ONTARIO INCREASES PRESENCE WITH BUSINESS OFFICE IN SHENZHEN, CHINA

Move Reflects Increasing Economic Value of International Trade to Ontario as Evidenced by Success of Local Companies

The City of Ontario announced a partnership with Henry Wang, founder of American Business Development Consulting, Inc., to run the City of Ontario’s new Shenzhen, China business office. The move marks Ontario’s commitment to growing international trade by providing much needed Asian-based resources and contacts to Ontario companies interested in starting or expanding business activity in China.

According to the Department of Commerce, the number of U.S. Small and Medium-Sized Enterprises (SMEs) engaged in trade activity with China has been rising much faster than the number of large companies over the past five years, clearly making it the number one major market for growth among the SMEs. With SMEs as the backbone of the Southern California economy, Ontario is taking the lead in ensuring the future success of its SMEs to do business in today’s global marketplace.

The move also recognizes the vast economic importance of international trade in Ontario and the Inland Empire. According to Port Import Export Reporting Service (PIERS), total two way trade in 2004 for the Inland Empire was $8.1 billion. The City of Ontario led this regional activity with $2.8 billion in total 2004 trade or 38 percent of all Inland Empire trade.

The City of Ontario conducted its fifth trade mission in October 2006 to major cities in China, including Shenzhen. The purpose of
PUC TO HOLD PUBLIC MEETINGS ON 760 AREA CODE CHANGE

The California Public Utilities Commission (PUC), recognizing that there may soon be a shortage of available telephone numbers in the 760 area code, will hold public meetings to inform the public and to hear comments about area code change alternatives. The 760 area code is used by cities such as Barstow, Indio, Loo Vining, Palm Desert, Palm Springs, and Twentynine Palms. The scheduled public meetings are:

- **Monday, February 5, 2007 at 7:30 p.m.** Local Jurisdiction Meeting for elected and appointed officials. 7 p.m. Public Participation Meeting, Apple Valley Town Hall Council Chambers, 14995 Dale Evans Parkway, Apple Valley
- **Tuesday, February 6, 2007 at 7 p.m.** Public Participation Meeting City of Palm Springs City Council Chambers, 330 East Tahquitz Canyon Way, Palm Springs
- **Wednesday, February 21, 2007 at 11 a.m.** Local Jurisdiction Meeting for elected and appointed officials. 7 p.m. Public Participation Meeting, City of Carlsbad, 8180 Fallbrook Street, Carlsbad
- **Thursday, February 22, 2007 at 7 p.m.** Public Participation Meeting, El Centro City Council Chambers, 1275 Main St., El Centro

Under the North American Numbering Plan Administration (NANPA), which holds overall responsibility for the administration of numbering resources, has determined that whole prefixes are running out in the existing 760 area code. The prefix is the first three digits of the seven-digit number and are assigned to telecommunications exchanges. Exchanges are replenished with more prefixes as the supply of phone numbers decrease. However, once an area code runs low on its supply of whole unused prefixes, a new area code must be added to increase the supply of numbers. The new area code will be added to the 760 area code to provide more telephone numbers. The PUC staff and NANPA are holding public meetings to explain the area code change options that the telecommunications industry selected for the 760 area code (Split Alternative #1, Split Alternative #4, and Overlay: see maps at [http://www.cpuc.ca.gov/760area/code/](http://www.cpuc.ca.gov/760area/code/)). Written comments can also be submitted to the Commission's Public Advisor's Office at 320 W. 4th Street, Suite 500, Los Angeles, CA 90013 or via e-mail to public.advisor@cpuc.ca.gov.

Can Asia Transition to Consumer-Driven Growth

There is a monumental shift underway in the global economy. Developing countries, particularly in Asia, are closing the gap with the more industrialized world. For example, on a per capita income basis, Chinese living standards have jumped from 6% of the U.S. level in 1990 to 18% today. If the country continues to expand at its current pace, living standards in China will converge with the U.S. within the next 30 years. The pattern is similar, though less dramatic, across the rest of Asia.

**In Order to Move on the Next Stage of Development, Asia Must Begin to Generate Internal Sources of Demand**

There are numerous stumbling blocks along the path to economic development, however. To start, China, like much of Asia, relies heavily on export-led growth to fuel its economy. Chinese exporters have benefited from an undervalued currency made possible through the central banks managed exchange rate policy. Economists estimate that the Chinese renminbi is between 15% and 25% undervalued versus the U.S. dollar. This pattern of subsidizing export-oriented industries is evident across the region as other Asian countries hold down their currencies in order to remain competitive with China. The result is Asia's combined $400 billion current-account surplus.

The downside of export-oriented growth is that it fosters dependence on foreign demand. If demand was to move on to the next stage of development, Asia must begin to generate internal sources of demand. While there is some evidence that this transition is underway, pieces of the puzzle are still missing. Economists in the industrialized world dream wistfully of an emerging consumer class in Asia that will eventually drive regional as well as global economic growth. Below we will explore whether this dream has a chance of becoming a reality.

**Exports Matter, But Less Than They Used To**

Exports continue to play a dominant role in the Asian growth story. They account for anywhere between 30% of gross domestic product (GDP) in Indonesia to more than 120% in Malaysia. The region's annual average of exports to GDP is just over 40% compared to between 10% and 15% of GDP in the industrialized world.

The heavy reliance of Asian economies on exports is a byproduct of undervalued exchange rates which act as a subsidy for the export sector. This not only puts Asia at the mercy of global demand fluctuations, it creates distortions including overinvestment in export-oriented industries at the expense of the domestic consumer market. This is clearly evident in ratios of business to government spending which average 34% in Asia compared to around 20% in industrialized economies.

Developing a Pan-Asian Consumer Market

Since the ultimate purpose of economic growth is to improve living standards at home, it is important for Asia to improve domestic living standards. It is critical for Asia to improve its living standards. The key is to foster a Pan-Asian Consumer Market.
Senator Dutton Receives National Honor

Because of his decades-long support of homeownership and his role in the $30 billion infrastructure bonds negotiation, Sen. Bob Dutton (R-Kauffman) will receive the National Association of Home Builders (NAHB) Momentum Award. The NAHB is the largest and most influential housing trade association in the United States.

"We appreciate how you have remained steadfast in your commitment to supporting good public policy that helps more families attain the American dream of homeownership," said Carol Roderick, senior vice president of the NAHB. "This past year you were exemplary in the leadership role in support of the passage of the 2007 Housing Act." This award recognizes Sen. Dutton's dedication to public service and his commitment to improving the housing industry. The NAHB Momentum Award is given to members who have made significant contributions to the housing industry and to the American people. Sen. Dutton was honored for his exceptional leadership and dedication to the housing industry.

Fontana: A Change in Attitude

Before 2003, density was a four-letter word in Fontana. The highest permitted density was 12 dwelling units per acre, and projects were criticized for lacking 10,000 sq. ft. lots. That attitude is changing. In his State of the City address, Mayor Mark Nuesmi said, "When I joined this city council 10 years ago, the attitude in Fontana was if you didn’t have a 7,200 sq. ft. lot, minimum, the project wasn’t quality. As you will see, the quality of life we are developing in Fontana is based upon amenities in the communities, not the size of the backyard of your lot. The shift toward a wider variety of housing options stems from the city’s anticipation of growth in employment, particularly in Fontana. With the adoption of the 2003 General Plan and update of the zoning code, Fontana increased the maximum density by 34 units per acre. This increase was brought about through discussions with the property owners, and developers who sought to increase the variety of housing available in the city. To guarantee that developers could reach the maximum of 24 units continued on page 13

SBA Day

The U.S. Small Business Administration will present SBA Day on Feb 21st from 1:00 p.m. to 4:00 p.m. at the Ontario Convention Center. Sponsored by the City of Ontario, it is being presented in partnership with the Inland Empire Small Business Development Center (SBDC). Small business owners will have the opportunity to meet one-on-one with lenders, learn about government contracting opportunities, meet contracting officers, learn about international trade and upcoming trade missions, and receive free on-site business counseling. A variety of both SBAs and non-SBA lenders will be present. In addition, the City of Ontario and the County of San Bernardino will have representatives on hand to discuss trade mission preparations.

This is a no-cost event with complimentary parking. For more information or to register contact the IE SBDC at (951) 781-2345 or www.ieSMBusiness.com. The U.S. Small Business Administration will present SBA Day and will be available to answer any questions you may have about the Small Business Administration. The IE SBDC will be available to answer any questions you may have about the Small Business Administration. The IE SBDC will be available to answer any questions you may have about the Small Business Administration.
Panattoni Begins Construction on New 450,000-Sq.-Ft. Rancho del Chino Shopping Center in Chino

Panattoni Development Company’s retail division, headquartered in Irvine, has announced that construction began in December on the Rancho del Chino shopping center in Chino. Situated in one of the fastest-growing regions in the country, the 450,000-square-foot retail development project is located at the northeast corner of Ramona Avenue and Chino Hills Parkway on some of the last undeveloped agricultural land west of Chino’s Central Avenue. Upon completion, the project will consist of a leading home improvement retailer, electronics retailer, department store and office supply store as well as several shops and restaurants.

Currently, Home Depot is under contract to purchase 9.2 acres from Panattoni and is expected to open a 106,278-square-foot store plus a 34,760-square-foot garden center. Home Depot and 39,000 square feet of retail shop space are slated to open in January 2008. According to Jeff Pintar, a partner with Panattoni Development Company and head of the company’s retail division, “The demand for retail remains extremely strong in this area. There are presently more than 920,000 people within 10 miles of the project and, just east of the site, an additional 67,000 households in the area.”

The Inland Empire closed 2006 with vacancy rates at record lows and absorption levels at record highs in the office, industrial and retail markets, according to a year-end report from Grubb & Ellis. Looking ahead, the brokerage firm sees continued population growth, continued job growth, continued growth of office, industrial and retail space; and continued growth of demand for office, industrial and retail space throughout the region.

The Inland Empire office market grew in 2006 as Orange County firms established regional offices linked to the expanding workforce in the area. Out of the total absorption for the year, 75 percent was in new construction as developers worked to keep up with the demand. New construction was up 67 percent in 2006 from the previous year. However, because of the strong demand, vacancy remained in the single digits at year-end at 7.9 percent, among the lowest office vacancy rates nationwide.

The regional industrial market was even stronger. By mid-year the two-county Inland Empire region was home to 19 percent of the nation’s 6,394 million square feet of industrial space under construction throughout the entire country. Yet despite all the new construction, with a staggering 40.1 million square feet added in 2006, the year-end vacancy rate was a low 4.3 percent. Absorption for the year totaled 22.5 million square feet.

In the retail segment, continued population growth in Riverside County, the High Desert and Coachella Valley is driving demand for neighborhood and power centers as developers follow new rooftops. Driven by available land and substantial residential growth, the Inland Empire’s retail expansion is expected to outpace the national average in 2007. The region’s vacancy rate will remain under 8 percent as developers pace the introduction of new product.

One of the latest retail real estate activities is as follows: Wal-Mart has opened new Supercenters in Moreno Valley, Beaumont, La Quinta, Hemet and Palm Springs, with plans for future stores in Victorville, Hesperia and Apple Valley.……., the San Francisco-based institutional real estate investor, closed on what is reported to be one of the largest office buys ever in the Inland Empire, after acquiring a three-building, 273,300 square foot portfolio located in Ontario. The assets, which were sold by Ten-X Capital, were part of The Garrett Group. The Garrett Group includes the 150,000-square-foot, eight-story One Lakeshore tower at 3281 E. Guasti, along with a separate 26,200 square foot, two-story building at 3450 Centrelake Dr, also part of the One Lakeshore complex, built in 1990. That structure is fully occupied by 21st Century Insurance. The purchase also included a 97,100-square-foot, five-story building known as Ontario Corporate Center. Located at 430 North Vineyard Ave, the building was constructed in 1989. In a Riverside sale, Safeco Inc., a Minneapolis-based provider of organization and comfort enhancing products for the workplace, purchased a newly constructed 190,000-square-foot industrial building at 14665 Innovation Drive, within Meridian Business Park. The building is one of two buildings that make up the Majestic

The Inland Empire includes the region around the cities of Lake Elsinore and Menifee. The region’s per capita income is much higher, and consequently, distribution matters less to overall consumption. Despite the lower incomes, the region is a great market for “non-essential” goods and services and a consumption boom could ignite. Rising education levels may also help raise incomes and reduce inequality. Approximately two-thirds of high school-aged children in the

For more information about Panattoni Development Company, Inland Empire Business Journal readers can visit the company’s Website at www.panattoni.com.
Seven Smart Steps to Successful Brainstorming

By Jerry Weissman

At some point in your business career, it is very likely that you and other key members of your affinity group will gather for an affinity session or mini-seminar focused on the express purpose of generating new ideas. The sought-after ideas could be to solve problems, devise strategy, build consensus, focus direction, or develop next generation products. Most likely, your group will consider many different ideas by engaging in the time-tested practice of brainstorming. While the brainstorming may ultimately produce an incandescent new idea, all too often, the session will deteriorate into a hierarchy orarchy of new ideas, and it can fall apart like a logical conclusion while the traffic as the participants slip through the cracks. The right idea is too often the foundation of all diplomacy... and brainwashing.

2. Appoint a facilitator.

Since anarchy is the major pitfall of brainstorming sessions, have all the participants agree on one individual, either from your affinity group itself or an objective outsider, who will run the session.

3. Set the context.

Before beginning the brainstorming, have all the participants agree on the endgame of the session. Follow the second of Stephen Covey's seven habits of highly effective people, “Begin with the end in mind.” Have the group agree on the goal of the session.

An important corollary to the setting the context is to set the time. At the beginning of the session, the group agree to the endpoint.

4. Empower the facilitator.

Establish one critical ground rule above all others: all discussion must be exchanged through the facilitator. If there is cross-talk or side-talk, valuable ideas might be lost. With the facilitator as the pivot, all ideas can be shared by all participants. In addition, have the facilitator control the equally important function of managing the time and the traffic as the participants speak up to contribute and share.

5. Capture the output.

Conduct the brainstorming session in a conference room with lots of whiteboard space on which the facilitator can scribble ideas as they arise. Many creative executives outfit entire walls of their conference rooms as whiteboards. The scribing serves to crystallize the emerging ideas for all the participants to see, as well as the more prosaic function of providing a record. By directing all the traffic to the whiteboard, the scribing also subtly gives control to the facilitator. The whiteboard dry markers also allow color coding to highlight key ideas. Now there are electronic whiteboards on the market that not only provide all of the above benefits, but also create a record of the brainstorming with the click of a mouse.

6. Encourage teamwork.

The physical act of assembling a group can, with the right ground rules, produce cooperation. Cooperation produces consensus, a simple concept that is the foundation of all diplomacy... and brainwashing.

7. “There is no such thing as a bad idea” is the operating principle on which all brainstorming sessions are based. But this very principle can, and often does, backfire into the dreaded anarchy. But that only happens when the first six steps are not implemented. Put all these controls into place and you just might find that what seems like a bad idea at first, turns out to be the very idea you were seeking.

Harness the synergy of your group. Capture the free flow of their thoughts. Find the break-through idea that might otherwise be lost in the separate cubicles and minds of your team.

For more information about Jerry Weissman, please visit: www.power4.com or call: 800-227-1160. Canadian Premier Hauls Sunline Transit for Embracing Hydrogen Technology

Duff & Phelps, LLC

One of the nation's leading investment banking and financial advisory organizations. All stock data on this page is provided by Duff & Phelps, LLC from sources deemed reliable. No recommendation is intended or implied. (310) 284-8008.

Five Most Active Stocks

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<th>Stock</th>
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<td>HOT Topic Inc.</td>
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<td>Watson Pharmaceuticals Inc.</td>
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<td>Fleetwood Enterprises Inc.</td>
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Monthly Summary

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Ten Steps to Solving Any Problem

By Dr. Jill Ammon-Wexler

Any problem, no matter how complex, can be solved if approached with a creative strategy. Here are 10 steps to getting your mind in an optimal problem-solving state.

Step 1: Start With Some Focused Questions.

The first step is unearthing what you are trying to reach. Some powerful questions to ask yourself:
- What am I really trying to do?
- How am I trying to do it?
- What assumptions am I making?
- Could there be a simpler, better way to accomplish this?
- If I were to start all over again today—knowing what I know now—what would I do differently?

Step 2: Question Your Answers.

Before you move on, you must question your answers.
- If my assumptions are untrue, what should I do differently?
- Should I adjust my approach?
- What do I have to do differently to accomplish my goal?
- Am I really trying to do what’s really most important to me?

Step 3: Apply the Theory of Resistance.

One effective way to get some creative solutions to some of your big problems is to apply the “theory of resistance.” This theory says that in every activity, there are one or more resisting factors.

The resistance you encounter often controls how fast you move from where you are today—to where you want to go. The good thing about identifying resistance is this: you’ll often trigger some very powerful personal insights.

Suppose, for example, you have a goal of doubling your income over the next three years. You could begin your problem-solving exercise by identifying the resistance standing in the way of your goal. Ask yourself: “Why is my income not that high already?”

Step 4: Analyze the Resistance.

Next, ruthless go after your answers to Step 3. Be totally honest with yourself. Don’t avoid asking hard, painful questions, and demand an answer from yourself. In the case above you could ask: “Exactly why am I not making twice my income right now? Exactly what is holding me back?”

continued on page 14

This Holiday Season, Give The Gift Of A Smile.

Today, millions of children in developing countries are suffering with cleft lip and palate. Condensed to a lifetime of malnutrition, shame and isolation.

The good news is that virtually all of these children can be helped. This is the mission of The Smile Train. We empower local surgeons to provide this life-changing cleft surgery which takes as little as 45 minutes and costs as little as $250.


100% of your donation goes toward programs — 0% goes toward overhead.

YES, I want to give a child a second chance atlife.

$250 Provides cleft surgery for one child.

$50 Provides medications for one surgery.

$125 Covers half the cost of one surgery.

$250 Provides cleft surgery for one child.

We’ll gratefully accept any amount.

Name _____________________________
Address ___________________________
City _____________________________
Telephone ____________________________
Fax _____________________________
Credit card ________________
Exp. Date ____________

The Smile Train

P.O. Box 1979
Rancho Cucamonga, CA, 91729-1979

Mail, Fax, or phone in this form to:

The Smile Train

1-877-KID-SMILE

www.smiletrain.org

CLOSE-UP

Jess Romo, Our Man at the Airport

By Joe Lyons

It was May 5, 2006. Jess Romo was approaching his putt on the 9th hole at Sierra Lakes. Just then his phone vibrated. It was the Los Angeles World Airports office calling to tell him he had just been appointed as the new airport manager for the airport in Ontario.

He missed the putt.

Later that day, at the Airport tournament dinner, he was a box of Toro cigars in the raffle. To celebrate, he opened the box and passed the cigars around on the table.

Romo is no stranger to Ontario. ONT's new manager has over 17 years experience with the City of Los Angeles, eight of which were at LAWA, as property manager for Los Angeles International, and Van Nuys Airport as well as Ontario, going back to 1997, just before the new terminals opened. He has extensive experience in airline administration and property management, having worked at the Bureau of Engineering, Water and Power, and General Services.

As for his approach, Romo claims that you can only board with liquids in a three-ounce (or less) container in a clear plastic bag with a zip lock top. (Jay Leno called the 3-1-1 rule, "bad news for Ryan Seacrest." Romo questions why someone would need to carry more than 3 oz. of hair gel on board.)

Romo points out that for passengers passing through ONT, they can provide TSA-approved bags for anyone who does not have one. He recommends those little sample size bottles you can find in the stores. He also wants people to know that larger containers of hair spray, gel and such can be packed into your checked bags if you need to bring them along.

This includes the 3-1-1 bags as well as remembering to have your I.D. handy and wear shoes that slip on and off easily. You still have to remove them as you pass through security. He still recommends getting to the airport about an hour and a half before your flight. It could be worse, except that TSA has opened up new lines and the crowd at Ontario is still not as bad as it is at bigger airports.

As for that 3-1-1 rule, Romo explains that you can only board with liquids in a three-ounce (or less) container in a clear plastic bag with a zip lock top. (Jay Leno called the 3-1-1 rule, "bad news for Ryan Seacrest." Romo questions why someone would need to carry more than 3 oz. of hair gel on board.)

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Although popular at larger airport terminals, cell phone "holding" lots, where your ride waits while you collect your bags, are not a convenience that he sees a need for at this time in Ontario. He does admit that parking at the local hotel lots does the job well there.

Romo is also proud of the new ONT radio station. It is a 10-watt broadcast, signal at 770 AM, which covers such information as flight delays and parking conditions. He threw the switch on Nov. 17 to begin this service to traffic in the immediate area. Although conditions here don’t change much unless the Santa Ana is blowing, there are what Romo calls “ripple delays” when Chicago delays causes backups in Denver, which, in turn, causes backups in Phoenix—and thus Ontario.

He admits to some problems with people who are not aware of the "new" terminals, which have been here since 1998, but he is justifiably proud of the courteous staff, which politely redirects those who still show up at the old Terminal 1.

There is also the confusion created by film crews coming out here from Hollywood. Just recently the signs outside of Terminal 1 indicated that it was McCarran Airport in Las Vegas.

Mergers are always a problem that needs to be addressed. The Delta/US Airways situation is just one issue that has yet to shake itself out. Then too, new airlines, like Hawaiian and Western, which began flights to and from Bellingham, WA. on Jan. 18, are signing up to serve our area out of ONT.

One last issue that Romo is rightly proud of is the new USO facility now operating out of that old terminal.

"It’s a first-class operation," he tells the Journal. Jess Romo is, no doubt also excited about this year’s Friends of ONT golf tournament which takes place on May 4.
**Planning for the Coming Power Shift**

**By Joe Lyons**

Portland State University and the International Animal Welfare Association (IAWA), which oversees immigration from the farms to the cities of China as parallel, wish to stress a few key points about China and America after the Cold War. Just as it did here in those tumultuous days, China will change a lot of industries and new fields. The Consortium sees a similar change in the commerce of China. They are currently in a worded sentence: “Awesome.” He also shared the news that the Thousand Palms-based system recently received a $2.18 million grant to place the first-ever American-designed and built hydrogen-powered fuel cell bus into service. The next generation of hydrogen systems will operate on existing European-manufactured models through more streamlined aerodynamics, enhanced air-conditioning systems, and reduced energy lighting.

Can you imagine what you would do with such a system? The event host Paul Jablonski, CEO of Metropolitan Transit System, added that the first-ever NGC hybrid engine is now under development through a partnership of New Flyer and ISE. The bus is expected to be in operation early this summer. Some companies are already new and clean electric alternative to buses for fleets across the U.S. Other industry executives attending the event included John Martino of New Flyer, bus and transit officials. You are bringing research to reality. The SunLine executive was equally effusive about the agency’s new zero-emissions hydrogen fuel cell bus that has covered some 24,000 service miles, summing it up in one word: “Awesome.”

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The SunLine Transit Agency is a joint power agency formed in 1970 to operate the Coachella Valley’s public transportation system. Its vehicles travel more than 128 million passenger miles per year, covering 647 buses stopped throughout the 1/20 route. SunLine offers fixed route bus service, curb-to-curb para-transit for the mobility impaired, as well as the City of Palm Desert’s Shopper Hopper courtesy shuttle.

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**Canadian Premier Hails SunLine Transit for Embracing Hydrogen Technology**

Canadian Premier Gary Doer saw the future of public transit recently when he laid eyes on SunLine’s new hydrogen-powered, low-emission, internal combustion engine bus. What he and others witnessed during his December visit to San Diego’s Metropolitan Transit System is that the future is already here. The vehicle, manufactured by Minnesota-based New Flyer with partners ISE Corp. and Ford Motor Company, took center stage during ceremonies held as part of the premier’s international trade mission to America. Industry officials organized the event to recognize California’s leadership in the implementation of advanced transit bus technologies.

Manitoba, Canada, is affectionately called the bus capital of the world. The city is expected to advance the transit industry,” Doer told the Journal.

Working with the industry leaders and the state of California, we hope to continue to improve transit and develop technologies that will benefit the environment for future generations.”

SunLine General Manager C. Mikel Oglesby told the gathered crowd at MTS that the hybrid electric drive system bus averages 200 miles per day in revenue service, and has logged over 47,000 service miles since being introduced in 2002, demonstrating that hydrogen is not a fuel of the future – it’s here now,” said Oglesby. “We’re bringing research to reality.”

The trick here will be to continue on page 33
Problem Resolutions...

continued from page 10

Step 5. Take a Look at the Outside World.

One way to immediately determine if the resistance is internal or external is to see if someone else is managing to accomplish the goal you desire. If they are, you can safely conclude the resistance is internal to you.

Step 6. Identify Your Primary Internal Resistance.

As a consultant to key executives, I have often discovered that usually 80 percent of what holds us back lies within ourselves - and only 20 percent in the outside world. So if you have not achieved what you desire, the best place to begin to look for the source of the resistance is within yourself. Plus since it's so tough to create change in the outside world, it's far more effective to focus on yourself anyway. You're far more likely to get the results you want.

Superior achievers tend to ask one question when they're not moving ahead: "What is inside me, or that I am doing or thinking, that is holding me back?"


There's a powerful old saying that's very appropriate here: "When a man's fight begins with himself, he is really worth something."

So sharpen your teeth and bite into your primary internal source of resistance. Demand answers from yourself. You NEED to know "how" you are placing limitations on your desired achievement, and look it right in the eyeballs.

Step 8. Turn on the Lights.

The more often you repeat this process, the better you'll get at it. This process switches on your mental headlight, and you'll begin to spot internal blocks before it grabs you by the ankle.

Step 9. Constantly Evaluate Your Goal.

Now that you have your mental headlight on, take a close look at your goal. Make sure you've set a clearly defined goal that you have a burning and passionate desire to achieve.

Combining your goal with the intense emotion of desire or excitement puts you into the upper level of achievers. The more excited and enthusiastic you are about your goal, the more rapidly your mind will go to work to bring the goal into your life.


Brain Tracy says, "A goal you have not yet achieved is simply a problem you have not yet solved." In fact, whatever your goal, your real job is to solve any and all problems that stand between you and the achievement of that goal. Your success in life, your career, your relationship, and your business all depend on one thing - your ability to understand and solve problems.

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For more information about Jerry Weissman, please visit www.powerful.com or call 800-227-1760

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Chapter... continued from page 7

Asia is enrolled in secondary education, compared with less than half that amount in 1990. Furthermore, each year Chinese universities pump out nearly a million newly minted engineers and scientists. These careers tend to be higher paying and thus contribute to the development of a middle class.

Opening to trade and Investment

The second ingredient necessary for developing a consumer market is trade and openness. Asia has embraced this step by integrating itself into the global marketplace. This aids convergence by leading to technology transfer, helping developing countries skip ahead in the development process.

Since the World Trade Organization opened its arms to China five years ago, the country's share of world trade has doubled to 10 percent. China, however, has been reluctant to press forward with capital account liberalization or to give the green light to foreign-owned banks to fully compete in the domestic market. A modern banking sector that provides consumer credit and financial services to Asian customers will be important, as it will unlock consumer demand through mortgages, car loans and credit cards.

Emerging Consumer Class

The final ingredient necessary for the emergence of a new Asian consumer market is a budding class of consumers. This emerging consumer class is evident at any Starbucks' café in Shanghai, where one may encounter a member of the "emperor class" - a generation of young adults in China who are pursuing products and budgets.

The Art Institute of California Inland Empire is offering Culinary Programs

Future chefs and restaurant managers now have the opportunity to master their craft at Cal Poly Pomona or Pasadena since The Art Institute of California Inland Empire began its culinary degree programs last month. The school is offering an associate's degree in culinary arts and a bachelor's degree program in culinary management. Many students enrolled in The Art Institute Culinary Arts programs with goals of opening their own restaurants. The program will show them how to do that, not just by teaching them how to create culinary masterpieces, but also how to deal with the less glamorous aspects of restaurant management. Some students will进而 decide owning a restaurant.

M A STER CHEFS WANTED:
The Art Institute of California- Inland Empire is offering Culinary Programs

2007 EDITORIAL SCHEDULE

EDITORIAL FOCUS

March

• MBA/Master/Doctoral Degrees in Business
• Educational Psychology
• Health Care

April

• Meetings & Conventions
• Sports
• New Home Communities
• Mills & Retail Stores

May

• Economic Development (Riverside City)
• Marketing/PR/Media Advertising
• Insurance Companies
• Environmental

June

• Financial Institutions (1st Quarter '07)
• Travel & Leisure
• Employment Agencies
• Home Health Agencies
• Economic Development (San Bernardino County)
• Women-owned Businesses

July

• Manufacturing/Entrepreneurship
• Credit Unions
• Event Planning
• High Desert Economic Development

August

• Professional/Developmental
• Employment/Ser vice Agencies
• Health & Fitness Centers
• Caterers

September

• Mortgage Banking
• Stock Brokers
• Independent Living Centers
• Health Care Services & Hospitals

October

• Lawyers/Accountants
• Hem/OPPO/Insurance Guide
• Economic Development Temecula Valley
• Financial Institutions (3rd Quarter '07)
• Office Technology Computers

November

• Retail Sales
• Industrial Real Estate
• Commercial Real Estate
• Educational Services Districts
• Financial Institutions (4th Quarter '07)
• Employment Agencies

December

• Medical/Legal
• Long Distance/Interconnect Firms
• Data Processing
• Telecommunications

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The REAL "TIPPING POINT" FOR CONSUMER DEMAND WILL OCCUR WHEN ECONOMIC GROWTH AND RISING INCOME PUSHEs ENOUGH ASIAN CONSUMERS INTO THE MIDDLE CLASS

Similar to the yuppies from the early 1980s in the United States, young adults in China are talking on their cell phones or text messaging one another as they drink their lattes. In 2004, there were about 250 mobile phones per 1,000 people in Asia, up from less than 60 per 1,000 in 2000. And consumerism is not limited to electronics novelties such as cell phones. Toyota is planning to sell a million low-cost models by 2007.
Interviewing and Hiring

Behavioral Interviewing

By Jennifer C. Zamnecki

Have you ever wondered, while interviewing a candidate, how will you suspend your own personal biases during the interview? Well, if you have, you might want to read on and learn how to do just that.

Behavioral interviewing is a relatively new mode of job interviewing. Employers such as AT&T and Accenture (formerly Andersen Consulting) have been using behavioral interviewing for 15 years, and because increasing numbers of employers are using behavior-based methods to screen job candidates, understanding how to excel in this interview environment is becoming a crucial job-hunting skill.

What is Behavior Based Interviewing? Behavior-based interviewing focuses on your past experiences, behaviors, attitudes, personal skills and capacities that are job-related. It is based on the belief that past behavior and performance predicts future behavior and performance. You may use work experience, outside activities, hobbies, volunteer work, school projects, family life as examples of your past behavior. However, we suggest to focus on job-related performance as much as possible.

Behavioral Interviewing Questions. This is the key to matching behavioral interviewing questions with specific personal skills or competencies. Below is a short list of the top 10 competencies with their definitions, suggested for effective interview hints and a sample question for each.

   - Listen for proactive identification and resolution of concerns and issues.
   - Sample question: "Describe the most difficult conflict you've ever had to manage."

2. Interpersonal Skills: Effectively communicating, building rapport and relating well to all kinds of people.
   - Listen for self-awareness, understanding and an ability to communicate effectively with others regardless of differences.
   - Sample question: "Describe the most difficult working relationship you've had with an individual."

3. Teamwork: Working effectively and productively with others.
   - Listen for a strong commitment and contribution to team members working towards a specific goal.
   - Sample question: "Give me an example of one of the most significant contributions you made as a member of a high performing team."

4. Self-Management: Demonstrating self-control and an ability to manage time and priorities.
   - Listen for composure, assertiveness and emotional stability.
   - Sample question: "Give me an example of when you were able to meet the personal and professional demands in your life, yet still maintained a healthy balance."

5. Planning/Organizing: Utilizing logical, systematic and orderly procedures to meet objectives.
   - Listen for logical, organized and systematic approaches.
   - Sample question: "Describe the most complex assignment or project you've worked on."

   - Listen for extraordinary efforts in responding to customer needs and wants to insure satisfaction.
   - Sample question: "Give me an example of when you went out of your way for a customer."

7. Goal Orientation: Energetically focusing efforts on meeting a goal, mission or objective.
   - Listen for the ability to maintain their direction in spite of obstacles in their path.
   - Sample question: "Give me an example of the most significant professional goal you have met."

   - Listen for an analytical and disciplined approach to solving problems.
   - Sample question: "Describe a situation when you anticipated a problem."

\[\text{continued on page 3}\]
Recording Out in the Field

By J. Allen Leibender

While iTunes and other online services allow you to record tunes, the problem of storing such recordings is still an iffy proposition. I discovered several different ways to record voice memos, conversations and announcements at Ontario’s recent Podcasting Expo.

Several devices allow you to record without a keyboard. XtremeMac had one called the MicroMemo, a “high-fidelity” device you plug into the video iPod, which plugs into the bottom of your device and comes with a small microphone. It is simple to operate. The directions show you on your iPod screen with no need to load any new software. You can change the microphone if you want to and have an adaptor on your microphone that ends in a 1/8th inch plug.

What it doesn’t do, although the direction book says it does, is upload your recording to your computer. Allowing you to record the output as an MP3 e-mail. Another thing it fails at is the small speakers that are supposed to accompany you hear your recording immediately. If there are little speakers in there, they don’t work on the unit that sent me. It also has curved edges to wrap around the bottom of your iPod, but those curves are not compatible with XtremeMac’s own plastic iPod covers. You have to slide the cover up to accommodate the recording attachment, and that will block your view of the video screen.

Belkin makes a TuneTalk stereo recording device for the video iPod device that also records memos without new software on the iPod. It also can accommodate an external microphone, but it uses “two high-quality omnidirectional” built-in stereo microphones. You can set your device up on Belkin’s stand and sit down with someone to record both sides of the conversation. The sound is almost broadcast quality (a bit thin on the base end), and the Belkin device actually does create the file in the computer that the Xtermac device promised.

On the top end of field recording devices is the new $420 Portable Media Recorder. It is described by Marantz as, “a complete tabletop digital recording solution suitable for virtually any application.” Since it can record in both WAV and MP3 formats, it does not require a computer, CD burner or postproduction software.

As complete as all of these are in many ways to an old Marantz cassette recorder I had back in the 1980s. That one could play and record with broadcast quality. The difference was that my old cassette machine could run from an internal battery pack or a simple cord plugged into the wall. It had an over-the-shoulder strap for carrying, and to record you had only to push the record button and aim it at the scene.

The new CDR 420 requires a special power cord or an external battery pack. It has no shoulder strap so you have to carry it around, and it’s not heavy, but it is clumsy. As for recording quality, the final product is great, but its own built-in speaker playback tends to have noises and local radio interference in the background. It will feed to a computer, but you cannot send MP3 files from a Mac. You have to record to the CD and then use that as your master recording. This could have been a dream machine for those of us who do field interviews. As it is, it’s not quite portable and not quite fine enough.

Speaking of field recordings, the Journal ran out of space to complete my recent report on the podcasting conference here in Ontario last fall. If I may be allowed to complete my thoughts, let me now continue.

Although Apple’s iTunes is the primary provider of podcasts, new server services were in attendance at the conference to discuss their abilities. A company called iProng has organized and seeded many Southern California participants into the L.A. Podcasters. They have put their recording in the catalog and on other podcast outlets.

Thanks to them, and groups like them, every man is now a broadcaster.
Positive Workplace Politics With Colleagues
by Margaret Morford

It’s bad but true: Most of us spend more time with co-workers than with family members. But are we fully developing these relationships? Are we getting everything we should out of them? Are we doing the specific things necessary to make our work life go smoothly and make our co-workers want to go the extra mile for us?

Here are four quick rules for forging better relationships with co-workers and turning them into people who will watch your back and promote your career.

1. Always confront a co-worker in private. If you disagree with one of them in a meeting, try not to do so in front of an audience. Nothing solidifies their position faster than someone disagreeing with them in front of other people. You force them to act strong and make it impossible for them to change their mind and agree with your position. If you can, wait until after the meeting, go by their office, and tell them, “I didn’t want to say this in the meeting, but I have a problem with one of the things you said. I wanted to discuss it with you in private.” They will appreciate your effort not to embarrass them and be much more receptive to your viewpoint. If it is impossible to wait until after the meeting—if you are convinced their position is so wrong it will derail the entire project—try saying this in the meeting: “Joe, I think when you made that decision (or came to that conclusion), there was a piece of information no one shared with you. That piece of information is...” and add an additional fact to the mix. By doing this, you alert Joe to the fact that you believe he has made a mistake, you give him a few minutes to think about his decision, and, most importantly, you give him room to change his mind and save face. He now can easily say, “Well, given that new information, I would decide things a little differently.”

2. Go out of your way to help people when they are in trouble. When co-workers make a very public error—or everyone knows the boss is mad at them—they are often treated as if they are made of Kryptonite and everyone around them will be collateral damage. The reality is, if they survive the incident (and in most cases they will), they will remember those who still talked to them and associated with them while they were working through the problem. And if you are a good person, you will have gained a loyal co-worker and an advocate for the life of your career. And at worst, if they do not survive the incident, you are seen as someone who helps people and never kicks them when they are down—a good reputation to have in any organization.

3. Always break bad news face-to-face. In this age of voice-mail and e-mail, people have gotten used to conveying information while holding individual contact to a minimum. If you have negative news for a co-worker, go see him or her and begin the conversation by saying, “You are not going to like what I am about to tell you. But I respect you too much not to tell you the whole story.” You have now achieved two things. You have prepared them for bad news, so they are less likely to become angry at you because you have surprised them. You also have cultivated their respect for you because they will realize there was an easier way (voice-mail or e-mail) that you refused to take. You can now expect a much calmer response, along the lines of: “You’re right. I’m not happy about the decision. But I appreciate your coming to talk directly with me.”

4. Do not be threatened by experts—and select and use them wisely. At times during my career, the CEO of my organization hired outside consultants to help me with a project. I spent most of the project incensed that I did not get to select the consultants, and used every opportunity to point out their deficiencies. Essentially, I was re-fighting a war I already had lost. Instead, I should have benefited the consultants and used the situation as an opportunity to forge an alliance with them. At some point, the consultants were going to report back to the CEO informally, and I should have set myself and my department up to have some things reported back. But having said that, whenever possible try to be the one who selects the consultants in the first place. That way, they will be loyal to you and will not criticize your efforts as a means of creating their next piece of business. Have an eyeball-to-eyeball conversation with the consultants before they ever come on your premises and tell them, “I selected you for this project because I am looking for two results.” Then describe the end result of the project you want to achieve and add, “The second result I want is for you to look for opportunities to... continued on page 55.

January 2007
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California Jobs Have Shifted Inland

California jobs have shifted inland over the past decade and a half, reflecting movement of the population. Job growth in inland counties was nearly five times larger than that of coastal counties—which include the nine counties in the San Francisco Bay Area—between 1990 and 2005. In fact, inland counties contributed more than half of the state’s job growth over this 15-year period, even though just one in five California jobs was located inland in 1990. In addition, inland county job growth exceeded that of coastal counties in nearly every major sector of the economy. This article examines the state’s job growth trends in inland and coastal counties.

The number of jobs in inland counties increased by nearly half (45.9 percent) between 1990 and 2005—almost five times the increase in coastal county jobs. In fact, job growth in inland counties outpaced that of coastal counties in every major sector of the economy except for information—which includes motion pictures and telecommunication.

Inland counties contributed 54.4 percent of the state's job growth between 1990 and 2005, even though just one in five California jobs (19.9 percent) was located inland in 1990. More than half of the state's job growth in trade, transportation, and utilities (62.5 percent) was inland in 1990.

Fontana... continued from page 13

Canyon, a mixed-use community adjacent to I-15. Ventana would have up to 672 medium- and high-density multifamily units at densities of up to 20 units per acre, as well as a 210,000-sq-ft. office building along I-15.

A third facet of the city’s multifamily housing strategy is housing for seniors. The city permits the development of seniors’ housing in commercial zones with no minimum lot size or maximum density requirement. As a result, the Fontana Housing Authority recently completed three phases of the Downtown Senior Affordable Housing Project at densities exceeding 30 dwelling units per acre. (Phase I opened in 2003, phases II and III in 2005). The project is within walking distance of public transportation, various medical facilities, the post office, a grocery store, and several churches. All 293 housing units are affordable to very-low-income seniors (those with income levels at or below 50 percent of the area median income), using a combination of California Tax Credit Allocation Committee (TCAV), HOME, and redevelopment funds. In addition, a nonprofit entity will provide a wide variety of ancillary services in conjunction with the development, including meals, nutritional counseling, health services, and recreational activities. A fourth phase is expected to bring another 90 affordable units to very-low-income households.

With the infusion of multi-family housing, Fontana is making a transition from a suburban community known for large-lot, single-family living to a new suburban community seeking a balance of jobs and offering a wide variety of housing options that accommodate residents at all stages of life.

"Almost 10 years ago, the attitude in Fontana was if you didn’t have a 7,200-sq-ft. lot minimum, the project wasn’t quality.”

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EXECUTIVE TIME OUT

Mexico City

European Sophistication With a Latin Flavor
By Camille Bounds, Travel Editor

The Pyramid of the Sun

Time seems to vanish when you visit Mexico City. Here is a city that gives the aura of European sophistication with a Latin flavor. Combining its historical reminders of the Age of the Aztecs, the Spanish conquerors and its later struggle and victory for independence, it mixes the past with dramatic modernization. Mexico City gives the visitor the opportunity of seeing many cultures blended into a fascinating pattern.

The oldest and the highest

Mexico City is the oldest - about 700 years old - and the highest capital on the North American continent at 7,349 feet above sea level. With a population of over 24 million, it is considered the most populated city in the world.

Pyramids a must

Visit the pyramids to Teotihuacan with the Pyramid of the Moon and the Pyramid of the Sun. Climb to the top of either and view the wonders of the ancient empire of the Aztecs. Discovered at the end of the last century, this unique architectural site is about 30 miles from the center of Mexico City and should be at the top of the list of places to visit.

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California Public Utilities Commission Sets
Greenhouse Gas Emissions Performance Standard

On Jan. 25, 2007, the California Public Utilities Commission (PUC) adopted an interim Greenhouse Gas (GHG) Emissions Performance Standard. The Emissions Performance Standard is a facility-based emissions standard requiring that all new long-term commitments for baseline generation to serve California consumers be with power plants that have emissions no greater than a combined cycle gas turbine plant. That level is established at 1,100 pounds of CO2 per megawatt-hour. "New long-term commitment" refers to new plant investments (new construction), new or renewal contracts with a term of five years or more, or existing investments by the utility in its existing baseline power plants.

Frequently Asked Questions: Why did the PUC implement an Emissions Performance Standard (EPS)?

On Jan. 25, 2007, the PUC implemented Senate Bill 1368 (Perata), which prohibits load-serving entities (LSEs), which includes investor-owned utilities, energy service providers, and community choice aggregators, from entering into a long-term commitment for baseline generation unless it complies with a GHG emissions performance standard.

To help mitigate climate change, the PUC has long anticipated capping greenhouse gas emissions in order to ensure LSEs make long-term commitments to energy resources that have GHG emissions profiles that are as least as clean as California's existing portfolio. The Commission approved a policy statement indicating support regarding greenhouse gas emissions in October 2005. The California Governor Schwarzenegger signed into law SB 1368 and Assembly Bill 32 (Nabert/Pavley), which requires reporting and verification of statewide GHG emissions. The PUC is implementing the EPS according to SB 1368 and may revise the EPS once an emissions cap is operational in California as required by AB 32.

What entities will be impacted by the EPS?

The PUC has jurisdiction over the energy commitments of investor-owned utilities. SB 1368 gives additional authority to the PUC to implement and enforce the EPS for electric service providers (competitive retail providers delivering energy to end-use customers). The PUC is working closely together with the California Energy Commission (CEC) to ensure that the standards adopted are as consistent as possible.

What is the cost of an EPS?

There are no near-term costs anticipated by the investor-owned utilities.

2007 Annual Report

Riverside-San Bernardino

Marcus & Millichap

Down 2 Places

2007 Rank: 11

2006 Rank: 9

Inland Empire Apartment Developers Pull Back in 2007

An oversupply of apartment properties in the Inland Empire suggests slowing revenue growth in 2007, as pent-up demand continues to adjust to a moderate vacancy rate.

Additionally, competition from new supply will diminish as builders take a breather following two busy years. Projected job growth this year, though slower than in 2006, will be more than sufficient to sustain demand among market leasers. However, as the trade, transportation and utilities sector could limit demand growth for the PUC, loans local to the Inland Empire could find rental prices and occupancies for new and existing properties expected to continue to perform well. The Inland Empire, demonstrating strong growth momentum, will continue to see supply and expensive lease rates. Single-family home prices in the Inland Empire have jumped more than 20% since 2004 and approximately 100,000 rental units are planned. The average rental price in the Inland Empire is approximately $1,500.

Despite favorable fundamentals, transaction volume was slowing heading into 2007 due to divergent seller and buyer expectations. Prices increased at a slow pace, while sales volumes and closed sales ticked up during more promising years. This divergence in market expectations and building awareness, inventory, waiting for deep discounting, the unit price and supply inelasticity, the market. Any additional upturns in sales rates will be the result of NCG market calibrating price appreciation, not a trend in prices.

2007 Market Outlook

• 2007 NAI Index: 11, Down 2 Places While construction will ease, job growth is also forecast to slow this year, binding further improvement in vacancy. As a result, the Inland Empire slipped two spots in the index.

• Employment Forecast: Local employers are expected to increase employment by 1.4 percent in 2007, slightly above the 1.1 percent increase in 2006. A slower pace of hiring is in the Inland Empire, as transportations and utilities will be in line with the national number.

• Construction Forecast: Builders are scaling back deconstruction. This year, 6,900 apartments are scheduled for delivery, compared with 3,600 units in 2006. Approximately 4,200 apartments are planned, including 3,800 units in the city of Ontario.

• Vacancy Forecast: Renter demand will increase at a slower pace this year, with market absorption falling short of new delivery. This will bring the vacancy rate down to 4.5 percent in 2007 from 4.8 percent, exceeded 2006. A decrease in the delivery of new units will slow the pace of the vacancy rate in 2007 to the level seen in 2006.

• Rent Forecast: A 5 percent increase in asking rents to $1,050 per month is projected this year. Effective rents are forecast to advance 5.2 percent to $950 per month.

• Investment Forecast: A decision by the city of Victorville to provide incentives to develop in the Inland Empire will only cut employment growth to pay for a massive project in the market. Any development will not only cut employment growth in the Inland Empire, but also raise the cost of land in Inland Empire. This will likely translate to a decline in the price of real estate.

Markets Forecast:

February 2007

Markets Forecast:

Employment: 1.4%
Construction: 395
Vacancy: 5.0%
Adding Rents: 2.0%

### Independent Banks

**Continued from page 27**

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<th>Core Capital As % of Assets</th>
<th>N.P. Loans &amp; Debt, Secs. as % of Core Capital &amp; Loan Loss Reserves</th>
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### “Reform” Does Not Take On Politically Powerful Health Insurers That Are About Bankrupting Health Care

Assembly Speaker Fabian Nunez joined the leader of the state Senate and Gov. Arnold Schwarzenegger in favoring health care reform that promises “affordability,” but decline to take on the fastest increasing cost driver in health care: insurance company overhead and excessive profits, said the nonprofit Foundation for Taxpayer and Consumer Rights.

> “It is amazing that legislators chipping in on health care are unwilling to challenge the prescriptions drug and insurance industries,” said Jerry Flannagan, health director of FTCR. “How can you make health care affordable without taking on the biggest money pit?” The answer is, you can’t. The bloated administrative costs, excessive CEO salaries and profiteering of private insurers and HMOs are among the chief drivers of health care inflation, yet Nunez, Senate pro tem Don Perata and others in the Legislature decline to point fingers at one of the most powerful, profitable lobbies in Sacramento. Health care reform could turn out to be a cruel joke on the public if it doesn’t put the real sources of affordability front and center in the debate. Some of the plans talk tough about health insurer waste, but none contain the kind of comprehensive oversight that is necessary.

FTCR and others estimate that at least 25 percent of private health insurance premiums are eaten up by bureaucratic administration, excessive salaries and “reserve funds” as well as overhead profits. The California Medi-Cal, by contrast, administers its vast plan about 3 percent of total spending.

Consumer advocates contended that the political contributions and clout of insurers and drug manufacturers have bought these industries a nearly free pass among elected officials in Sacramento. At a November news conference, officials of the large biotech drug maker Genentech joined Nunez in making his announcement. The company has contributed $300,000 to legislators and the Governor in just the last two years.

Nunez’s plan is only an outline. Schwarzenegger’s proposal has not been fully revealed. But so far, the only groups that would bear the cost of the reforms trimmed were customers and the politically powerful are insurers, employers and probably taxpayers who will have to fund government subsidies.

> Health insurers have contributed $3.7 million to the Assembly, Senate, Governor Schwarzenegger and affiliated political campaigns since 2004. Since taking office, Schwarzenegger alone has received $77,500 from health insurers, HMOs, and their executives. To view a list of political contributions from major insurers and top company executives, go to: http://www.consumerwatchdog.org/ resources/healthInsurers05-06.xls

> “While we welcome the debate on health care reform, and agree with Nunez, Perata and Schwarzenegger that all Californians should be covered, we believe that any reform failing to change the way insurers do business has no chance of succeeding,” said Judy Dugan, research director of FTCR.

### FTCR believes that, to succeed and be affordable, health care reform must:  

- Cap insurance company overhead and regulate rates in the proven way that California regulates auto insurance rates under Prop. 003.
- Cartel executive bonuses, which reached $350 million for one executive in recent years.
- Prevent shifting of excess profits to out-of-state parent companies.
- End insurers’ practice of courting the healthiest prospects and reining in “price out” anyone who is ill or could become ill.
- Establish a state-wide prescription purchasing pool to leverage the buying power of all Californians to achieve affordable medications.

### Independent Banks

**Ranked by Total Assets as of September 2006**

<table>
<thead>
<tr>
<th>Rank Name</th>
<th>Address</th>
<th>City, State, Zip</th>
<th>Total Assets (Millions)</th>
<th>% Change (12 months)</th>
<th>Return on Average Equity (ROE)</th>
<th>Core Capital As % of Assets</th>
<th>N.P. Loans &amp; Debt, Secs. as % of Core Capital &amp; Loan Loss Reserves</th>
<th>Income Before Extraordinary Items (Millions)</th>
<th>Top Local Executive</th>
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<td>22</td>
<td>8.2</td>
<td>14.1</td>
<td>0</td>
<td>3,196,000</td>
<td>David Sklar</td>
<td>(321) 724-3000</td>
<td><a href="mailto:david.sklar@ccbank.com">david.sklar@ccbank.com</a></td>
</tr>
<tr>
<td>Citizens Business Bank</td>
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<td>Cocoa, FL 32926</td>
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<td>0</td>
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<td></td>
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</tbody>
</table>
The critical factor in selling today is risk. Because of continuous change and rapid obsolescence, the risk of buying the wrong product or service becomes greater as change intensifies. Our greatest single need is security for all kinds and any buying decision that puts us on a limb triggers the feeling of risk and threatens that security.

There are four main factors that contribute to the perception of risk in the mind and heart of the customer. The first is the size of the sale. The larger the sale, the more money involved, the greater the risk. If a person is buying a package of Lifesavers, the risk of satisfaction or dissatisfaction is insignificant. But if a person is buying a computer system for their company, the risk factor is magnified by hundreds or thousands of times. Whenever you are selling a product that has a high price on it, you must recognize that risk enters into the buyer’s calculations almost immediately.

The second factor contributing to the perception of risk is the number of people who will be affected by the buying decision. If you go out for lunch alone to a new restaurant, the risk is very low. But if you invite a group of business customers to a restaurant to discuss a large transaction, the risk factor can be very high.

Almost every complex buying decision involves several people. There are those who must use the product or service, the people who must pay for the product or service, there are the results expected from the installation of the product or service and there is the reputation of the person making the final buying decision. If a person is extremely sensitive to the opinions of others, this factor alone can cause him or her to put off a buying decision indefinitely. The third factor contributing to the risk perception is the length of life of the product. A product or service that, once installed, is meant to last for several years, generates the feeling of risk. The customer thinks, “What if it doesn’t work and I’m stuck with it?”

How many times have you bought something personally that turned out to be the wrong item and you were stuck with it? You couldn’t replace it with something more appropriate because of the amount you had already paid. The fourth major risk factor is the customer’s unfamiliarity with your company, your product or service or a first-time buyer, one who has not bought the product or service before, or who has not bought it from you, is often nervous and requires a lot of hand-holding. Anything new or different makes the customer tense and uneasy. This is why new products or services, or new business relationships with your company, have to be presented as a natural extension of what the customer is already doing.

First, demonstrate and prove to your customer that the people affected by this purchase will be happy and satisfied. Tell stories about other happy customers. Second, show the customer that this purchase, even if it is new or unfamiliar is a logical extension of what the customer is already doing. Show the customer it makes sense.

About the Author: Brian Tracy is a legendary in the fields of management, leadership and sales. He has produced more than 300 audio/video programs and has written over 40 books, including his just-released book The Power of Charm. He can be reached at www.briattracy.com.
Management In Print

“Diversity: Leaders Not Labels,”
by Stedman Graham
Free Press
Simon & Schuster Inc.
New York, New York
2006: 242 pages $25.00

About 150 years ago a trade publication responded to an inquiry from a subscribing business owner. The confused businessman, who had been hiring Irish immigrants, wanted to learn whether he should treat his newly arrived employees more like the earlier German, French, or Welsh arrivals. The response was that if business owners treated their Irish employees more like blacks, they couldn’t go far from wrong.

The advice wasn’t a tasteless bit of so-called humor that simultaneously managed to shrug African-Americans, Irish-Americans, and, in fact, all Americans. It was typical of a then-commonplace view in America that held everyone in contempt whose roots couldn’t be traced to the island of Great Britain. Despite the fact that America’s greatness was built on the diversity of its people, until very recently, the history we taught our children has focused on how our growth and success depended on a more or less homogenous European ethnic and social background. At a single stroke, those with the “correct” societal background justified their control of the nation’s economic power centers, while demeaning as lazy and congenitally stupid those who originated from any other parts of the world.

Overlooked within this attitude was the clear fact that each group (including Native Americans and the unwilling immigrants from Africa) came from cultures weren’t grossly different from one another in terms of the essentials. Most of all, each group understood that, the country’s immediate power structure to the contrary, America’s laws gave them the opportunity to thrive and prosper.

After reviewing this history, author Stedman Graham’s point is that business has always played a vital role in making diversity a plainly visible fact of life in the American marketplace. He emphasizes this by noting

“Business organizations, and people that demonstrate an understanding of the different cultural, linguistic, and religious requirements of existing and potential customers will have a natural advantage over those that don’t.” That’s not conjecture. I deal dozens of companies who tell me this over and over.

Although the point is obvious (witness the impact on moving civil rights forward of boycotts and sit-in at commercial establishments), it does need restating. That’s because the real enforcer of diversity is the qualitative and quantitative nature of national and global change. Graham goes on to point out:

“We’re dealing with a lot of ‘free agency.’ People are building their own personal brands, building their own Web sites, and building their own opportunities. We are dealing with constant change. There is a lot of reprogramming going on. We’re exporting a phenomenal amount of work to China and India. There are plant closings, funding cuts, corporate downsizing, and well-publicized failures of leadership locally, regionally, nationally, and internationally. There’s... new stressors, new health and aging issues... The world is changing faster than our understanding of it. Young people are entering jobs and leaving them so fast they aren’t around long enough to get employment benefits. A lot of people have to go back to work, or they remain on the job years longer than their forebears did.

Manager’s Bookshelf

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

3. “Death by Meeting: A Leadership Fable About Solving the Most Painful Problem in Business,” by Patrick Lencioni (John Wiley & Sons...$22.95) (4) Why meetings should have a purpose beyond getting together.
4. “Jeffrey Gitomer’s Little Red Book of Sales Answers,” by Jeffrey Gitomer (Collins Business...$14.99) (3) Sales guru offers answers to sales questions.
5. “The World Is Flat [Updated and Expanded]: A Brief History of the Twenty-first Century,” by Thomas Friedman (Farrar, Straus & Giroux...$27.50) (5) Why business globalization has arrived and is likely to stay.
6. “Jim Cramer’s Mad Money Hardback,” by James J. Cramer with Cliff Mason (Simon & Schuster...$25.00) (7) Wall Street’s angry man diversifies from TV to more books.
9. “Execution: The Discipline of Getting Things Done,” by Larry Bossidy & Ram Charan (HarperCollins...$27.50) (9) Climbing the steps from being good to being great.
10. “Good to Great,” by Jim Collins (HarperCollins...$27.50) (10) Climbing the steps from being good to being great.

(2) Indicates a book’s previous position on the list.
** Indicates a book’s first appearance on the list.
*** Book previously on the list is on the list once again.

How do we handle all these changes? How do we process them?
We start by being more accepting of people of all backgrounds, being more flexible, more tolerant, and more fluid.

Although the author downplays intolerance among European immigrants for one another that has been so prominent in our history, his goal is to deal with transforming modern intolerance in business. Modern intolerance, however, looks a lot like the far older variety, and Europeans don’t have a lock on intra-ethic intolerance.

Unfortunately, it’s easy to discover in each culture, in all nations, and on every continent.

Graham clearly explains why it is in our nation’s best economic and moral interests to recognize and welcome diversity within our business communities. He offers some good advice on how to achieve it.

— Henry Holtzman
Blue Ribbon Panel Assesses Healthcare Needs in Eastern Riverside County

Seeking to chart the future direction of community health care for more than 300,000 county residents, a group of civic leaders have joined forces to create the Healthcare Assessment Resource Center (HARC). The nonprofit organization’s first major initiative is a voluminous research study that will provide the region’s deepest look yet into the healthcare needs of its diverse population.

Beginning this past month, residents across the area are receiving phone calls from a cadre of professional researchers tasked with gathering field data about a range of key healthcare issues.

Questions will focus on access to healthcare, behavioral risk factors, current health challenges, gaps in service, and demographics. The fieldwork phase should conclude in April, followed by an extensive period of data tabulation, review and analysis. Findings from the study – slated to take place every three years – are scheduled to be published later this year.

HARC Board President Glen Grayman, M.D., former medical director of emergency services at Desert Regional Medical Center, said the needs assessment will create critically important baseline data for measuring outcomes, effectiveness and change resulting from funding decisions.

“This empirical data will help facilitate better strategic planning and business decisions for the many healthcare providers in the Coachella Valley and eastern Riverside County,” Dr. Grayman told the Inland Empire Business Journal.

“Every partner involved in this organization is committed to seeing our citizens enjoy a better quality of life, and this data will lay the groundwork for achieving that goal,” HARC President and CEO Robert H. Senyshen said.

HARC is a steering committee of some 31 community partners and leaders, including hospitals, school districts, health care districts, county government, public safety and private sector interests. All are contributing substantial financial and human resources necessary to launch the comprehensive needs assessment.

The group has retained the nationally recognized consultancy ORC Macro to conduct the assessment. The consultancy will return to the Riverside County study after a similar initiative designed for the Inland Empire’s 13-county Health Needs Assessment agency. The CEO for that organization agreed to serve as a consultant and also working closely with newly named HARC Executive Director Eileen Packet. Once the initial survey data is ready to be published, HARC plans to hold a public kick-off in late 2007, when a summary of the findings will be shared with the community.

Dutton...

continued from page 5

infrastructure bonds. We are excited that NAHB will be recognizing your contributions to enhancing the quality of life of your constituents in the Inland Empire and to residents across the Golden State.

“We have developed that NAHB will be recognizing your contributions to enhancing the quality of life of your constituents in the Inland Empire and to residents across the Golden State.

“In the future, I hope that the NAHB will continue to recognize the contributions that you make to improving the quality of life for your constituents. I congratulate you on your success in promoting the interests of the Inland Empire community.

Cherokee Nation Principal Chief Chad Smith Visits Cherokee Nation Groups in Southern California

Cherokee Nation Principal Chief Chad Smith visits Cherokee Nation groups in Southern California.

Cherokee Nation Principal Chief Chad Smith, from the Cherokee Nation of Oklahoma visits four communities in Southern California on Jan. 13 and 14.

The mission of the four communities is to strengthen Cherokee history, culture, heritage, and tradition, and to foster economic development.

The four communities are The Choctaw of Oklahoma, The Chickasaw Nation, The Ho-Chunk Nation, and The Osage Nation.

The mission of the four communities is to strengthen Cherokee history, culture, heritage, and tradition, and to foster economic development.

Chief Chad Smith, a member of the Cherokee Nation, said, "It is important to me that we work together as a community to achieve our shared goals." He also emphasized the importance of preserving Cherokee culture and language.

Chief Chad Smith's visit is an important step in strengthening the relationship between the Cherokee Nation and the communities in Southern California. He will meet with leaders from each community to discuss ways to collaborate on economic development and cultural preservation.

Interviewing...continued from page 10

10. Leader Making...Utilizing effective processes to make decisions.

• Listen for an ability to make timely decisions under difficult circumstances.

• Sample question: "If you had a leadership position in the past, draw the organizational chart above and below your position to illustrate the scope of your leadership responsibilities.


• Listen for an ability to make timely decisions under difficult circumstances.

• Sample question: "Give me an example of when you had to make a quick decision when the risk of making an error was high." Be sure to probe for as many details as possible, as this may include such questions as, "dates and other verifiable information, skillful

Now...continued from page 1

The name affiliation with Los Angeles will identify Ontario International as a second gateway to the greater Los Angeles area and Southern California for travelers from across the U.S. and the globe." The medium-hub airport handles 7.2 million passengers and 575,000 tons of cargo annually.

"The new affiliation with Los Angeles World Airports is a self-supporting department in the City of Los Angeles which owns and operates six of our airports—LAX, LA/Ontario International (ONT), LAX/Palmdale Regional (PMI), Van Nuys (VNY, general aviation). LAWA’s combined airports move 67 million passengers and 2.7 million tons of cargo a year; employ, directly and indirectly, more than 470,000 people; and generate nearly $6.7 billion annually into the regional economy.

Managing...

continued from page 20

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Commentary...

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avoid complacency. We must see ourselves as a vital and important part of the economy of this new circle of friends. We have a responsibility to ensure that our friends in China and India may be an ocean away, but we have research, design and development here. Detroit may die an ugly death when cheap cars hit the showrooms, but the Inland Empire stands on the threshold of a new opportunity for the (relatively) new millennium.

In short, our future depends on keeping our friends close, and keeping our enemies closer.

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The Exclusive Care patients as medical services provided for services ranging from community medical services. Service open its doors. Actual clinic Supervisor John Tavaglione's Government Finance Officer Center. The City of Indian Presentation Business Financial force to the position of administrator for Blankenship to the position of senior vice president and manager of the San Bernardino Business Financial Center. —The City of Indian Wells has received the Distinguished Budget Presentation Award from the Government Finance Officers Association of the United States and Canada (GFOA). In addition, the city was also honored with an Excellence in Budgeting Award for the fiscal year 2006 by the California Society of Municipal Finance Officers (CSMFO). —Under Second Vice Chairman Supervisor John Tavaglione's direction a new 25,000-sq. ft. medical clinic facility will soon open on its downtown medical services. Services will include pediatric and obstetrical, dental, x-ray, and public health services, adolescent health, and the Supplemental Nutrition Program for Women, Infants and Children (WIC). There will also be medical care services for Exclusive Care patients as well as an Exclusive Care Pharmacy. The $3,250,000 project, which is county staffed, will sit on Avenue D and is an active member approximately 2.7 acres. —The City of Glendora, Murrietta has hired a new planning director to replace recently retired Jack McGee. Accepting the position is Mary Lanier, who has worked for the City of Murrieta since November as assistant planning director and December as acting planning director. Lanier Murrieta after working as project manager for the recently retired Supervisor John Tavaglione's development, a real estate consulting firm. There she worked on various redevelopment projects, grants, management, planning projects, and economic development recruiting including the expansion of the DART Industrial Campus in the city of Commerce. She has also worked on commercial development in the El Toro Redevelopment Project Area within the city of Lake Forest; and preparing funding applications totaling $11 million in Section 108 Loan Guarantee a Community Development (ED) Grant for Commerce and over $2 million in Special Distribution Fund 621 Funds (Indian gaming) for the city of San Jacinto. Lanier has also extensive city experience, spending two and half years and her employment for the City of San Jacinto and 11 years for the City of Moreno Valley. A resident of Temecula...—President and CEO Kevin McCarthy of PFF Construction & Development has announced appointment of Homa Maligani and Rene Zamora to vice president and Hector Torres to assist vice president. Combined, the three officers represent over 50 years of banking experience and expertise. Maligani manages the community bank's branch in Glendora (Grand Avenue and Grandmas and is an active member approximately 2.7 acres. —The City of Glendora Chamber of Commerce, Glendora Rotary, continued on page 39
Restaurant Review
Lunch in the Emperor's Kitchen

By Joe Lyons

I have been in search of a fine Chinese restaurant for some time. The one I used to like hired new people and the quality went down hill fast. I reported some minor problems that went uncorrected. Chang's in Victoria Gardens is good but it's always crowded and it's a bit pricey.

Now I have found a place that fits my needs. The Emperor's Kitchen opened a few months back in a shopping center on Foothill and they held a Rancho Cucamonga Chamber of Commerce ribbon cutting shortly after that. Sample dishes that they put out for the crowd went fast. The quality of the food was very apparent.

Shortly after that we went back to review the restaurant for the Business Journal's radio show. Everything was excellent again. True, one member of the Journal's party wasn't impressed with the string beans, but the rest of us voted him down. I have been back once or twice since for dinner and found my usual favorite, beef loin, didn't disappoint.

This time around we went for lunch and found that midday was just as good. Lunch does not include the beef loin in the combination list but I could have ordered it a la carte. I went with the combination deal instead. Soup of the day was egg flower soup. It included corn kernels and it is excellent. Egg rolls and creamy cheese wontons followed, and I was delighted to find that the egg roll was very good. Too many restaurants have turned the egg roll into a deep-fried lettuce thing. Those do not impress me, and I seldom finish them. The egg roll at Emperor's Kitchen was as good as the rest of the meal, and while that may sound like a small thing, it's important to me.

Fried rice comes with the lunch combo, of course, and here again other locations seem to simply run soy sauce over steamed rice. The fried rice here was wonderful.

For my entree I went, cautiously, with the Kung Pao Chicken. The sauce was indeed spicy, but the usual abundance of chili peppers was kept to a minimum, making for quite a spicy treat without burning out my sinuses.

Dinner combinations, you continued on page 37

Restaurant Review...
continued from page 16
should know, come in three levels. They are the Warrior's Dinner, the General's Dinner and the Emperor's Dinner. While you are welcome to order a la carte here as well, I once again recommend the combo.

There is something rather appealing about sitting back with a small personal pot of hot Chinese tea as the various courses come around that can have a therapeutic effect. The decor at the Emperor's Kitchen is tasteful but simple. It is not the bus stop feel that some Chinese restaurants present, nor the gaudily over-decorated "Chinese bordello" look.

James Trimmer, and his Asian wife, Fei Wing, runs the Emperor's Kitchen. He's in the back and she runs the register. Staff seems all come out and greet the customers. Often as not, a crib in the back holds the next generation, their baby daughter, Kaline. This is a family operation. No chain sends corporate recipes in from the earth.

I have found the west end Chinese restaurant I have been looking for.

The Emperor's Kitchen ("Food Great Enough to be Served to an Emperor") is at 9319 Foothill Blvd, in the Chuck E. Cheese Center. Call (909) 945-5665. Hot and spicy menu items are marked. Delivery and take-out are available.

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February 2007
Restaurant Chefs...
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Bargains Too

The Aloha and Alamedia Parks is the place for handcrafts, curios and antiques. You are expected to gently bargain here, and locate that special "find." A flea market is open on Sundays, and an array of items from collectibles to "good junk" and just "junk" can be found. An enjoyable day of bargain hunting can add to memorable times in this colorful city.

Also... Other activities to enjoy include: buffalo (if you are so inclined), jai alai, soccer, baseball, golf, horseshoeing, boxing, and wrestling is available for the sports minded.

Of course, the Ballet Folklorico and many other cultural attractions are enjoyed in this exciting city.

Dining...
Mexico City has at least 15,000 restaurants, with diverse offerings

Master Chefs...
continued from page 16
executive chef at several other fine dining restaurants in both San Diego and Scottsdale, Arizona.

To ensure that the school is offering a curriculum that is relevant to the needs of Inland Empire chefs, The Art Institute of California - Inland Empire has put together an advisory committee, which includes some of the top chefs in the area. One is Victor Hauer, who served as an apprentice to celebrity chef Joseph D. Cochran, and is executive chef at the Mission Inn. Another is Adriane Robles, a registered dietician and director of nutrition for the San Bernardino Joint Unified School District.

For more information, Business Journal readers can call The Art Institute of California - Inland Empire at (909) 975-2200 or visit www.arinstitute.com/inlandempire.

Mexican City...
continued from page 24

from very basic simple to world class, five stars.

Prices range from very expensive to very reasonable. Spanish and French foods are featured in most restaurants.

Fouquet du Pais, in the Hotel Camino Real, features the finest in French cuisine — very good and very expensive.

For a noisy, fun, moderately priced spot, try Fonda del Ranchero for good Mexican fare and drinks that are not for the novice. A real hoot.

If you get a yen for Basque food, visit Restaurante Donabu - they guarantee fine seafood and authentic Basque dishes.

For inexpensive Mexican fare, El Camiónero’s, Café la Blanca and Hostería de Santo Domingo will fit the bill with great local menus.

Where to Stay...

The Camino Real is a resort type hotel that is very expensive and delivers what you pay for — luxury and fine amenities.

The Marco Polo is on the high end, but smaller and more intimate than the usual large chain type

Bargains Too

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Dining...
Mexico City has at least 15,000 restaurants, with diverse offerings...
Executive Notes...
continued from page 34
and Glendora Community Council. Serving as the branch manager, of the Rancho Cucamonga office, Zamora is active in the Rancho Cucamonga Chamber of Commerce, Rancho Cucamonga Rotary Club and YMCA. A member of the Ontario Chamber of Commerce, Latino Business Council and Ontario Parkways Kiwanis, Zamora serves as the branch manager of PFP’s Ontario office...

February 2007

Chamber of Commerce, Rancho Cucamonga Rotary Club and YMCA. A member of the Ontario Chamber of Commerce, Latino Business Council and Ontario Parkways Kiwanis, Zamora serves as the branch manager of PFP’s Ontario office...

Galleria at Tyler’s newest general manager comes home. It’s been nearly three years since Jim Fuson last worked at Galleria at Tyler from the mall’s sister property, Moreno Valley Mall. He will be responsible for the overall shopping center with primary focus on the new development, leasing, and increasing the value of the asset.

In addition, he will be overseeing the administration, operations, marketing, business development, capital improvements and the strategic plan developed for the center. In October 1996, he worked at Galleria at Tyler as the operations manager, then as general manager in July 2002, and after that, as general manager of Moreno Valley Mall from July 2004 to November 2006. Fuson’s vision for Galleria at Tyler is to increase leasing, development, community interaction, and build a strong and loyal consumer base and capital for this General Growth property.

CA Jobs...
continued from page 23
lic administration (58.2 percent); and natural resources, mining, and construction (52.0 percent) took place in inland counties. In addition, nearly half of the state’s job growth in financial activities (47.7 percent) occurred inland.

The number of jobs located in inland counties has increased from 1990 to 2005, the number of inland county workers rose by 49.9 percent—an 8.1 percent point difference. Census data on current patterns suggest this difference is because some of the new jobs in inland counties are being filled by inland county residents who formerly worked in coastal counties. The share of the state’s workers who live inland and work inland increased by 2.6 percent points from 20 percent in 1990 to 22.9 percent in 2000—the most recent year for which data are available. Over the same period, the share of workers who live in coastal counties and commute inland remained essentially the same.

November 2006

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Although there are plenty of good commercial real estate brokers, these guys are among the very best.  
Thanks again for your business in 2006.

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