributor to this increase was higher operating cash flow resulting from higher commodity prices and lower expenditures. The company’s capital spending in the third quarter 2002 was $108 million, a decrease of 31 percent from $157 million in the third quarter 2001. The company said its strategy is to use available cash to reduce its debt and position itself for future growth opportunities.

Oil and Gas

Oil and gas segment earnings before special items were $483 million for the third quarter 2002, compared with $525 million for the third quarter 2001. The decline in the third quarter 2002 earnings reflected the effect of lower natural gas prices partially offset by lower exploration expense and higher exploration results.

Oil and gas segment earnings were $490 million for the third quarter 2002, compared with $427 million for the third quarter 2001. The special items in both years included after-tax gains related to the
Reservations are required for all busineses. For information and registration for both workshops, call the Mc. San Antonio College SoDTC at (626) 297-7250.

The Pasadena Symphony - its musical circus for children - to feature African American author and storyteller Leslie Perry and the Three Peas Ensemble at the Pasadena Civic Auditorium at 3:30 p.m. - 11:30 p.m. A program includes opportunities for youngsters to play orchestral instruments. For more information please call (626) 705-7712, ext. 10.

11 Holiday Breakout Dinner Meeting 5:30 p.m. At the Whole Enchilada, 10733 Von Karman Blvd., Rancho Cucamonga. Members and non-members. For information, call Cathleen Myrick, the program director, at (805) 990-7915 or e-mail: contact@vdc.org

12 Survival Strategies for the Holidays and Business 9:30 a.m. - 3:30 a.m., Guadalupe Harry's (December location only) 280 E. Hospitality Ln., San Dimas. This will be Cheryl Vasquez' also a gift exchange of a holiday ornament, 7 to 10 business cards. Members, $20; guests, $22. With prepayment reservations, both $23 at the door. Call Sandy Stephens, 909-789-1849 or e-mail: sandysteps2@verizon.net

11 Holiday happening & White Elephant Gift Exchange 9 a.m. - 11 a.m. At Valley For You Network, 11 a.m. At Millie's, 24266 Sunnymead Blvd., Rancho Cucamonga. Members, non-members. 20. Bring a wrapped "White Elephant" gift. Contact Jayne Stephens, director, 909-313-8340.

Desert Sunbelt Business Brokers (DSBB) and Brian Gunther take pride in announcing that Sheraton Worldwide, the Coachella Valley's largest temp-to-permanent employee staffing agency, has been acquired by Anita L. Kramme, of La Quinta. Brian Gunther, DSBB's CEO and principal broker, broker, intermediary and facilitator to major transactions... Arnet, Khachatryan, M.D. recently joined the team of specialists at The Comprehensive Spine Center at Desert Orthopedic (DOC), according to Robert W. Murphy, M.D., M.F.H.P., president and CEO of DOC. An orthopedic surgeon specializing in spinal surgery, Dr. Khachatryan comes to Desert Orthopedic Center following residency and fellowship training at UCLA. In Yuma, Berryman & Heniger has opened a new office in La Quinta. Scott Kвлад, president of Berryman & Heniger has announced the recent addition. Senior project manager Glen Douglass, PE, was hired. Located in the Coachella Valley, just east of Palm Springs, the new office is located at 97-060 Calle Estudio, Suite 11, La Quinta, 92253. Cantallina Associates, Inc., a full-service design firm headquartered in San Francisco, has opened a new design studio in Palm Desert at 7-330 El Paseo. A native of Palm Springs, Tony Cantallina is an allied member of A.S.H.D. and principal of Cantallina Associates, Scott G. Evans, Inc. is announcing the hiring of Michael Beakres as its vice president of marketing and business development. Beakres will be joining GEO in early December, 2003, in this newly-created position within the company. Beakres is currently the president and CEO of the Coachella Valley Economic Partnership, a business recruitment corporation for the Palm Springs/Checa Valley region of Southern California. D. Lincoln Wiley, president and CEO of Citizens Business Bank, has announced the appointment of Juli K. Hutchinson to the position of assistant vice president and business development officer in the Laytonville office of the bank. Her financial counseling career encompasses more than 10 years of banking experience in administration and business development. Hutchinson is a graduate of the Graduate School of banking at the University of California, Santa Barbara. Barbara Stember, vice president and general manager of the Palm Springs bank, 44-year-old, full-service, advertising, marketing and public relations agency. PAE will be working on an assignment, including resort development, hospitality and other high profile clients. D. Lincoln Wiley, president and CEO of Citizens Business Bank has announced the appointment of Claudina McCann to the position of vice president and chief marketing officer of the bank's Wealth Management Group. McCann's professional career incorporates more than 20 years of banking and trust services experience with extensive knowledge in trust administration and new trust business. Ron Najera has joined the Jones Agency as a production manager. Najera's experience and new position will involve the coordination of projects, billings for accounts, as well as assisting in some art direction.

Heart Castle... continued from page 15

Heard on certain evenings in spring, fall, and winter. A view of the summit from the "Enchanted Hill" makes this a well-attended event. Reservations are definitely advisable.

Reservations For reservations and rates by phone, call 1-800-444-4455. Phone Master Card and American Express are accepted.

Wheelchair Users Wheelchair users can be accommodated on special tours. Reservations must be made directly with the castle 10 days in advance.

Places to stay

For lodging information, call your travel agent or contact the San Simeon Chamber of Commerce at (805) 595-3300. San Simeon State Beach has basic family camping that can accommodate trailers 21 feet long and motor homes 31 feet long. Reservations are a must.

Getting there

The drive from Los Angeles to San Simeon is approximately 255 miles. Take Highway 101 north to San Luis Obispo, to California Highway 1 north, about 40 miles. The entrance is clearly marked. Driving time is about 4 to 6 hours.

Camille Boutsidis is the travel editor for the Inland Empire Business Journal and Saturn Publications.

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