Southern California Logistics Airport
At a Glance

Overview
Taking global access into the 21st century, Southern California Logistics Airport (SCLA) is more than an international airport—it's a 5,000-acre multimodal business complex that integrates manufacturing, industrial and office facilities with nine core business units that include:

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Equestrian Show Greatly Benefits Coachella Valley Businesses and Charities

by Leona J. Christensen

If money were an animal, it would be a horse.

Each year for seven weeks, equestrians from all over the world make Indio their home away from home, pumping tens of millions of dollars into the Coachella Valley's economy.

"From the studies we have done in the past, we know what an economic advantage the horse show is to the East end of Coachella Valley and Indio specifically," said Sherry Johnson, CEO of the Indio Chamber of Commerce. "It fills our hotels and restaurants and our retailers such as drugstores, dry cleaners, florists and mail services—just to name a few. These people are here for seven weeks so they get their clothes cleaned, have numerous packages to mail and receive. They get their hair and nails done and they use our drugstore facilities for numerous needs. It is just such a tremendous impact in so many

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Equestrian Show Greatly Benefits Coachella Valley Businesses and Charities

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areas that you would not normally think about.

For local businesses like India’s The Best Western Date Tree Hotel the horse show brings lucrative business and fills rooms to full capacity.

“During the last three years that The Best Western Date Tree Hotel has been operating in Indio, the horse show has been a tremendous boost to our business, helping us fill rooms during the last few weeks of the horse show,” said Aaron Segal, general manager of the hotel, which includes 119 rooms and 12 suites.

For the last 12 consecutive years, the Indy Desert Circuit produced by Saugerties, N.Y.-based Horse Shows In The Sun, Inc. (HTS), has attracted a weekly average of more than 2,000 horses and 6,000 equestrians, including top international horses and riders as well as beginner riders seeking to gain experience in the show ring. Some of the equestrian’s foremost hunter, jumper and equine judges preside at the show, said John A. Eckstein, national marketing director for HTS. This year, four of the Grand Prix competitions are qualified for the World Cup Finals which will be held later in the year.

Last year were the Marshall & Sterling Children’s & Adult League Finals for Region IV, which will be held this year during Week III. Beginning Jan. 29, the show lasts for seven weeks concluding in February and ends on March 14.

“Indio is as close to a perfect weather situation in the winter as you can get,” said Eckstein. “What we are looking for are multiple, successive weeks where we can put on a horse show. Indio is nice because there is very little rain. It means that people can ride every day of the horse show without having to worry about being rained out.”

The six-week show draws competitors from all over the world, although most are from the United States, Mexico or Canada. The show also brings Olympians from Ireland, Canada, Mexico, New Zealand, United States and Iraq.

The entries range in cost from $50,000-$250,000. To be competitive in the sport of show jumping, it is necessary to have an equine team member that is capable of traversing a course of obstacles that range from a little less than three-foot to as high as six feet, depending on the competition. During the Indio Desert Circuit, horses consume more than 100 tons of Purina feed. Purina is the official feed for all HTS shows. The HTS Desert Horse Park includes 80 acres with approximately 500 stalls.

For equestrians like Darin Gilchrist who brings four horses to the show, the Indio Desert Circuit is an expensive venture costing thousands of dollars. His horse, Hitmen’s Flight and rider Richard Sponer won the $150,000 Ford Grand Prix of the Desert competition on Sunday, March 14, sharing a portion of more than $1 million in prize money for the six-week show.

“By the time you average out the cost of the stalls, feed, training and show fees, it costs an average of about $1,000 a week per horse. That does not include the cost of meals and hotel rooms for myself,” said Gilchrist, owner/president of Callaway Farms, Inc. based in Santa Ana.

“If you don’t participate in this show to promote my business, I have found business contacts as a re­sult of the relationships I have built from this show.”

Equestrians in all 100 sponsors who include everything from horse products to high-ticket items like Ford trucks and HBO, this is an ideal way to get exposure with the greatest number of equestrians involved in show jumping for the longest period of time of any horse show in the Western United States.

“This is our biggest and best horse show. Those are the biggest bars in the area,” said Eckstein. “We get the top horse people from the West Coast to come to our show, because of that we deal with people who are the upper end of the dem­ographic group. We have a lot of sponsors who want to get in front of them. For Ford Motor Company is probably the best example of a great sponsorship partner for them and for us.”

For Ford Motor Company and HTS, it is a great opportunity to promote its warranty, "One of the things that we know first-hand stories of people who have been injured recreationally but who are all too eager to place the blame and burden on their employer.

The University of California Los Angeles (UCLA) School of Law and the San Manuel Band of Mission Indians announced a first-ever of its kind donation to an educational institution by an Indian Nation. In a ceremony at the law school, the San Manuel Band of Mission Indians bestowed a $4 mil­lion endowment to the university to establish a Tribal Learning Community and Educa­tional Exchange in support of Native American studies, which will be ad­ministered by the UCLA Inter­national Native American Law and Policy Center.

The Tribal Learning Community and Educational Exchange is a means to support the continued growth of Native Cultures and communities in self-governing, cul­tural and political groups.

Jobs Held Hostage: Action on Workers’ Comp Reform

It is Day 15 of Jobs Held Hostage, the pro­test movement that has greeted the Gov­ernor’s deadline for the Legislature to act to fix the system that is so broken it is driving jobs out of our state. The Governor’s inability to make the needed changes in time has fueled a private effort to take the issue directly to the voters. The Workers’ Com­pensation Reform and Accountability Act is collecting signatures now to be placed on the November ballot. The initiative does several necessary things to improve the current situa­tion. Most of these reforms, if enacted into law, would be immediately effective.

For Ford Motor Company and HTS, it is a paid by the mandate for this county. The suit was brought by the County of San Diego. The court agreed with San Diego that the pro­gram constitutes a reimbursable mand­ate. The state was ordered to reim­burse San Diego $3.5 million. The state appealed the decision to the Cal­ifornia Supreme Court, which denied the petition for review in December. Therefore, San Diego has won.

The budget writers knew in 1991 that shifting the cost of many statu­ry social programs to the counties was a mandate for this county. The first budget deal also put in place new depreciation schedule for calcu­lating the vehicle license fee that re­sulted in a tax increase for all vehicle owners in California. The counties were given no guarantee, however, that the tax increase would be enough to always cover the mandate so a “poison pill” was inserted to discourage the counties from suing the state. The poison pill language calls for rescinding the 1991 VFL depreciation sche­dule in favor of a more taxpayer friendly schedule. If the counties ever suc­cessfully sued over the issue of end­ing for medicare eligible individuals. Now that the suit has occurred all, that is needed for the state to make sure that workers prove their injury at hand.

They also had cause to reconsider the question of whether the cost of fulfilling state social programs to the counties was a mandate. The counties were given no guarantee, however, that the tax increase would be enough to always cover the mandate so a “poison pill” was inserted to discourage the counties from suing the state. The poison pill language calls for rescinding the 1991 VFL depreciation schedule in favor of a more taxpayer friendly schedule. If the counties ever successfully sued over the issue of ending for medicare eligible individuals. Now that the suit has occurred all, that is needed for the state to make sure that workers prove their injury at hand.

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This April in the Inland Empire Business Journal!

News and Features

Indie Desert Circuit Horse Show benefit Coachella Valley businesses and charities and celebrates the majority of thoroughbred horses. Hilton Flight lived up to his name as the winner of the $150,000 purse Ford Grand Prix of the Desert.

Southern California Logistics Airport presents a veritable world of opportunities in the High Desert. We offer an overview of where your business, industry, freight and housing concerns may benefit from this rapidly growing enterprise.

Economic Forecast Conference, hosted by the Inland Empire Business Journal (alumni) was recently held at the DoubleTree in Ontario. It was an informative occasion featuring bankers, insurance experts and other speakers who shared their concerns and experience regarding the status of the state and local economy.

Jobs Held Hostage; Action on blight.

Jobs Held Hostage; Action on blight.

Fashion Is Not Just for Your Wardrobe – What About Your Car? STRUT of Corona fashions "jewelry" for luxury autos, a unique and stylish option for car buffs.

Independent Breed of Businessmen Emerge as Unemployment Lingers. Sometimes bad news turns into good news as unemployed workers use resourcefulness and innovation to restart and re-invent their lives.

Murrieta and Temecula Residents Open UBuildIt’s first Southern California office. The company is a boon to homeowners who want to take charge of their construction projects – from large to small – with a little or a lot of help from professionals. It’s a great way to save money, too.

Editor’s Note:

Innovation is spring’s keynote. Everything is blooming. Our Women & Business Expo is fast approaching and several of our April stories feature creative and innovative minds at work in the Inland Empire. We have horses jumping over fences in India and artisans crafting high quality acoustometers (spell check, spelt check) for choo choo cars in Corona. Another company helps one build one’s house or patio or whatever. Ingenuity — a hallmark of the Inland Empire — if we may be excused for braggling just a bit.
Southern California Logistics Airport continued on page 1

- Air Cargo
- Aviation Maintenance
- Rail Complex
- Real Estate
- Military Defense Programs
- Flight Testing
- Advanced Flight Training
- Charter passenger service
- Value-Added Businesses (Power Project, Golf, Film Location)

Located in Victorville, Calif., SCLA offers 24-hour, seven-day-a-week operations with onsite U.S. Customs. It has been designated a Foreign Trade Zone and a federal economic opportunity zone. SCLA has been designated a Foreign Trade Zone and a federal economic opportunity zone.

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**CLOSEUP**

Cynthia Giorgio Appointed Assistant Chancellor of UCR

by Cliff Mornan

Cynthia Giorgio, the University of California at Riverside's former assistant dean of programs and advancement for its College of Natural and Agricultural Sciences, has been appointed the university's assistant chancellor this year, cultivating the work of a national search and selection committee to find a successor to Robert Gill, the position's previous occupant, who is retiring.

Giorgio, who has worked at UCR for the past 23 years, spent 16 of those years in her previous position at the College of Natural and Agricultural Sciences where she worked extensively to help establish the UCR Genome Institute (genomics is the study of the genealogy of biological organisms) and was involved in invasive species protection programs, the regulation of pests and diseases that affect agriculture, commerce and natural environments.

In her present position, she said, she will act as a liaison for the chancellor, France Cordova, coordinating internal and external communication concerns and providing analytical support for a broad range of other issues, including environmental science, health science, and genomics.

Giorgio plans to support Cordova's vision for the university by working together to "develop growth for excellence" through, for example, enhancing the research reputation by helping to increase contracts, grants and funding for faculty members. The education field is particularly interesting in a university atmosphere, Giorgio said. "I've always found it to be exciting to be at a university campus, being around young people" she stated, adding that UCR provides "tremendous opportunity and is a very good employer. It's just a very stimulating environment, being around people engaged in research in a wide range of areas, people who are very engaged in what they do, who are very passionate about what they do and at the front edge of what they're conducting." Faculty and administrators are vital contributors to UCR's workforce, Giorgio added, "it's people," she said. "Serving high quality, faculty attract high quality students at graduate and undergraduate levels. It all boils down to our people."

Giorgio's lengthy record of service was a primary reason for her appointment, said Francis A. Cerdova, UCR's acting vice chancellor; "Cindy's many years of experience at UCR, her participation in leadership training programs both inside and outside the UC, and her strong administrative skills will serve the chancellor's office and this diverse campus very well." Cordova said in a UCR press release. "Cindy has already earned the support and trust of the faculty, staff, and administrators who know her, and I look forward to having her support and assistance for our campus." Working with Giorgio was a positive experience, said Kathy Barton, the director of the UCR's media relations office. "She's a wonderful colleague and mentor and very collegial person to work with," Giorgio was "instrumental in launching several initiatives in the college," Barton stated. "She left a lasting legacy for this college and was gifted at pulling together diverse groups of faculty."

However, not everything has been so beneficial for UCR, Giorgio said, which celebrates its 50th anniversary this year. Its biggest challenge has been drastic budget cuts that have put some limitations on the faculty and staff. During the last two years, Giorgio said, the agricultural research budget was cut by 20 percent, the cooperative extension program for the College of Natural and Agricultural Sciences by 30 percent, and the university will sustain a seven percent budget cut in the next fiscal year. Before coming to UCR, Giorgio, a native of San Diego, attended the University of Columbia at Missouri where she received her undergraduate degree in journalism. She lived in Missouri and edited Outliers, which she described as a public relations magazine for Mercury Marine, a boating company. Her career at the university has covered an extensive range of areas such as positions in Human Resources and Cooperative Extension.

As the College of Natural and Agricultural Sciences' assistant dean for programs and advancement, she worked closely with the dean, associated faculty and students, and the department of Natural and Agricultural Sciences. "I was fortunate to have the opportunity to work with a couple of people," she added, saying that she worked with Giorgio while in UCR's media relations office. "She's a wonderful colleague and mentor and very collegial person to work with," Giorgio was "instrumental in launching several initiatives in the college," Barton stated. "She left a lasting legacy for this college and was gifted at pulling together diverse groups of faculty."

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CORPORATE PROFILE
Larry Rinehart's Vision Expands PPF Bank's Role in the Inland Empire
by Cliff Morrow

Rinehart describes himself as a "creative, inventive" person who took advantage of opportunities that made him "I'm always looking for anything that I think is right and independent thinkers," he stat­ ked, "That's what Larry Rinehart describes as a "creative, inventive," person who took advantage of opportunities that made him who's saying, 'I don't want to be bogged down in doing their job. People are creative, inventive, they're creative, inventive." Larry Rinehart describes himself as a "creative, inventive," person who took advantage of opportunities that made him Bank's CEO and President, Larry Rinehart, who was hired to lead the bank in 1996, says, "It's been a very rewarding experience." DesCombes stated, "That has a lot of Larry's responsibility and I was glad to be there to help him."
Follow the pea. Speaker Nunez and Commissioner Garavemi have said that pricing regulation of the insurance industry will be needed to ensure that emerging AIG was the benign market of the industry. In 1996, Speaker Brown and Commissioner Garavemi said that pricing regulation was the way to ensure employers believes the benefits of workers' compensation reform. Why is it that the system has failed under both circumstances, regulated and unregulated pricing. Pricing regulation is clearly not the issue. As it turns out, pricing regulation was a short-term fix after 1994 that allowed insurance companies to cut prices, but now after many insurance companies have gone out of business, the reality of the cost side of the reform must be addressed.

Decent legislators simply do not want to talk about cost side reform. California's insurance premiums to manufacturing employers are three of the most four times higher than in Nevada and Arizona and injured workers in those states are treated just fine. The difference is Nevada and Arizona workers' compensation systems only treat only workers injured on the job and they only pay disability for workers with impairment. It is as simple as that.

California must first face the economic challenge to require that work is the predominant cause of the injury so that only workers injured on the job are in the system. Second, require that disability awards are no longer made for pain not corroborated by an objective medical test, so that only workers with impairment get disability awards. Discussion of any other issues is just an attempt to hide the pea.

Putting my money on black

by Andrew Abraham and S. Eric Anderson, Ph.D., MBA

I recently received a phone call from a supposed "currency expert" amonging to prove him wrong. He talked to me for about 10 minutes in a relentless pursuit to convince me that it was a sound investment with minimal, if any, risk. Skeptical, I politely declined and decided to research the currency expert's views on his own.

After thorough research of the truth facts, it became more and more evident to me that the FOREX is to investors, what Las Vegas is to gamblers. Let's start with exchanging your dollars for casino chips. In the foreign exchange market, you would normally be exchanging euros, yen, pounds, francs, or dollars. Now it's time to bet.

Both FOREX brokers and Las Vegas casinos offer commission-free deals, specifically the minimum amounts to place. Casinos make their money off the slight advantage in odds they have, while FOREX brokers make their money by keeping the slight spread as their profit. FOREX brokers typically offer a spread between four and six "pips." Encouraging traders to be highly leveraged in order to maximize broker profits. Each pip represents about 10 cents per $1,000 traded.

The broker offers a multitude of ways for the broker to take advantage of the investor, not unlike how a casino can take advantage of the gambler. No commission and the small spread are what initially entice FOREX investors. However, the spread is also used to magically reduce these underlying buy levels during different times of the 24-hour trading day. Think that's right, just like any Las Vegas Casino, the FOREX is open for your gambling needs around the clock and 24/7. Monitoring your broker's play of the spread is possible, but you can't sleep at night and have to record every move. Most currency traders lose their entire investments with nothing to show for it. At least in Las Vegas, if you lose all your money they will give you a free night's stay. Coincidently, overnight carry charges in the Forex are no uncommon. Interest rates vary between currency pairs that generate an obscure set of credits and fees for all positions held overnight.

The Forex is a 24-hour market, 5 days a week. In fact, his expertise has been disputed in my mind since Alan Greenspan declared, "No model projecting directional movements in exchange rates is significantly superior to tossing a coin."

While the FOREX may initially sound appealing, I'd get more satisfaction putting my money on black.

Economic Forecast Conference Speakers Share Projections on the Inland Empire Economy

continued from page 1

welcomed the attendees and the Journal's Joe Lyons served as master of ceremonies.

As with any conference, the keynote address was the highlight of the event. This year, the keynote address was delivered by John Heimberger, a "currency expert." Heimberger explained the advantages of trading in the Forex market, especially in comparison to traditional consumer loan mortgage packages. The SBA offers a variety of packages, but most are meant for small businesses. However, the seminar did reveal that the SBA offers free services and said that the Web site is extensive and very useful. Visit this site for more information.

The interest rate outlook was presented by Candice Weist, president and CEO of the Inland Empire National Bank. Weist has been a community banker for eight years, specializing in the Southeast region of the country.

Weist's presentation covered the current economic situation and identified a number of factors that have influenced economic conditions. She stated that the economy is on a positive note and encouraged businesses to continue on their current path.

There is legislation currently before Congress to reinstate SBA, Heimberger added, and form a combined funding bill -- the main advantage of which would reduce the required capital of the business by one-third.

In addition to the SBA, there are other agencies that provide funding to businesses. The Small Business Administration (SBA) is one such agency.

The SBA offers a variety of loan programs designed to meet the needs of small businesses. These programs include the following:

1. 7(a) Loans
2. Microloans
3. Business Development Centers
4. Exporting Assistance
5. Disaster Loans

The SBA also provides counseling and training to small businesses through its Office of Small Business Development.

The SBA has a network of offices throughout the United States that provide technical assistance and information to small businesses.

Economic Forecast Conference Speakers Share Projections on the Inland Empire Economy continued on page 14

Workers' Comp Reform Shell Game

by Thomas Hargrave

The verdict is in and Martha Stewart, arguably one of America's biggest icons, has been found guilty. Sure, prosecuting Martha Stewart is like turning in your own mother, but landing a conviction of this magnitude sends a powerful message to the entire business community. As a result of the verdict, many now believe that most investors will think twice about insider trading. However, this is not the end of the story. Insider trading is now in jeopardy of proving, by the fact that Martha Stewart was found guilty of obstruction of justice instead.

What is insider trading? A friend tells you that their company is doing well and you buy the stock. This is not insider trading since no specific information was given. You are either a friend of the company or a friend of your friend who profits from this advice. This is a relatively minor case and could be dismissed. Even though you might not make money on the tip, you may receive another benefit from your friend who profits from this advice. One can see how complicated defining insider trading can quickly become.

Continued on page 14

Caltrans/ Warm Weather Cause Concern for Riverside Water Delivery

Unseasonably warm spring weather combined with a scheduled Caltrans freeway improvement project is expected to temporarily reduce the supply of water to Riverside Public Utilities Department customers. Riverside residents are asked to voluntarily minimize outdoor watering during the month of March as three large water pipelines serving the city of Riverside are taken out of service, to enable the construction to proceed.

As a result, there will only be two water pipelines serving Riverside, instead of the usual three during this time frame.

"Our customers use about 35-50 million gallons of water a day in typical weather for this time of year," said Riverside Public Utilities Assistant Director Peter Davis Wirtzfeld. "Normal seasonal needs of 60 million gallons per day can be met with only two pipelines. Along the days, can push water consumption above the 60-million-gallon demand.

"It is essential that we gain the immediate support and cooperation of all customers to ensure adequate delivery of water during this brief construction period," said Wirtzfeld. If additional water is needed by customers, the utility plans to buy water from the State Water Project, which still means or exceed the city's standards, but is very costly. Also, because it is from a different source, some customers may notice a different taste that they are accustomed to.

Anyone with sensitive health care concerns, or those with general water quality questions may contact Riverside Public Utilities Water Quality Supervisor Cindy Nordin at (951) 351-6331. In addition to temporarily curtailing outdoor landscape watering, other conservation methods include: running only full loads for washing machines and automatic dishwashers, short showers and not washing vehicles. "The work was scheduled for what normally would be a lower-demand period for water during cooler days of early spring," Wirtzfeld said. "But this nice, summer-like weather is not helping us at the moment."

More information is available at the Riverside Public Utilities Web site, riversidepublicutilities.com. Riverside Public Utilities is a consumer-owned water and electric utility that serves more than 109,000 electric and 63,500 water customers within the city of Riverside.

JULY 2004
Southern California Logistics Airport

At a Glance

The state has numerous incentives in place to encourage investment and reduce the cost of starting and operating a business in California. These programs include tax assistance in various forms.

- 24/7 U.S. Customs Port of Entry
- 30,000-acre Foreign Trade Zone
- Unrestricted airspace (separate from LAX)

RAIL COMPLEX

Master Planned Rail Complex

Expanding its on-site multimodal capabilities as well as its time and cost advantages for goods movement, the Southern California Logistics Rail Complex is currently under development and planned for 2,000 acres. The Rail Complex will be served by both BNSF and Union Pacific rail providers.

The rail complex is a solution for the growing distribution needs and supply chain congestion of Southern California. With 65 percent of all imported goods being transported through Victorville to the Eastern United States already, SCLA will benefit the regional transportation system by offering rail, ground, and airfreight distribution, limiting congestion at the ports and Southern California's freeway system.

The Pasha Group

The 700-acre Pasha logistics complex will free valuable space at the ports of Los Angeles and Long Beach by moving container and airfreight from importers and exporters to Southern California Logistics Airport. military Defense Programs

2,000-acre Foreign Trade Zone

SCLA has designated a Foreign Trade Zone (FTZ). A FTZ is a specially designated area, in or adjacent to a U.S. Customs Port of Entry, which is considered to be outside the Customs Territory of the U.S. Some benefits that can be attained through the use of a FTZ include:

- No duties on re-exported merchandise from a FTZ
- No duty is paid on domestically sold merchandise until it leaves the FTZ
- No duty is paid on waste or yield loss in a FTZ
- If foreign merchandise is manufactured within a FTZ into a product with a lower duty rate, then the lower duty rate applies when duty is paid

California State Incentives

- CII-Richard Ellis
- General Electric Aircraft Engines
- High Desert Power Project
- Southern California Aviation
- Pratt & Whitney
- DHL Danzis Air & Ocean
- The Pasha Group
- ConAgra Foods
- Nuto Products, Inc.
- U.S. Customs
- Goodyear

Build-to-Suit Development

To meet the ever-expanding commercial development demand for Southern California, Stirling Airports International is teaming with Catellus Development Corporation to construct commercial build-to-suit at Southern California Logistics Airport. Military Defense Programs

San Bernardino County Incentives

The county provides a variety of programs and services designed to assist local businesses including:

- Business financing
- Employee training and wage reimbursement
- Site selection assistance
- Small business assistance programs
- Demographic and statistical information analysis
- Tax exempt Industrial Development Bonds (IDB)
- Federal Aviation Administration program support
- Taxable and tax-exempt airport development bond financing is available with a taxable bond pool of more than $100 million available
- Tax credits for hiring, employment purchase and operations are available for businesses located at SCLA

City of Victorville

Located in the heart of the inland Empire North, the City of Victorville is an emerging commercial hub that benefits from its business-friendly environment and central location in the midst of Southern California's economy. Strategically situated along Interstate 15 with global access provided by Southern California Logistics Airport, Victorville has become one of the key links in the international supply chain with daily cargo flights from Asia and a qualified and dedicated labor pool of more than one million workers. In their effort, that workforce can enjoy all the pleasures of a big city, relaxed at one of Southern California's beautiful beaches, or spend their time in the comforting countryside of the local San Bernardino mountains.

Logistics

- Air: Southern California Logistics Airport
- Rail: Southern California Logistics Rail Complex
- Sea Ports: less than 100 miles from the Ports of Los Angeles and Long Beach

Labor

A dependable and qualified labor force is the most important asset to business success. The City of Victorville is home to a large and diverse pool of workers, and has available education and retraining opportunities to assist businesses in qualifying supply of workers for the future.

SCLA CONTACTS

Southern California Logistics Airport 18374 Phantom, Victorville, CA 92394 (760) 243-1000 — main office (760) 243-1929 — fax

Dr. Bott - "The doctor is in!"

by J Allen Lemberger

No sooner does a major manufacturer product hit the market than the marketplace begins to respond. If your new iPod has a base unit, you don’t need one, but some added accessories for speakers and software to make your iPod more complete are a necessity. So it is with the new iPod. Dr. Bott has been observing iPods for a while now. He has a series of enhancements for the iPods he keeps. They are called slick Veep Text Transitions and Effects. If your iPod is tuned in, you will see that the new iPod has a base model. This base model is more expensive than the iPod with accessories. The dr. Bott blog is available on the internet. He is a futurist. Once he saw the iPod, he immediately bought it. He loves the iPod because it can run with or without an iPod player. Now, if you see the iPod with accessories, it is more expensive. The dr. Bott blog is available on the internet. He is a futurist. Once he saw the iPod, he immediately bought it. 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Those Strange, Wonderful Charging Orders: How an LLC Can Help Protect Your Business Assets

continued from page 9

is a "pass-through" entity for tax purposes. In other words, the income and losses that flow through the LLC are not subject to corporate income tax. Instead, the members (owners) of the LLC report their share of the income and losses on their personal income tax returns. Therefore, there is no double taxation, like there is with a corporation. Members of the LLC share in the company's profits and losses. With this type of organization, it is possible to have a complete owner, a different type of organization, such as a general partnership or a limited liability partnership (LLP), where each member is personally liable for the debts of the partnership. This means that if a member is sued for an obligation of the partnership, the member's personal assets, such as real estate and personal bank accounts, may be subject to collection. However, the LLC offers the additional benefit of limited liability for the members, meaning that their personal assets are protected from claims against the LLC. This is a significant advantage over other types of business entities. Additionally, an LLC can be formed in any state, and there are no minimum capital requirements. As a result, it is a popular choice for small businesses and professionals. **Economic Forecast Conference Speakers Share Projections on the Inland Empire Economy**

continued from page 13

Commentary: Why Insider Trading Should Be Legalized

continued from page 10

is the time spent trying to define insider trading really necessary? Are the costs associated with regulating insider trading worth the benefits? Consider this: someone flips a fair coin and you have the choice to call heads or tails. Would your chances of winning really be different if someone was flipping a biased coin? They wouldn't be since you don't know which coin is being flipped. Alternatively, if you were given the choice to pick the biased coin's side, you would have the advantage. However, this advantage would be limited to the single event of flipping the coin. In other words, the bias in the coin would not necessarily affect your future outcomes. Therefore, it is difficult to argue that the costs of regulating insider trading outweigh the benefits. **Larry Rinehart's Vision Projects Expand PFF Bank's Role in the Inland Empire**

continued from page 8

independence is the bank's primary goal. The bank's goal is to continue developing and purchasing five additional branch sites, mostly in growing areas of the Inland Empire. Rinehart said: "It
The Leasing Industry’s Impact on the Economy

The leasing industry has experienced rapid expansion in recent years, driven by a variety of factors including increased consumer demand, technological advancements, and changes in the regulatory environment. This growth has had significant implications for the real estate market, the financial services industry, and the broader economy.

Enhanced Finance Options

Leasing offers a range of financial benefits that are particularly appealing to businesses. By allowing companies to rent equipment rather than buy it, leasing can provide tax advantages and allow for faster, more flexible access to new technology. Additionally, leasing can reduce the financial burden of large equipment purchases, enabling businesses to focus on other areas of growth.

Impact on the Economy

The leasing industry has a profound impact on the economy, contributing to job creation, economic growth, and innovation. A study by the International Lease Finance Corporation (ILFC) estimated that the global leasing industry, comprising both direct finance leasing and leveraged leasing, contributed to the creation of 2.3 million jobs in 2013. The leasing industry also stimulates economic activity by facilitating the acquisition of capital-intensive equipment, which in turn drives productivity and growth.

Economic Impacts

Leasing contributes to economic growth in several ways. First, it provides a source of capital for businesses, enabling them to invest in new equipment and technology. This investment often leads to increased productivity, innovation, and job creation. Second, leasing can help businesses manage financial risks, such as the risk of obsolescence, by providing a more flexible approach to asset ownership. Finally, leasing can help businesses respond to market changes more quickly, as they are not tied to long-term capital commitments.

In summary, the leasing industry plays a crucial role in stimulating economic activity and supporting business growth. Its contribution to the economy underscores the importance of fostering an environment that encourages innovation and investment in key industries.
Mark Piscitelli's Contribution to Grubb & Ellis Transcends Local Office

by Cliff Morman

Mark A. Piscitelli, Grub and Ellis's executive vice president and managing director of its San Diego office, has helped the company as a whole to remain at the forefront of the national real estate industry during his 18 years with the company, due to his focus on its advancement and local region.

Piscitelli came to the company in 1986 to accept his present position after previously working at Aushi and Buck in Orange and a Xerox company. His present work has been expensive in his narrowly defined range. His office has focused on building its market share in the industrial and real estate sectors, said Piscitelli, and between 1995 and 2000, the office's revenues were increased by 111 percent and its net profitability return increased by more than 16 percent. The Ontario and San Gabriel offices are "constantly" in the top 13 offices nationally, Piscitelli stated, and in the top five for profitability level.

Piscitelli assumed management of the San Gabriel office in 2002, implementing a new sales model focused on industrial real estate and that same year, the office finished third nationally in return on revenues.

Piscitelli's record with Grubb & Ellis is impressive, said Phil Royer, the company's executive vice president of transaction services who Piscitelli said acted as a mentor to him in the early stages of his career. Piscitelli is a "true professional," said Royer. "He's a great leader, he's got the trust and the respect of the people in his office." The employees of the office play an essential role in it as well, Piscitelli said. "These are the people who are on the line to deliver the client service," he stated. Technology advances have also been crucial in aiding the company, Piscitelli stated, including a vast array of electronic employee training programs referred to as "e-Training." Nearly all of the primary sales course is computerized, he said, so that employees can access a varied array of competitive data from as long as six or seven years ago that had previously been unavailable.

A Chosen Native

Piscitelli received his B.S. in zoology from DePau University but did not pursue his plan to become a physician. Due to limits imposed on him by his new family, "I had to go out and earn a living," he said. Piscitelli hopes to continually enhance the office's future sales performance through a variety of means, which includes the added development of his headquarters and the recruitment of professionals in the industrial and investment sectors to further cement relationships with the company's clientele. By extending the office's focus, "we want to do not only to the company's in San Diego's Empire performance but to its performance as a national whole, providing a real estate venue for numerous consumers.

Fashion Is Not Just for Your Wardrobe—What About Your Car?

by Georgiene Loveland

Most of us try to make a personal statement by choosing attractive and flattering fashions to enhance the positive and minimize the negative aspects of our bodies. We feel that the physical impression we convey will influence those we interact with everyday. Shopping, electronics, Stein Mart, Nordstrom and other fashion stores and small boutiques is a necessary expenditure of time for many even though they probably live their lives at a frantic pace.

So, it's a natural segue for those on the fashion hot track to extend their personal expression of beauty and their own personalities to the appearance of their expensive automobiles. The marquee names are Stratoff, Geoff Cooper, Co-founder of STRUT, the unique company they started two years ago.

Stratoff, a former firefighter, and his business partner, Cooper, a former firefighter, decided to use their expertise and experience gained from prior successful ventures to take advantage of the potential of the automotive aftermarket.

In 1983, the pair had purchased a Home Tech, an early developer of in-car audio/video contracting company and was responsible for introducing hi-fi, in-car audio-video customizers to the consumer in the summer market. They then launched Sonance, a manufacturer of in-wall and in-ceiling home entertainment systems. Operations continued on page 26.

Thekat is the creativity and vision that initiated this concept belongs to Scott Stratoff and Geoff Cooper, co-founders of STRUT, the unique company they started two years ago. Reaching the desire of luxury automobile owners to stand out from the crowd, Stratoff and Cooper, along with their classmates at Principia College, decided to use their expertise and experience gained from prior successful ventures to take advantage of the potential of the automotive aftermarket.

In 1983, the pair had purchased a Home Tech, an early developer of in-car audio/video contracting company and was responsible for introducing hi-fi, in-car audio-video customizers to the consumer in the summer market. They then launched Sonance, a manufacturer of in-wall and in-ceiling home entertainment systems. Operations continued on page 26.

The Natatio Package for the J2 includes a 18" chromed billet for the primary grille and hood vents intricately designed with 6 blades, handles and trim, all of which are finished with a 4-step process for maximum shine and durability. They are partnering with other organizations, including communications, to offer promotions and to implement new features.
Leading Permit Processing Company Hires Project Manager

J. L. Hare Associates, a leading Southern California permit and entitlement management company, has hired Jim Goodwin as project manager. Goodwin oversees the permit process for the company’s clients in Riverside and San Bernardino counties. He has developed his own new role in managing projects as the Target in Upham and Barnes.

Retired O.C. Developer Joins Permit Processing Company

J. L. Hare Associates, a leading Southern California permit and entitlement processing management company, has hired John Lusk from retirement to join its team as project manager. The 30-year industry veteran was once owner of the Lusk Company, which has its signature on many Lusk homes developments. At J. L. Hare Associates, Lusk will work with some of the company’s most prominent clients, including Standard Pacific Homes, William Lyon Homes and The Irvine Company. He will supervise and project manage Sages restaurant at the Newport Coast Promenade.

"We are so grateful that John, whose expertise is unmatched, was willing to come out of retirement to help our team," said Jackie Hare, president, J. L. Hare Associates.

J. L. Hare Associates is a full-service permit and entitlement management company that works on commercial, residential, industrial and retail developments. The company is headquartered in Santa Ana and has an office in Corona. Established in 1998 by Jackie Hare, the company now has a client list of more than 100 developers and workers and a government agency in 40 Southern California counties. J. L. Hare Associates’ team has managed the permit process for such residential projects as the master-planned communities of Saddlebrook, Arbor Ridge and Vicura. Current projects include Target in Upham, Barnes & Noble in Corona and Buena Communities in French Valley.

Murrieta and Temecula Residents Open UbuiltIt’s 1st So Cal Office

UBuiltIt, the nation’s largest and fastest-growing company assisting development companies in Southern California office servicing Riverside and San Diego counties, announced that its Temecula resident Randy Tutor, owner and partner of UBuiltIt’s new office, UBuiltIt shows homeowners how to save up to 30 percent on projects by serving as their own general contractor.

Tutor and partner Robert Skinner, a Temecula resident and a licensed general contractor who has more than 18 years of home building experience, said the UBuiltIt concept provides consulting services to owners who would like to have expert help available while maintaining control of their own home building or remodeling projects. He said homeowners can save tens of thousands of dollars and they don’t have to know anything about construction. UBuiltIt provides the experience, systems and connections to select upgraded build materials, build in quality amenities or even increase the square footage of their home.

Equestrian Show Greatly Benefits Coachella Valley Businesses and Charities

Regional sales office for Ford declined to put a dollar value on Ford’s sponsorship but called the sum, “a significant contribution.” In return for its financial investment, Ford Motor Company displays its logo on the trailer, explains Murphy. Not only does Ford provide a car to vehicle owners with made-to-order specifications, but the truck can be delivered to them anywhere in the United States.

"This audience needs heavy-duty trucks that can tow heavier weights than the average four-wheel drive family truck," said Murphy. "They have full control over the project and the cost difference enables them to select upgraded build materials, build in quality amenities or even increase the square footage of their home."

continued on page 32
The following table shows the percentage of employers in the state of California who plan to change or maintain the size of their workforce during the indicated time period:

<table>
<thead>
<tr>
<th>Employment Outlook Survey</th>
<th>Summary of Results for the State of California</th>
<th>2ND QUARTER - 2004 (APRIL/MAY/JUNE)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>DONT CHANGEd</td>
<td>DO CHANGEd</td>
</tr>
<tr>
<td>SOLANO/SONOMA COUNTIES</td>
<td>40%</td>
<td>57%</td>
</tr>
<tr>
<td>ALAMEDA COUNTY</td>
<td>38%</td>
<td>58%</td>
</tr>
<tr>
<td>VENTURA/SANTA BARBARA</td>
<td>47%</td>
<td>30%</td>
</tr>
<tr>
<td>VISALIA</td>
<td>67%</td>
<td>33%</td>
</tr>
<tr>
<td>WALNUT CREEK</td>
<td>33%</td>
<td>57%</td>
</tr>
<tr>
<td>LOS ANGELES COUNTY</td>
<td>32%</td>
<td>68%</td>
</tr>
<tr>
<td>NORTHERN CALIFORNIA AREA</td>
<td>31%</td>
<td>69%</td>
</tr>
<tr>
<td>SOUTHERN CALIFORNIA AREA</td>
<td>34%</td>
<td>66%</td>
</tr>
<tr>
<td>STATE AVERAGE, CALIFORNIA</td>
<td>32%</td>
<td>68%</td>
</tr>
</tbody>
</table>

Employment Outlook Survey Summary of Results for the State of California

Managers take note: If the next rung in the career ladder appears out of reach to workers, you could be in danger of losing them, a new survey suggests.

Thirty percent of executives said their employers are most likely to quit their job due to a lack of advancement opportunities. Unhappiness with management was the second most common answer, cited by 23 percent of those polled.

The survey was developed by Robert Half International Inc., the world's first and largest staffing service specializing in accounting, finance and information technology. It was conducted by an independent research firm and includes responses from 150 executives with the nation's 1,000 largest companies.

Executives were asked, "Which of the following is most likely to make good employees quit their jobs?"

1. "Helping top performers reach their professional goals is essential to retaining them," said Max Messmer, chairman and CEO of Robert Half International Inc., and author of the popular Employee Retention Survey.

"The best employees are ambilingual and may not stay in a position long if it lacks growth potential," said Messner. "If a promotion isn't an immediate option, managers should consider providing employees with projects that will prepare them to assume greater responsibilities in the future."

Managers should add these additional tips to help managers retain valued staff members:

- Gauge perceptions. Are your employees happy with their roles and advancement? Gather individual feedback on the work environment and the types of changes that might enhance job satisfaction.
- Reward extra effort. Individuals who frequently accept additional responsibilities and take on extra workloads should be rewarded.
- Avoid staff burnout. The most capable employees tend to wear out on their plate and they're least likely to speak up when the workload is beyond their capabilities. Provide additional staff or offer a more efficient yet effective motivator.
Property and Casualty Insurers’ Profits Double in 2003

Property and casualty insurers earned $22.9 billion during the first nine months of 2003, representing a $1.2 billion, or 11 percent increase over the $10.8 billion profit reported during the same period in 2002, according to Weiss Ratings, Inc., the nation's leading independent provider of ratings and analyses of financial services companies, mutual funds, and stocks.

Property and casualty insurers reporting the largest year-over-year increases in net income include:

- **Company:** State Farm Mutual Automobile Ins. Co.  
  **Net Income (Loss) ($Mil):** $22.9  
  **Change:** $10.5  
  **Rating:** A Excellent

- **Company:** American Re-Rating Co.  
  **Net Income (Loss) ($Mil):** $21.7  
  **Change:** $10.5  
  **Rating:** A Excellent

- **Company:** Weiss Safety Company: Columbia Ins. Co.  
  **Net Income (Loss) ($Mil):** $21.4  
  **Change:** $10.5  
  **Rating:** A Excellent

Underwriting losses improved by 76 percent. The impressive performance of property and casualty insurers was driven by a 76.3 percent improvement in underwriting results. By adhering to stricter underwriting standards...

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**Investments & Finance**

**INLAND EMPIRE BUSINESS JOURNAL / Duff & Phelps, LLC STOCK SHEET**

**The Gainers, top five by percentage**

<table>
<thead>
<tr>
<th>Name</th>
<th>Ticker</th>
<th>03/18/04 Close Price</th>
<th>02/20/04 Open Price</th>
<th>% Change</th>
<th>Chg. Mkt</th>
<th>52 Week High</th>
<th>52 Week Low</th>
<th>% Change</th>
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</thead>
<tbody>
<tr>
<td>American States Waiting Co</td>
<td>AWB</td>
<td>24.750</td>
<td>24.600</td>
<td>0.6</td>
<td>29.85</td>
<td>22.90</td>
<td>29.20</td>
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<tr>
<td>Channel Commerce Corp</td>
<td>CNX</td>
<td>10.400</td>
<td>10.400</td>
<td>-0.0</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>PFS Bancorp Inc</td>
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<td>14.550</td>
<td>14.400</td>
<td>0.4</td>
<td>0.60</td>
<td>0.60</td>
<td>0.60</td>
<td>0.00</td>
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<tr>
<td>CVB Financial Corp</td>
<td>CVBF</td>
<td>20.700</td>
<td>20.300</td>
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<td>-2.0</td>
<td>15.10</td>
<td>16.15</td>
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<tr>
<td>American States Water Co</td>
<td>ASW</td>
<td>24.750</td>
<td>24.600</td>
<td>0.6</td>
<td>29.85</td>
<td>22.90</td>
<td>29.20</td>
<td>11.5</td>
</tr>
</tbody>
</table>

**The Losers, top five by percentage**

<table>
<thead>
<tr>
<th>Name</th>
<th>Ticker</th>
<th>03/18/04 Close Price</th>
<th>02/20/04 Open Price</th>
<th>% Change</th>
<th>Chg. Mkt</th>
<th>52 Week High</th>
<th>52 Week Low</th>
<th>% Change</th>
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<tbody>
<tr>
<td>Modtech Holdings Inc</td>
<td>MOD</td>
<td>251.90</td>
<td>251.50</td>
<td>-0.1</td>
<td>-0.60</td>
<td>32.30</td>
<td>32.30</td>
<td>0.00</td>
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<tr>
<td>Hot Topic Inc</td>
<td>HOT</td>
<td>22.50</td>
<td>22.70</td>
<td>1.0</td>
<td>2.40</td>
<td>2.40</td>
<td>2.40</td>
<td>10.0</td>
</tr>
<tr>
<td>Firsthold Independent Bancorp</td>
<td>PAC</td>
<td>12.90</td>
<td>13.00</td>
<td>0.8</td>
<td>0.20</td>
<td>0.20</td>
<td>0.20</td>
<td>10.0</td>
</tr>
<tr>
<td>Pacific Premier Bancorp</td>
<td>PBB</td>
<td>14.60</td>
<td>14.60</td>
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<td>0.00</td>
<td>0.00</td>
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<td>0.00</td>
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<tr>
<td>Watson Pharmaceuticals Corp</td>
<td>WPI</td>
<td>44.56</td>
<td>44.500</td>
<td>-0.5</td>
<td>-2.25</td>
<td>40.75</td>
<td>40.75</td>
<td>5.0</td>
</tr>
</tbody>
</table>

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**Stock Mutual Funds Earn 33% in 2003**

After three consecutive years of losses, nearly 100 percent of stock mutual funds reported positive returns in 2003, delivering an average return of 32.8 percent to investors, according to Weiss Ratings, Inc., the nation’s leading independent provider of ratings and analyses of financial services companies, mutual funds, and stocks.

The "double-digit gains give investors a welcome reprieve following dismal losses during the bear market," said Melissa Gannon, vice president of Weiss Ratings, Inc. "Although the returns reflect a market recovery, investors should keep in mind the economic uncertainties that remain today as well as the inherent risk of any mutual fund investment.

Stock mutual funds registering the largest gains during the year were precious metals, emerging market, and technology, with increases of 59.4 percent, 55.4 percent, and 52.8 percent, respectively. Of the 9,808 stock mutual funds reviewed by Weiss, those reporting the largest returns in 2003 were:

**Fund Name**  
**Type**  
**Weiss Investment Rating**  
**4th Qtr 2003 Return:** 29.40  
**1-Year Annual Return:** 146.56

**Fund Name**  
**Type**  
**Weiss Investment Rating**  
**4th Qtr 2003 Return:** 17.36  
**1-Year Annual Return:** 128.91

**Fund Name**  
**Type**  
**Weiss Investment Rating**  
**4th Qtr 2003 Return:** 21.5  
**1-Year Annual Return:** 117.31

**Fund Name**  
**Type**  
**Weiss Investment Rating**  
**4th Qtr 2003 Return:** 121.94  
**1-Year Annual Return:** 97.41

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**Duff & Phelps, LLC**

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**Notes:** (H)-Stock hit 52-week high during the month, (L)-Stock hit 52-week low during the month, (S)-Stock split during the month, NM-Not Meaningful.
Investments & Finance

Managing Your Social Security Income Five Common Mistakes That Can Shrink Your Check

Social Security beneficiaries receive a 2.3 percent cost-of-living increase as of January 2004. The boost is up from 2003’s increase of 1.4 percent, but still reflects an economy with low inflation according to the Wall Street Journal. Some might think their checks will be enough to live on. Many don’t know that for the average couple receiving benefits, the monthly check is just over $1,500. Even more don’t realize they could be making financial mistakes that will shrink their checks significantly.

On the topic of Social Security, most Americans are either confused or don’t bother to think about it at all, according to Dr. Reed Montgomery, president of Redlands-based Montgomery Financial Group. “Among your clients, there is the casual assumption that Social Security is something they’ll deal with far in the future,” says Montgomery, a certified senior advisor. “Next, there are those Americans approaching retirement who believe Social Security will provide a steady, unsailable source of retirement income. Finally, there are seniors now receiving Social Security who are very concerned about shrinking Social Security income, and they have every right to be.”

Social Security has undergone some major changes. Created by the Social Security Act of 1935, Social Security began making benefits payments around 1940. At that time, the U.S. Treasury ruled that these benefits payments were gifts that could not be taxed by the U.S. Government. In 1983, Congress changed the law and commenced taxing individual’s Social Security benefits by up to 50 percent. In 1993, the law was changed again to tax benefits up to 85 percent.

Under current law, about 85 percent of Social Security income is taxed when a specific amount, called “threshold income” is exceeded,” explains Montgomery. “Many seniors planning to rely on Social Security income in their lives are surprised to find that their other investments, including pensions, CDs, savings accounts, bonds, money markets, mortgage income and others, are all included as threshold income. If you aren’t careful, those little income streams can quickly add up to a sizable — and totally unnecessary — increase in IRS taxes.”

According to Montgomery, there are five common mistakes people make that result in lower Social Security income. They are:

1. Making investment earnings reportable to the IRS.
2. Earning interest on investments incorrectly.
3. Making inefficient use of 40(k) and pension distributions.
4. Putting required distributions in the wrong place.
5. Having discretionary income that is too high.

“There are ways to avoid each of these mistakes and a qualified financial planner should be able to show them to you,” says Montgomery. “For example, you can avoid a nasty threshold income tax event by simply modifying your investments. All types of earnings, dividends or interest are included in threshold income except one — the deferred annuity. Depending on the person’s situation, that might be a way to preserve higher Social Security income.”

According to some experts, Social Security will be completely bankrupt within a decade. Others argue that Americans are putting money into a system that will end up paying them 75 percent less than the current benefits rate. Is it any wonder people are confused?

“Over-reliance on Social Security is risky,” says Montgomery. “The only real way to ensure you will have sufficient income to live out your ‘golden years’ is to plan for it. And when it comes to retirement planning, five or 10 years from now should not be viewed as the distant future.”

Dr. Reed Montgomery is president of Redlands-based Montgomery Financial Group. A certified senior advisor, Montgomery has been teaching seniors throughout the Inland Empire how to build and preserve their assets for the past six years. As an educator for 27 years, Reed has been a teacher, principal, superintendent and college professor. His sound, conservative guidance and educational background have helped many clients grow and protect their retirement assets. Contact Dr. Reed Montgomery at The Montgomery Financial Group, (909) 423-4211 or e-mail him at reed.montgomery@verizon.net. Securities offered through VerveNet Financial, LLC. 5825 Old Wheeler Dr La Verne, CA 91750 (909) 596-8108 Member NASDOS.

Fashion Is Not Just For Your Wardrobe — What About Your Car?

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pharmaceutical industries.

With those considerable successful enterprises in their repertoire, the company took its innovative philosophy into the drawing room and began designing customized garments, banners and emblems that were crafted in the highest quality finish 316L stainless steel — “jewelry” to embellish select luxury vehicles, such as the Cadillac Escalade, the BMW® Series, and Hummer H2. Additional luxury vehicles will be added to the list for 2004. Each piece is handcrafted and signed by the artisans — a true work of art.

STRUT’s designer team is continuously creating unique collections and additions to their product line, which is available only in exclusive boutique automotive shops and through exclusive dealers. The ornaments are manufactured with a focus on safety, quality, and beauty, and will withstand any weather conditions without losing their luster or quality. These are the ornaments that others admire, and it is due to the attention each grille, etc., receives and the multiple inspection process team members and artisans perform to ensure the highest quality and best possible quality. Customer service is paramount.

“This has been a heck of a lot of fun,” Struthers said. “We were strongly impressed by STRUT artisans and team members to meet the company’s demanding quality standards.

Payden & Rygel, one of the largest independently owned investment managers, offers investment advice that is free from conflicts of interest. Founded in 1983, the firm is a leader in the active management of fixed-income and equity portfolios for a diversified client base. Payden & Rygel provides a high level of professional service and expertise to:

Corporations
Foundations and endowments
Colleges and universities
Private, primary and secondary schools
Non-profit institutions/charities
Hospitals and healthcare organizations
Individuals (including trusts and family offices)

• For a free proposal, please contact Rich Cowan at 800 644-9328.
**INVESTMENTS & FINANCE**

**Stock Mutual Funds Earn 33 % in 2003**

**Bond Funds Post 6% Gain for the Year; Closed-end Funds up 26%**

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<table>
<thead>
<tr>
<th>Fund Name</th>
<th>Fund Type</th>
<th>Income Advantage A (WARRDQ)</th>
<th>Year Qtr 2003 Return</th>
<th>1-Year Annual Return</th>
<th>Type</th>
<th>Investment Rating</th>
<th>Fund Name</th>
<th>Fund Type</th>
<th>Income Advantage A (MDMAX)</th>
<th>Year Qtr 2003 Return</th>
<th>1-Year Annual Return</th>
<th>Type</th>
<th>Investment Rating</th>
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<tr>
<td>MainStay High Yield</td>
<td>Corp. High Yield</td>
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<td>8.15</td>
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<td>Global</td>
<td>Merrill Lynch World</td>
<td>Corp. High Yield</td>
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<td>43.60</td>
<td>C</td>
<td>Global</td>
<td>Indonesia Fund (IF)</td>
<td>Corp. High Yield</td>
<td>Income Advantage A (MDMAX)</td>
<td>1-Year Annual Return</td>
<td>115.68</td>
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<td>C</td>
<td>Global</td>
<td>China Fund (CHN)</td>
<td>Corp. High Yield</td>
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<td>1-Year Annual Return</td>
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<td>Weak</td>
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<td>Corp. High Yield</td>
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<td>C</td>
<td>Global</td>
<td>Thai Fund (TF)</td>
<td>Corp. High Yield</td>
<td>Income Advantage A (MDMAX)</td>
<td>4th Qtr 2003 Return*</td>
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<td>Weak</td>
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<tr>
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<td>C</td>
<td>Global</td>
<td>Turkish Investment</td>
<td>Corp. High Yield</td>
<td>Income Advantage A (MDMAX)</td>
<td>1-Year Annual Return</td>
<td>178.61</td>
<td>B</td>
<td>Weak</td>
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Of the 701 closed-end mutual funds studied by Weiss, those registering the largest gains in 2003 include:

- **4th Qtr 2003 Return**: 64.87
- **1-Year Annual Return**: 176.90

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<th>Type</th>
<th>Investment Rating</th>
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<td>9.21</td>
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<td>India Inv Fund (IF)</td>
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<td>35.89</td>
<td>C</td>
<td>Global</td>
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“While foreign funds may offer investors tremendous upside potential, they are also extremely risky due to the volatility of global economies,” added Ms. Gannon.

Consumers needing more information on the financial safety of a specific company can purchase a rating and summary analysis for as little as $14.99 through www.Wei5sRatings.com, or starting at $19 by calling 800-289-9222.
Research Methodologies Offer Investors Best Protection

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• create a shield around the research and ratings process, protecting it from conflicts and bias.

In contrast, traditional, qualitative re-
search, by relying heavily on industry
experience and insights, is more subjec-
tive. As a result, it can be more prone to
conflicts and bias, driven not only by
investment banking relationships, but also
by indirect income from rated companies,
other business ties with rated companies,
personal securities transactions in rated
companies, and health or total-objec-
tion to; however, qualitative re-
searchers must still play an important role
in building quantitative models, interpret-
ing the impacts of structural changes and
handling other unique circumstances.

Weiss Ratings recommends that:
1. Qualitative researchers should be
more firmly grounded in quantita-
tive analysis.
2. Quantitative researchers could benefit
by adding a layer of qualitative analysis.
3. Buyers of research should seriously
consider not only a firm’s inde-
pendence but also what procedures
and guidelines are in place to
Guard against other biases that
may slip into the ratings process.
4. Regulators should shed any preju-
dice they may still have regarding
quantitative research, fostering an
environment in which investors can
Gain access to ratings generated by a
broad diversity of methodological
tools.

Weiss Ratings provides weekly updated
stock research coverage on nearly 6,000
stocks through Thomson First Call, Banks
of New York, Boydell, Reuters, and other
outlets. The company also rates 11,000
mutual funds and more than 15,000 fi-
nancial institutions, including life and
health insurers, HMOs, Blue Cross Blue
Shield plans, property and casualty ins-
urers, and banks.

Weiss Ratings is the only major rating agency that receives no direct or indirect compensation from the companies it rates for issuing its ratings. Revenues are de-

driven strictly from sales of its products and institutional

Property and Casualty Insurers’ Profits Double in 2003

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Weiss issues safety ratings on more
than 15,000 financial institutions, in-
cluding insurance companies, banks,
and brokerage firms. Weiss also rates
the risk-adjusted performance of more
than 12,000 mutual funds and more
than 8,000 stocks. Weiss Ratings is
the only major rating agency that re-
cieves no direct or indirect compensa-
tion from the companies it rates for
issuing its ratings. Revenues are de-

driven strictly from sales of its products to consumers, institutions, businesses, libraries, and governmental agencies.

Consumers needing more information

on the financial stability of a specific com-
pany can purchase a rating and summary
analysis for as little as $14.99 through
www.WeissRatings.com, or starting at $19 by calling 800-200-9222.

SCANN to Offer Medicare Drug Discount Card Program

$600 Credit Available to Qualifying Low-Income Seniors

SCANN Health Plan, a not-for-
profit, preferred-provider plan serving more
than 7,000 seniors in Southern California,
recently announced that it is planning to
offer members a no-cost Medicare
Drug Discount Card program. The
Medicare discount program is author-
ized by last year’s Medicare reform
legislation, and upon approval by
Medicare, will be available to SCANN
members in June.

One of the founding principles of SCANN was to provide seniors with af-
fordable and predictable prescription
drug prices,” said Dave Schmidt, chief
executive officer of SCANN Health
Plan. “That’s why we offer one of
the most competitive prescription benefi-

cost benefit for about a married cou-
ple, a $600 credit may be available as
part of the discount card program.

A complete information packet,
including the new Medicare Drug
Discount Card Program, will be mailed
to SCANN members in May. Members
will also receive information about the
 Scotch-160 rating and how to
rely on the discount card program.

SCANN Members Department
is prepared to address questions on
the Prescription Drug Card Pro-
gram and other issues related to the
new Medicare legislation and SCAN
benefits at (800) 559-3500 from 7
a.m. to 6 p.m. Monday through Friday.

Since its inception in 1977, SCANN has
made a unique and significant con-
tribution to seniors by its ability to
remain healthy and independent and in
control of where and how they live. SCANN is a not-for-profit health mainten-
ance organization that is committed to
helping seniors with their health care
needs.

Making Sense of Changes to Medicare

by Lisa Rubino

While most of the media cover-
age focusing on the recent changes
Medicare has focused on the addition
of prescription drug coverage, a pro-
vision long sought by seniors but one
that won’t kick in until 2006, it’s easy
to overlook other more immediate
changes.

The following provides a run-
down of major changes to one of
America’s largest government pro-
grams that could affect you and your
employees.

Medicare+Choice Will Change and Grow
In the past few years, health plans
have been reluctant to enter the
Medicare+Choice products in many
markets because reimbursements from
the federal government have failed to
keep pace with the rising cost of care.
In addition to changing the name of
Medicare+Choice to “Medicare Ad-
care” starting in 2006, the new legis-
lation earmarks $1.3 billion to health
plans to help share up the system (an
average boost of 3.7 percent), along
with a 1.5 percent reimbursement in-
crease to physicians and hospitals (in-
stead of a scheduled 4.5 percent de-
crease) and approximately $25 billion in
increased payments to rural hospitals
and doctors. While some markets are
expected to modestly fund-drug
Medicare members, the Inland Empire
could see double-digit gains.

How will health plans use the
money?
Some will enhance drug coverage
or roll back co-pays and premiums for
Medicare members. All will increase
payments to providers to help stabilize
their networks. Still others may choose
to re-enter markets they exited in recent
years. All this should result in greater health care options for sen-

iors and, in fact, new plans could be in
place as soon as this spring.

PPOs Will Expand
The legislation will also establish
new regional preferred provider or-
ganizations (PPOs) beginning in 2006.
The plans must serve one or more
Medicare Advantage regions—the de-

gartment of Health and Human Ser-
ses (DHHS) will create between 10
and 50 regions (California is expect-
ed to be one stand-alone region). Health plans will be free to offer prod-

ucts in all regions with no limits on
the number offered per region, and a

$10 billion stabilization fund will pro-
vide enhanced payments to Medicare
Advantage plans to encourage the cre-

ation and expansion of PPO products in
those markets.

A Drug Benefit, At Long Last
Perhaps the most widely antic-
pated reform is the new prescription
drug benefit. When Medicare was
passed, prescription drugs were

not as easily prescribed as

pected as they are today. Starting in
2006, Medicare beneficiaries
would pay an estimated average premium
of $35 a month and an annual deductible
of $250 for prescription drug coverage
(known as Part D). Beneficiaries
would have to pay 25 percent of their
annual prescription drug costs that do
not exceed $2,250 and 100 percent of
costs between $2,250 and $5,100—
the so-called “doughnut hole.” Medicare
would then cover 95 percent of costs
that exceed $5,100, with scaled-in
subsidies for low-income beneficiar-

ies. The bill’s authors envisioned that
private companies will offer the new
drug benefit, but that remains to be
seen due to adverse selection issues.

Interim Drug Discount Card
Until the prescription drug bene-
fit becomes effective in April 2004,
beneficiaries will be able to purchase
federally approved drug discount cards
that provide savings of 15 percent or
more on the prices of medications.

Potential sponsors of the cards include
pharmacy benefit managers, wholesale
and retail pharmacies, insurers,
Medicare Advantage plans and part-
nerships among those organizations.

Changes to Medigap
When the voluntary prescription
drug benefit begins in 2006, there
will be corresponding changes to the Medi-
gap program (also known as Medicare
sales of Medigap policies H, J, and L
—are currently offered varying levels of
prescription drug coverage, may no
longer provide that benefit. If a
Medicare member has one of these
policies and chooses not to sign up in
Part D, the member can maintain that
same policy. However, if they choose
to participate in Part D, their current
health plan must agree to provide them
with another Medigap policy that does
not include drug coverage.

Two new Medigap plans will also

be added.
HEALTH

State Names IEHP the Healthy Families Community Provider Plan

For the seventh year in a row, the State of California has chosen Inland Empire Health Plan, IEHP, to be the Community Provider Plan in Riverside and San Bernardino counties for the Healthy Families Program.

"The state selects us as its Community Provider the plan that has done the best job of including those providers who have traditionally cared for uninsured families," said Richard Bruno, chief executive officer, IEHP. "To encourage the preservation and growth of safety net and traditional providers, the state allows IEHP to significantly discount monthly premiums as a financial incentive to potential subscribers. In real dollars, this means families can save up to $30 per year for the same Healthy Families coverage and benefits with IEHP".

The Healthy Families program is a state-administered comprehensive health plan that offers working families in the Inland Empire medical, dental and vision coverage. Qualified families also receive prescription drug benefits, 100 percent hospital coverage and no cost Well Child visits and immunizations.

Families can apply by phone to IEHP's bilingual help line at 1-866-294-4347 (IEHP) /TTY (909) 890-0731.

"IEHP is honored to be chosen again by the State of California to be the Community Provider Plan for the Healthy Families," said Carl Miner, chief marketing officer, IEHP. "We are working very hard to get the word out to parents, grandparents, and other caregivers to take advantage of this wonderful, low-cost, comprehensive health, vision, and dental program for their children."

Murrieta and Temecula Residents Open UBuildIt's 1st So Cal Office

Continued from page 21

Skinner said the average customer doesn't need to know anything about construction because UBuildit provides the expertise. The company provides a detailed manual and audiotapes that the owner-builder follows to walk the owner-builder through the project from A to Z, instructing them on what needs to be done each day. A UBuildit consultant visits the site periodically and conducts inspections with the homeowner to ensure that the project is on time, on budget and that the workmanship meets UBuildIt's strictest standards. The UBuildit consultant is also available 24 hours a day via a telephone hotline.

UBuildit also furnishes homeowner's with a list of building materials suppliers and subcontractors so that they can benefit from the company's buying power and relationships with the finest local construction professionals. These relationships result in substantial discounts afforded to the owner-builder. The company also works directly with IndyMac, the nation's second largest construction lender, to offer a customized owner-builder loan program. The company also offers a free consultation to homeowners.

Not only can people save money, but there's also an element of pride," said Tucker. "How many of us have dreamed of building our own home? With the UBuildit system, now this dream can become a reality for San Diego and Riverside County homeowners. Imagine being in control of every aspect of your home's construction and having the security of knowing our team is with you every step of the way."

IEHP, a Knox-Keene licensed health plan located in San Bernardino, is organized as a not-for-profit public agency. The IEHP service area includes San Bernardino and Riverside counties and currently serves over 270,000 members in the following three programs: Medicaid (called Medi-Cal in California), the Healthy Families Program, and the Healthy Kids Program. It is located at 303 E. Vanderbilt Way, Suite 490, San Bernardino, CA 92408. Tel. (909) 890-2000 Fax (909) 890-2003 or visit www.iehp.org.

EXECUTIVE NOTES

Kiner/Goodsell Advertising recently named Andrea Carter as senior account executive for client services. Responsible for all client work including advertising, strategic marketing, planning, copywriting and special events, Carter has been a driving force with Kiner/Goodsell for more than four years. Since joining the Kiner/Goodsell team, Carter has managed comprehensive marketing and advertising programs for the City of La Quinta, Old Town La Quinta, Desert Medical Center and Gay Evans, Inc. Carter is dedicated to providing excellent client care and is highly skilled in managing multiple accounts while maintaining the highest level of service. Jim Brooks brings more than 20 years of principal-based operating experience to his role as president of Employee Benefits Real Estate, L.P. As such, Brooks brings his experience in commercial real estate development, acquisitions and operations, with a focus on maximizing cash flow and creating value. Prior to joining Empire, Brooks spent three years as senior director at Tianman Spero Properties where he established and managed the Southern California office. His responsibilities in the region, which covered Los Angeles, Orange, and San Diego counties, included acquisition, development, and operations. Significant transaction highlights included the acquisition of a six-building, 1.1 million-square-foot office complex in Santa Monica, Windermere Real Estate is pleased to announce the addition of sales associate Bill Yates to its Rancho Mirage office. Yates has 25 years experience in the real estate industry including chairman/CEO of Imperial Thrift & Loan Association, divisional executive of AVCO Financial, USA, and president of AVCO Financial Japan. He was also an estate marketing consultant for Ford Motor Financial Group & Associate Financial Corporation.

PaciCare offers many extra benefits for your employees want:
- Life insurance
- Dental and vision plans
- Prescription drug plans
- And innovative programs that offer your employees extra value on health care products and services:
- Women's Health Solutions™
- Larino Health Solutions
- Custom Care Perfs™
- Caring in good, doing something is better.

PaciCare products and services are offered by one or more of the following PaciCare family of companies: Health plus products and services are offered by PaciCare of Arizona, PaciCare of California, PaciCare of Colorado, PaciCare of Idaho, PaciCare of Oregon, PaciCare of Texas, PaciCare of Washington, PaciCare Behrman Health of California, Inc. and PaciCare Health Insurance Group of Massachusetts. In California plans may be offered by PaciCare of California underwritten by PaciCare Life and Health Insurance Company. In Arizona, Colorado, Idaho, Oregon, Texas and Washington an underwriting by PaciCare Life and Health Insurance Company. In California plans may be offered by PaciCare of California underwritten by PaciCare Life and Health Insurance Company. In Arizona, Colorado, Idaho, Oregon, Texas and Washington an underwriting by PaciCare Life and Health Insurance Company. In California plans may be offered by PaciCare of California underwritten by PaciCare Life and Health Insurance Company. In Arizona, Colorado, Idaho, Oregon, Texas and Washington an underwriting by PaciCare Life and Health Insurance Company. In California plans may be offered by PaciCare of California underwritten by PaciCare Life and Health Insurance Company. In Arizona, Colorado, Idaho, Oregon, Texas and Washington an underwriting by PaciCare Life and Health Insurance Company. In California plans may be offered by PaciCare of California underwritten by PaciCare Life and Health Insurance Company.
Inland Empire Noted as Fastest-growing Industrial Submarket in the Country

By Peter Mc-Williams, Senior Vice President, Colliers Seeley International

The Inland Empire continues to stand out as the fastest-growing industrial market in the nation. With a shortage of developable land, the growth of import into the ports of Los Angeles and Long Beach, and its attractive location in Southern California, the Inland Empire has become a popular choice for companies seeking to expand their operations. The region's advantages include a centralized location, attractive labor costs, and a well-developed transportation infrastructure.

The growth of the Inland Empire's industrial market has been significant, with over 1.25 million square feet of speculative warehouse space becoming available in the Los Angeles Basin, according to Colliers International. The growth has been particularly strong in the Inland Empire West, which includes cities such as Riverside, Fontana, and San Bernardino. The market has seen a significant increase in demand for industrial space, with over 100,000 square feet of new buildings being completed each month.

Despite the strong growth, the Inland Empire still faces some challenges. With limited land available, developers are increasingly turning to speculative construction, which can lead to excess supply if demand slows. However, with the region's strong economic fundamentals and continued growth, the Inland Empire remains a top destination for industrial investors and developers.

In the past two years, the market has grown more than 80 million square feet of warehouse space, representing more than 4,000 acres of land development. In addition, the Inland Empire is home to one of the largest pools of labor in the country, attracting a large number of companies seeking to expand or relocate.

The Inland Empire's industrial market is a key driver of the region's economic growth, with companies such as Amazon, UPS, and UPS Healthcare expanding their operations in the area. With a strong pipeline of new development projects in the pipeline, the Inland Empire is poised to continue its rapid growth in the years ahead, making it an attractive destination for companies seeking to expand their operations in the region.
Arbitration Agreement Unenforceable

Employer Reserved Right to Amend

by Carla N. Bailey, Esq.

In an attempt to reduce the cost of litigation and avoid the uncertainty of jury awards, many businesses require that employees waive their rights to a jury trial and agree to bind arbitration. Prior to adopting this policy, however, businesses need to ensure that their arbitration agreements are clear and unambiguous. By carefully drafting agreements that are clear and unambiguous, businesses can avoid the risk that an arbitration agreement may be found to be unenforceable.

San Bernardino Church of God

Christian Center has purchased a 200,000-sq.-ft. industrial building at 1672 and 6848 Palm Avenue in Highland from Day Harvest Ministries New Life Fellowship for a consideration of $1,500,000. Bill Lowder and Dawn Lowder of NAI Capital Commercial, arranged the transaction for both parties...Dwyer-Curtell & Co., has arranged $6,100,000 in acquisition funding from Wells Fargo Bank National Life Insurance Company for a Class "A" office building located in Riverside. Ronald A. Maddux, vice president, and Rowan F. Jacobs, vice president, in Dwyer-Curtell's Orange County office, arranged the financing for the borrower. The property will be valued at $13,650,000, of which $12,000,000 is in capital improvements, including replacement of existing roofing and HVAC units, exterior improvements and landscaping and construction. David Jacobs, president, represented by Teresa Knight of GVA DAUM, represented the buyer, Transcan-Riverside LLC, for $25.2 million.

The center is named in honor of Frederick Douglas Jones, a member of an all-African American unit during World War II, and opened last November in the offices of the San Bernardino County Joint Labor-Management Board.

The company is expected to bring an estimated 50-60 jobs to the Inland Desert region. The San Bernardino County Jobs and Employment Services Department is assisting with the recruitment. For more information, visit www.jsd.com or call 1-800-451-5085.

Because Everyone Looks Good on Paper...

Firm Reveals "Top Ten Résumé Lies"

by Carla N. Bailey, Esq.

Increasing competition for a shrinking pool of job leads many employers to "become experts" at deciphering the lies in résumés when posting their job ads, report Jason Morris, president of Background Information Services and operator of employer.com. "This fact-stretching exercise is a classic class when forgetting what month you might have left a job, but becomes detrimental when that job, in fact, never existed in the first place," says Morris. The Cleveland-based firm is responsible for examining tens of thousands of résumés each year for potential con-artists and others who could harm a potential employer. With the slogan, "Because Everyone Looks Good on Paper, Good on a Résumé Lies," Background Information Services, Inc. has assembled a list of the "Top Ten Résumé Lies." This list includes some technical facts and misinformation commonly seen on applicant résumés, including:

1. Incorrect Dates of Former Employment
2. False and/or Inflated Salary History
3. Inaccurate Former Positions or Titles
4. Exaggerated or False Listing of Responsibilities at a Former Job
5. False Reason(s) for Leaving Job
6. False Educational Level (GPA) or Inaccurate Graduation Information
7. False Information Pertaining to Special Licenses/Certification Acquired
8. Non-Existent Awards and/or Recognitions
10. Unexplained Gaps Between Jobs

In accepting the position, any employment disputes, opting in or adopting this policy, however, and agree to binding arbitration.

Employer Reserved Right to Amend by Carla N. Bailey.

San Bernardino Church of God Christian Center has purchased a 200,000-sq.-ft. industrial building at 1672 and 6848 Palm Avenue in Highland from Day Harvest Ministries New Life Fellowship for a consideration of $1,500,000. Bill Lowder and Dawn Lowder of NAI Capital Commercial, arranged the transaction for both parties...Dwyer-Curtell & Co., has arranged $6,100,000 in acquisition funding from Wells Fargo Bank National Life Insurance Company for a Class "A" office building located in Riverside. Ronald A. Maddux, vice president, and Rowan F. Jacobs, vice president, in Dwyer-Curtell's Orange County office, arranged the financing for the borrower. The property will be valued at $13,650,000, of which $12,000,000 is in capital improvements, including replacement of existing roofing and HVAC units, exterior improvements and landscaping and construction. David Jacobs, president, represented by Teresa Knight of GVA DAUM, represented the buyer, Transcan-Riverside LLC, for $25.2 million.

The center is named in honor of Frederick Douglas Jones, a member of an all-African American unit during World War II, and opened last November in the offices of the San Bernardino County Joint Labor-Management Board.

The company is expected to bring an estimated 50-60 jobs to the Inland Desert region. The San Bernardino County Jobs and Employment Services Department is assisting with the recruitment. For more information, visit www.jsd.com or call 1-800-451-5085.

Because Everyone Looks Good on Paper...

Firm Reveals "Top Ten Résumé Lies"

by Carla N. Bailey, Esq.

Increasing competition for a shrinking pool of job leads many employers to "become experts" at deciphering the lies in résumés when posting their job ads, report Jason Morris, president of Background Information Services and operator of employer.com. "This fact-stretching exercise is a classic class when forgetting what month you might have left a job, but becomes detrimental when that job, in fact, never existed in the first place," says Morris. The Cleveland-based firm is responsible for examining tens of thousands of résumés each year for potential con-artists and others who could harm a potential employer. With the slogan, "Because Everyone Looks Good on Paper, Good on a Résumé Lies," Background Information Services, Inc. has assembled a list of the "Top Ten Résumé Lies." This list includes some technical facts and misinformation commonly seen on applicant résumés, including:

1. Incorrect Dates of Former Employment
2. False and/or Inflated Salary History
3. Inaccurate Former Positions or Titles
4. Exaggerated or False Listing of Responsibilities at a Former Job
5. False Reason(s) for Leaving Job
6. False Educational Level (GPA) or Inaccurate Graduation Information
7. False Information Pertaining to Special Licenses/Certification Acquired
8. Non-Existent Awards and/or Recognitions
10. Unexplained Gaps Between Jobs

In accepting the position, any employment disputes, opting in or adopting this policy, however, and agree to binding arbitration.

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Making Sense of Changes to Medicare

continued from page 31

be created. Plan K will cover 50 percent of the hospital fees and physician services in Parts A and B of the program and 100 percent of hospital concomitant, and cap out-of-pocket costs at $4,000. Plan L covers 75 percent of cost sharing in Parts A and B and 100 percent of hospital co-insurance, and has a $2,000-out-of-pocket limit.

Savings Accounts That Move With You

Another feature of the new Medicare legislation that affects business is the extension of health savings accounts (HSAs). Under the legislation, pre-retirement age workers with high-deductible health insurance will be able to open a tax-free HSA in 2004 to cover medical care and long-term care insurance. The limits are $2,520 for individuals and $4,500 for families. The biggest difference between the new HSAs and traditional medical savings accounts (MSAs) is that the money will be portable and can be carried forward to the following year. Many health plans, including Blue Shield, will likely offer products that qualify for HSAs.

Private Sector Competition

Perhaps the most controversial aspect of the Medicare Modernization Act is the provision to create competition between traditional fee-for-service Medicare and private health plans. Starting in 2010, a pilot program would test competition between fee-for-service Medicare and private health plans in metropolitan areas involving two million to five million seniors.

Beneficiaries who stay in fee-for-service Medicare might pay 3 to 5 percent more in premiums, a yaw, with safeguards to exempt the elderly and lowest-income beneficiaries. With the demand for implementation far off and many details left to be worked out, the possibility exists that this part of the legislation will be nixed before it takes effect.

Paul Rubino, the senior vice president and chief executive, Individual and Government Business Unit, for Blue Shield of California, oversees all of the company’s Medicare and Individual and Family Plan (IFP) offerings. For more information, visit the company’s Web site at www.mynb.com

Laura Ingraham
Mornings
6 - 9

Dennis Prager
9 am - Noon

Hugh Hewitt
Afternoons
3 - 5

The Savage Nation
with Michael Savage
5 pm - 8 pm

Mike Medved
9 - Midnight

NewsTalk 590 KTRIE
Helping Indiana Empire Businesses Grow

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NewsTalk 590 KTRIE
Helping Indiana Empire Businesses Grow

Call Michael Reichert at 909-885-6555 ext.101

Nine New Employment Regulations
Challenge Employers
continued from page 23

• Third-Party Harassment Protection (AB 76)

Although employers have held liable for the sexual harassment of an employee by company supervisors or other employees, AB 76 extends protection to harassment by third parties. If the employer knows, or should have known, of any harassment and fails to take immediate action, the company is vulnerable to a lawsuit.

• Gender Identity Discrimination (AB 198)

Extends the Fair Employment and Housing Act’s protection against sex discrimination and harassment to

nearby resorts and vacation spots

ranked by number of rooms

continued on page 43

APRIL 2004 BUSINESS JOURNAL • PAGE 39

The Book of Lists available on Disk, Call 909-989-4733 or Download Now from www.TopList.com
The image contains a scanned document with text and images. However, the text is not clearly legible due to the quality of the scan. It appears to be a page from a business magazine or newsletter, featuring articles on women in business, keynote speakers, and other professional content. The page includes sections with headings and subheadings, but the specific content and context are not discernible from the image alone.
Best Two Out of Three in Orange County

by Joe Lyons

Well... it was quite a weekend in Orange County. Three restaurants in three days. Two of them were excellent. One, the most highly rated of them all, was a major disappointment.

Friday night's surprise was a Lebanese restaurant called Zen's. It's pronounced just like the warrior princess.

While much of the menu of Zen's what you expect, falafel, hummus and lamb, the big surprise was the Mezza. Meza translates to something like "serving-wine." Like the tapas of some Catalan Spanish restaurants, Meza comes in a series of small plates, like appetizers. But these are Lebanese dishes - hummus, cucumber salad, garlic eggplant, and an incredible sweet treat that was simply deep-fried cauliflower.

Meza comes in a minimum of 10 dishes and can be enhanced up to about 60. The treat is something like 150. You should call ahead for any big orders.

Most important to Zen's is the love that he puts into the operation. Owner Shoukri Marzi invested his life and life savings into his restaurant and the care shows. He handmades his yogurt and cheeses and selects some very impressive small dishes like Chateau Kefaya to go with the meals that he prepares. He even proudly displays the Orange County clean restaurant certificates that he has received annually.

Zen's Authentic Lebanese Cuisine - a wonderful surprise. When you are looking for something different, look for Zen's.

Another wonderful surprise was our Sunday night dining experience at California Shubu Shabu. We were invited to sit at the counter with a plate of vegetables - a rice bowl, soup bowls and frozen, thin-sliced meat. In front of you is a bowl of boiling water.

The idea here is to wash your food in the water for a few seconds to cook it. The name Shabu Shabu loosely translates to "swish, swish." Surprisingly, those few seconds in the water can cook thinly-sliced meats, small chunks of chicken and even fresh, purple, grey shrimp, which turn bright orange in moments. Pieces of salmon come out like butter.

As the water boils down and the fat is skimmed off, you have a sort of broth to dip your vegetables into to make a soup. Spices, to enhance the flavor, include a sauce so hot it has to be served with an eyeglass. This may all sound unusual, but remember, so were fajitas a couple of decades ago. Veterans of the facility tend to bring new people in so that they can instruct their guests.

If all of this isn't fun by itself, the desserts are a variety of sherbets with flavors like ginger and green tea. Then there is a rare and amazing treat - ice cold sake from the Napa Valley. It tastes like raspberry soda pop.

Here you are with a couple of dollars, when the transition from the current to the desired costs.

Nine New Employment Regulation Challenge Employers

from continued page 38

include gender identity (typically transfeminine gender); specific dress codes are still lawful, but employers must allow cross-dressers who identify themselves as the opposite sex to do so at work. Dress codes must be written to comply with the new law.

- Leave for Crime Victims (SB 77)

Employers must not fire or discriminate against employees who are members of a crime victim's immediate family from being absent from work to attend a court hearing.

- Whistleblower Protections (SB 777)

Prohibits employers from retaliating against a current employee who reports a violation of a state or federal statute, law or regulation, or who refuses to participate in such a violation. SB 777 also adds a civil penalty of up to $10,000 for such retaliation.

- Paid Family Leave (SB 1661)

Employees who are a state or federal employee who is a member of a crime victim's immediate family from being absent from work to attend a court hearing.

The company is located at 190-A Business Center Drive in Corona. Phone: 999-371-9220; Fax: 999-371-9221 and Web site: www.struts.com.

"We are extremely pleased to have an information-rich site that exemplifies the distinction of our collections as well as our commitment to delivering unprecedented style and quality to the fashion conscious," Struts' president, Tom Evans, vice president, Tom Evans, vice president, Simon Trumper, customer relations manager.

Fashion Is Not Just for Your Wardrobe — What About Your Car?

continued from page 26

Fashionable personality and sense of style? STRUT's executive team members are: Scott Strubners and Geoff Spencer, co-founders; Tommy Gurt, vice president; Tom Evans, vice president; and Simon Trumper, customer relations manager.
April 2004

MEETINGS AND CONVENTIONS
S U P P L E M E N T

The Summit of China Economic Development, 21-22 May 2004, Beijing, China

Appointed by the State Council of P.R. China

Approved by the State Council of PRC, the 7th China Beijing International High-Tech Expo will be held grandly in Beijing in May 2004. The number of special conferences, forums and discussion sessions during the Expo will be much more than before, and so will the support from major government ministries and institutions. Chinese government officials will be present at the event to show their support. As one of the major parts of the High-Tech Expo, China Economic Development Summit will be held in the Great Hall of the People and China World Hotel on May 21-22, 2004. This summit will focus on the following issues: current development of China's economy vs. the strategy of sustainable development; cooperation and development of regional economy; state-owned assets management and development of mixed-ownership and state-owned assets management reform and property right issues; development strategy and property right issues; development strategy of China International High-Tech Expo; China Economic Development, and Development and Research Commission, state-owned assets management and property right issues. The focus of China International High-Tech Expo will be arranged during that summit.

Visitors and Convention Bureaus

Ontario
Ontario Convention and Visitors Bureau
50 N. Main St. Suite 425
Glendale, CA 91204
(818) 550-3500
Fax: (818) 550-3310
GM/Exec. Director: Dick Walsh
San Bernardino
San Bernardino Convention and Visitors Bureau
201 N. E St, Suite 101
San Bernardino, CA 92410
(909) 384-8350
Fax: (909) 384-8359
Sales Manager: Andre Goodrick
Route 66
Tentative Visitors Bureau
538 W. Pudding Blvd.
Glendora, CA 91740
(626) 298-2000
Fax: (626) 298-2000
Doc. Director: Bob Landry
route66@cvb.com
Palmsprings
Visitor Information & Reservation Center
737 S. Palm Canyon Dr.
Palm Springs, CA 92260
(760) 324-3455
Fax: (760) 324-3457
Contact: Lisa Patrikovic
lpatrikovic@palmsprings.org

Time for a Fresh Look at So Cal Aerospace and Manufacturing

LAEDC says it's time for a fresh look at manufacturing and aerospace in Southern California - the largest hub of factory jobs

The Los Angeles metro area was the nation's largest manufacturing center in 2003 (based on employment) - Orange County ranked ninth, the Russell Westcott report. This year is North America's largest annual manufacturing and metalworking exposition and it is held annually at the Los Angeles Convention Center.

"In fact, average manufacturing employment in Southern California's six counties of 953,000 jobs last year would rank the area second in the nation if it were a separate state, after California and ahead of Texas," Kyser said. "Currently Boeing executive, community leaders and manufactur- ing customers who attended, and also heard Congresswoman Juanita Millender-McDonal (37th District) discuss the significance of California paying more attention to Aerospace and manufacturing, which has created nearly a million high-quality jobs.

Kyser noted that the industries with the best growth prospects in 2004 include: classic aerospace, international trade, and tourism, while the technology sector will be turning around. He said U.S. Dept. of Defense prime contracts awarded locally
Meeting Facilities

Executive Time Out

Renaissance Esmeralda Resort and Spa... Sirocco......
The Chop House...It Doesn’t Get Any Better!!!

by Bill Anthony

It was a great escape a few weeks ago to the desert and to one of Esmeralda’s guest rooms in Indian Wells. My wife, Ingrid, and I were lucky that the mini-bar and the in-room refrigerator was missing in our room. If these two amenities, as described in the brochure, had been present, the Renaissance Esmeralda experience would have been “perfect.” Yes, this hotel with its health club, grand pool, golf course, world-class gourmet restaurant, night club, and in addition to its cappuccino and espresso cafe in the main lobby, transforms the Esmeralda into a true destination resort. There was no need to leave once you arrive; however, you will definitely want to explore the surrounding area—unique shopping on El Paseo Drive in Palm Desert and the other fabulous restaurants this desert area has to offer.

Sirocco

Sirocco, one of the desert’s best cuisines, is located in the Renaissance Esmeralda. The brochure and advertisement states that it is just a beautiful place within the hotel; however, believe me, Sirocco is a small Italian village withing the resort that is very, very authentic Italian home cooking "right from the start” (food). For starters, we tried the Grigliata Di Scampi (marinated scampi, grilled and served with bell pepper sottini and grilled polenta at $18); the Melissa Grigliata Con Caprese Cake (eggplant grilled and topped with caramelized onions and served with pan seared goat cheese from Tuscany at $29). For the salad we selected the Spinaci Novelli Al Mandorlo (organic baby spinach tossed in a warm tangarine vinaigrette dressing with crispy apple smoked bacon and topped with shaved ricotta salata cheese and candied pecans at $8).

The absolute best pasta on the menu, and the best pasta my wife and I have ever tasted, is the Malfatti Al Ragu at Sirocco ($9.105). We have been to Sirocco many times and have yet to try the other pastas, but the Malfatti Al Ragu is my wife’s favorite. She chose the pasta every time we visited Sirocco. It is a target industry for other states and one that will always have to be on the cutting edge in both aerospace and manufacturing. There are at least $14.2 billion worth of DOI prime contract awards last year (FY 2001) in the Los Angeles five-county area compared to $10.4 billion in 2001, a 16.5 percent increase. Those dollars will soon be translated to jobs.

“Competitive edge, both individuals and companies, must learn continuous education, retraining, and helping keep the manufacturing professionals up to date on leading trends and technologies. Headquartered in Michigan, SME influences more than half a million manufacturing engineers annually. The society has members in 80 countries and is supported by a network of hundreds of chapters worldwide. For more information about the WESTEC 2004 conference and exposition, visit the WESTEC Web site at www.westec.org, or call (310) 433-4500, 8 a.m. – 5 p.m., Monday-Friday. The LeADEC is a private, non-profit 501 (3) organization established in 1981 with the mission to attract, retain and grow businesses and jobs in the Los Angeles region.

The Society of Manufacturing Engineers is the world’s leading professional society supporting manufacturing education. Through its membership programs, publications, expositions and professional development resources, SME promotes an increased awareness of manufacturing engineering and helps keep manufacturing professionals up to date on leading trends and technologies. Headquartered in Michigan, SME influences more than half a million manufacturing engineers annually. The society has members in 80 countries and is supported by a network of hundreds of chapters worldwide. For more information about the WESTEC 2004 conference and exposition, visit the WESTEC Web site at www.westec.org, or call (310) 433-4500, 8 a.m. – 5 p.m., Monday-Friday. The LeADEC is a private, non-profit 501 (3) organization established in 1981 with the mission to attract, retain and grow businesses and jobs in the Los Angeles region.

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22 The Business Development Association of the Inland Empire (BDE/IE) will hold an informational and educational workshop on the new Form on April 22 2004, specifically for juniors, seniors, military and Memorial Park. De’Waters, and Memorial Children ages 5-12 for $75 for those without advance reservations, at the door. The cost will be $12 for members of the BDE/IE and BDA/OC and $14 for non-members. Cost includes continental breakfast, workshop materials in booklet form, as well as CD-ROM with the form and instructions. For more information and to make reservations please call Cherri Gomez at (909) 684-6200.

25 The Community Action Partnership of Riverside County Dispute Resolution Center and the Palm Desert Community College in Palm Desert will host a mediation mini-conference. The conference will take place Saturday, at the Palm Desert Campus of California State University at San Bernardino located at 37500 Cook St., Palm Desert. Attorneys, counselors, individuals and mediation professionals looking to increase the knowledge and skill of mediation are encouraged to attend this ground-breaking conference. Topics will include: Mediation as a smaller Business; The Application of Law in Mediation and Transformative Mediation. The conference will begin at 8 a.m. and continue until 5 p.m. The cost to attend is $60 per person and includes all conference materials and lunch. For more information and to register, please contact the Dispute Resolution Center at (909) 955-4903.

May 3 The Palm Desert Campus of Calfiornia State University at San Bernardino will stage its Fifth Annual Golf Classic on Monday, at the Bighorn Golf Club in Palm Desert. The event will serve as an annual fund-raiser to support both scholarships and campus development activities. The event is expected to raise more than $50,000 for local college scholarships and campus development activities. The event has a limited number of play opportunities for foursomes at $1,500 and individual players at $600. To participate in the 2004 Golf Classic, contact Mary Eley at 760-341-2883, ext. 8107.

WEB SITES
- Internet Communications Inc. www.internetcominc.com
- Agricultural Export Program (AEP), Calif. Dept. of Food and Agriculture www.aep.ca.gov
- Best Things to do in Palm Springs www.palmsprings.com
- Business Bank of California www.businessbank.com
- California State Government Home Page www.gov.ca.gov
- Center for International Trade Development www.citd.org
- City Business Guide (CBG) www.cbg.org
- Coachella Valley Chamber of Commerce www.cvchamber.com
- Columbia Valley Medical Center www.columbia-valley.com
- East Florida Savings at SunGates Valley www.efsav.com
- FTI Bank & Trust www.ftibank.com
- LC Small Business Dev. Ctr. www.lcsbdc.com
- Marriage & Family Therapists www.marriagefamilytherapists.com
- Small Business Development Center www.sbdca.org
- U.S. President www.whitehouse.gov

MAIL ADDRESSES
- Paul Ferriore, Mayor 120 W. 6th St. San Bernardino, CA 92407
- California Center for Health Improvement www.cheal.org
- Inland Empire International Business Association www.ie-ibsa.com
- U.S. Congress Postmaster P.O. Box 7000
- U.S. President www.whitehouse.gov

BULLETIN BOARD SERVICES (BBS)
Information is subject to change without notice and service may change. Free service and reduced rates for students who hold student IDs, CUE, MAC, or similar. Check before use, prices may change.
- Subscriptions to 70-400 newspapers, magazines, electronic media and other. Los Angeles, New York, San Diego, 909-760-3495.
- Bookstores: Business management, labor laws, CPMA, human resources, employee benefits, 1643 E. Fourth, 909-760-3495.
- Production: Advertisements, web design, creative services, direct mail, and print, 909-760-3495.
- Service: Internet, business management, labor laws, CPMA, human resources, employee benefits, 1643 E. Fourth, 909-760-3495.
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- Free service and reduced rates for students who hold student IDs, CUE, MAC, or similar. Check before use, prices may change.
- Subscriptions to 70-400 newspapers, magazines, electronic media and other. Los Angeles, New York, San Diego, 909-760-3495.
- Bookstores: Business management, labor laws, CPMA, human resources, employee benefits, 1643 E. Fourth, 909-760-3495.
- Equipment: Computer, printer repair, 21981 E. Arrow Highway, 909-760-3495.
- Literature: Books, copy, newsletters, magazines, reports, 21981 E. Arrow Highway, 909-760-3495.
The Ontario Convention Center

The jewel of Ontario is the dynamic Ontario Convention Center. Contemporary in design and one of the most technologically advanced facilities in the nation, the center boasts more than 225,000 total square feet. With a 70,000-square-foot exhibit hall, 20,000-square-foot ballroom (divisible into three sections), and over 24,000 square feet of additional meeting rooms, the center is an ideal venue for small- to mid-size conventions, tradeshows, exhibitions and meetings. The convention center is also available for local meetings and seminars, school events, weddings, and other community-related events.

The Ontario Convention Center provides a full range of high-tech services, including video-conferencing, satellite capabilities, computer networking and Internet access. The convention center’s staff is always nearby to assist you with the smallest detail to make sure your meeting goes off without a hitch.

Within walking distance of the convention center are more than 2,000 hotel rooms, providing the business and leisure traveler many options at reasonable rates — whether it is first-class to mid-range accommodations. Many upscale hotels, including Marriott, Double Tree, Sheraton and others are virtually steps from the convention center, providing easy accessibility for event participants. Whether you are in need of a room to hold 20 or 2000 people, the Ontario Convention Center is the place to hold your next local meeting or business event. In sum, the Ontario Convention Center is:

The New Facility in Southern California

• The Ontario Convention Center is Southern California’s newest facility for conventions, tradeshows, and consumer expos. The facility is also the most technologically advanced with more than 30 miles of fiber optics providing faster communication capabilities. Booking pace has increased 128 percent over the past year, including an increase in multi-year contracts.

A Community Resource

• The Ontario Convention Center is also a community resource with one out of four bookings providing a state-of-the-art venue for local events such as proms and school events, economic briefings, business meetings and public forums, including a recent presidential address by George W. Bush.

The Ontario Convention and Visitors Bureau is:

An Economic Impact

As a convention bureau, the OCVB adds approximately $6 million in economic impact to Ontario each year by bringing tourism dollars to local hotels, restaurants, transportation and retail shops. Three out of four convention center bookings bring attendees from outside the area.

Experienced Management

• The Ontario Convention and Visitors Bureau, and the convention center are managed by SMG, one of the largest facilities’ management companies in the country. SMG manages more than 150 facilities throughout the United States. Dick Walsh, the executive director at Ontario, has previously managed facilities in Hawai and Alaska, as well as the Los Angeles Convention Center.

For additional information on Southern California’s affordable advantage please contact Anisa Patel, CHSE, Director of Sales and Marketing, Ontario Convention and Visitors Bureau. Toll Free: (888) 372-7717 or visit: (909) 937-3080 E-Mail: apatel@ontarioconvention.org or simply visit our Web site: www.ontariosc.com

Renaissance Esmeralda Resort and Spa... Sirocco.... The Chop House.... It Doesn’t Get Any Better!!!

continued from page 51

Pomodoro E Basilico (spinach ricotta dumplings freshly made and tossed in a tomato basil sauce and served with an au jus of porto wine and herbs at $39). The dolce or dessert is the Rack of Lamb (marinated, roasted, and served with a tomato basil sauce and served with an au jus of porto wine and herbs at $39). The conclusion... more thousands of dollars...no need to go to italy for authentic Italian delights...just go to Sirocco located in the Renaissance Esmeralda Resort and Spa in Indian Wells.

The Chop House is "THE Steak House" in the Desert. After believing we could not get a better dinner than at Sirocco's, we wandered off the grounds of the Esmeralda hotel and stopped at the Chop House in Palm Desert.

Having the good fortune of enjoying a great steak at the Palm restaurant in New York, Manhattan, Peter Luger's in Brooklyn, New York, Del Frisco’s Double Eagle in Las Vegas, Shula’s Steak House in Miami and the Kobe-Angus steak at Le Mer in Waikiki, I rate the best steak house to be the Chop House in Palm Desert.

Let’s start from the beginning of the menu — 10 red and six white wines by the glass, along with 10 vodka martinis and nine gin martinis selections are sure to get you in the mood for a relaxed and enjoyable full, multi-course steak dinner.

The Maryland crab cakes and shrimp cocktails are, per my wife, the best appetizers to enjoy along with the beef. The combination of ele­ bronc appetizer with the beef is a delight at the Chop House in Palm Desert.

The finisher is the rack of lamb. The combination of ele­ bronc lamb and great food is a delight at the Chop House in Palm Desert.

The Chop House is located at 74-040 Highway 111 in Palm Desert. Call (760) 799-8888 for reservations.

sherry. OK, I admit it, I am a h a s t er b isque "nut and addict." The New York steak at $31 is over 3 inches thick, about 10 inches long, and per my request, a perfect "medium rare." Try the Chop House — you will enjoy!

The Affordable Advantage.

Specialized catering at CenterPlate featuring an incomparable team of chefs and servers

Glossy video conferencing available seven days a week

225,000 sq. ft. of flexible exhibit, meeting and banquet space

Knowledgeable, friendly staff expertly trained in event planning

Special incentives for local residents who confirm or refer an event for the Ontario hotel community and/or the Ontario Convention Center

*The referral must be submitted to the Ontario Convention and Visitors Bureau to be eligible.
When your objective is a unique and inspiring meeting, the Mission Inn is the perfect Southern California Location for business... or splendor.

- The property offers 15,000 sq. ft. of meeting space and 5,000 sq. ft. of outdoor courtyard space.

- Three award winning restaurants: Duane's Prime Steaks & Seafood, the Inland Empire's only AAA awarded restaurant, The Mission Inn Restaurant, offering fresh California cuisine, and Las Campanas Mexican Restaurant, winner of best new restaurant in 2003.

- Featuring 239 guestrooms and 28 renovated suites

- Designated as a National Historic Landmark Hotel, with over $7 million of antiques and artifacts from all over the world.

- A magnificent Spa facility to open in Spring 2004, offering a vast menu of spa treatments.

For more information on our hotel, or help with your next conference, contact our sales department at (800) 344-4225.

Mission Inn
A National Historic Landmark Hotel

www.missioninn.com
3649 Mission Inn Ave, Riverside CA 92501