Former Secretary of State Madeleine Albright
Comments on Rule of Law and Much More

by Georgine Loveland

The 43rd Annual Seminar presented by the Association of Southern California Defense Counsel was held on Jan. 22-23 at the Century Plaza Hotel and Spa in Los Angeles. Former Secretary of State, the Honorable Madeleine Albright, was the featured luncheon speaker on Jan. 23.

Following scholarship awards and a farewell speech by outgoing ASCDC President Robert W. Harrison, the incoming President Paul R. Fine, introduced Dr. Albright. He noted that Albright served as the 64th Secretary of State of the United States, 1997-2001, the first woman to serve as Secretary of State and the highest-ranking woman in the history of the U.S. government. She is the founder of The Albright Group LLC, a global strategy firm.

As secretary, Dr. Albright reinforced America's alliances, advocated democracy and human rights, and promoted American trade and business, labor, and environmental standards abroad.

And that is only a short list of Albright's accomplishments. Not bad for a young refugee girl who was born in Prague, Czechoslovakia in 1938. As an infant, her family fled to London to escape the Nazi troops. London was being bombed at that time and they eventually returned to Prague, only to face the specter of communism. She remembers, at age 11, sailing past the Statue of Liberty, on the way to a new life in a free country, which she honored, even at that young age.

These experiences are seemingly real to Albright today. "Honor and value freedom and never take for granted that you live in the world's greatest democracy," she

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China's Two Faces
by Dieter Farwick

The future of China with its more than 1.3 billion people will have a great impact on the whole world and is therefore of interest to all of us. Looking at present China, it is very difficult to predict the country's future since there are mixed signals painting an ambiguous picture.

China has at least two faces.

The first and most obvious for observers is the face of modernity and dynamism, characterised by vi-

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CSUSB Hosts
Conference With
King Saud
University Scholars
by Georgine Loveland

The United States' relations with one of its strongest allies in the Arab world, Saudi Arabia, was the focus of a recent conference at Cal State San Bernardino.

"United States-Saudi Arabian Relations in Light of the Current Inter-

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Former Secretary of State Madeleine Albright Comments on Rule of Law continued from page 1
told the audience, "America’s journey is an uplifting one:" she pointed out, "We can look forward with determination because we are freer than most people.
Dr. Albright, wearing one of her signature brooches, spoke hardly about her past experiences and her opinions on the current crises and challenges America and the Bush administration are facing. She also shared stories connected to writing, publishing and marketing her new book, "Madam Secretary: Miramax Books.
Not an attorney herself, Albright said that she is "the mother of all lawyers" — two daughters (out of three) and two sons-in-law, all who talk at once. So, in my private life, I hope to keep attention to legal matters at a minimum.
Stating that she certainly believes in the preservation of the legal system, she was recently called for jury duty in Wash­ington, DC. "It was a very crowded and peo­ple were surprised to see me," she recalled.

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China's Two Faces continued from page 1
brait cities like Chongqing, Shang­hai, Hain­ Kong, Shantou and Jin­jing. By 2005-2010 the city of Yangtze, the Olympic Games in 2008, the world exposition in 2010 and the Chinese leadership and more than 10 million Chinese are still alive. To compensate for this. The GNP has increased by 7-8 percent per year. In the mid- and long-term, the "one-child policy" might cause the problems than building solutions. Young people will provide a less qualified work force high-tech jobs. Less of young people will also have to pay for a growing aging population — privately within the family or by the government. The very rigid "one-child policy" has already been abandoned. Ethnic mi­norities, families in rural areas and couples of single children are allowed to have more than one child as well as rich people can financially affor­d more children.
A related issue is unemployment. In addition to the above-mentioned figures, there is hidden unemploy­ment in heavily over-manufactured facto­ries, shops and the military. If more competitors competition forces rationalization, millions of people would have to be made redundant, aggravating the already pressing so­cial problems.
On the other hand, higher wages are necessary to rent or buy the apart­ments that are built in vast numbers or to buy cars produced in China — will force foreign investors to look for a cheaper workforce in other Asian countries like Vietnam or Cambodia. Some observers believe that China might face a problem similar to the one that Japan has been suffering from for more than a decade. This problem is the boom in commercial and residential construction.
In Beijing, already more than 40 percent of office space is empty, yet new buildings pop up like mushrooms. Driven by speculation, real es­te state prices keep rising, offering an attractive return on investment. Banks are still lending and building and the government has responded to recent threats to change the regulatory landscape.

"As editor-in-chief of WorldSecurityNetwork I recently traveled to China and talked to a number of local analysts and interna­tional experts on China. For me, China is a country of strong contrasts. It is a huge construction site where nobody knows for sure what the end state will be. 'Power projection' beyond the 'near abroad,' however, is unlikely to be executed in the near term. It is in the world's interest that China remains a stable country with an open market for international trade and investment.
Dieter Farwick, Broadcast Editor of Germany's "Federal Armed Forces" and Editor-In­Chief WorldSecurityNetwork

"There is no religious or meta­physical bindings, which could help the people endure their everyday prob­lems. Obviously, there is no obstacle to worship. Buddhists (about 100 mil­lion) and Muslims (about 30 million), as well as 10 million Christians have their temples, churches and mosques and use them publicly for prayer. In contrast, numerous members of the sect "Falun Gong" — with about 100 million followers even among the Christian party, administration and military — have been put in jail.
Education has two faces.
In country schools, attendance is obligatory for at least six years but is not very efficient. Eight percent of men and 24 percent of women are ill­
CSUSB Hosts Conference With King Saudi University Scholars

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national Crisis," was a joint conference between CSUSB and King Saud University in Riyadh, the Saudi Arabian capital. The conference focused on the history, role and contemporary relations between the United States and the Kingdom of Saudi Arabia.

The conference came at a particularly difficult period in U.S.-Saudi relations, when, in the era following Sept. 11, 2001 terrorist attacks, public opinion in both countries dropped to an all-time low.

The event’s goal — through open dialogue and reasoned discussion — was to breathe new ideas and strengthen communications and understanding within a framework that has lasted and continued to sustain itself since Feb. 14, 1945, when President Franklin D. Roosevelt and King Abdul-Aziz met on board the USS Quincy.

CSUSB was one of three American universities chosen to host this conference and promote dialogue between Middle Eastern affairs. The event is the result of a relationship developed and outlined in a memorandum of agreement signed June 2000 on the CSUSB campus between President Albert K. Camm, Saudi Arabian Minister of Higher Education, Dr. Khidr Al Harthy and U.S. President Dr. Abdullah Faisal. This commitment has resulted in numerous shared visits.

"I believe this event is yet another expression of the spirit of our memorandum of agreement and is clearly consistent with the role higher education can play in the realm of international understanding," said King Abdullah. "In this event, and others like it, we will serve as an important departure point in educating the American public, as well as serving as an opportunity to explore possible perceptions of the Western media."

There were three sessions: Saudi Arabia, U.S.-Saudi Arabian "Culture, Religion, and Society," and "U.S. Policy in the Middle East," which the Journal attended. Chairman of the event was Professor Dr. Mamoun El-Basil, member of Majalis Al-Shura. Prof. Adel Al-Ashkar, of the political science department, King Saud University, spoke on "Saudi Arabia's Contribution to the Security and Peace of the Middle East: The Case of the Palestinian Issue."

Yes, Mr. Morris, consultant, Morris Middle East consultants, described "U.S. Policy: The Perspective From the Middle East," stated. He listed important concerns and the basic principles his country is dedicated to:

- Saudi Arabia has shown a clear commitment to the unity of the Arab world and its religions.
- Arab nations must be secured from their enemies — namely Israel and those who protect and support that nation.
- Protect Arab states and resources from foreign threat.
- Provide the Palestinian cause.
- Moderate and promotion for peace. In any conflict, peace must always be the goal, the only way to achieve it is through justice.
- Israel is a destabilizing force in the region and the effect could spread to other regions of the Middle East.

During and after World War II, Saudi Arabian influence spread beyond its borders, commented Al-Ashkar. There were meetings with President Roosevelt and the Saudi King. Discussions were beginning regarding the renewal of the kingdom of King Faisal (1946-1975) and various crises, the king was able to promote the stability of the region.

Saudi Arabia has also stressed the immediate implementation of the "Road Map," and the end of aggression by Israeli people, the end of the taking of land, and the establishment of a Palestinian state, he said.

Mary Morris, consultant for Morris Middle East Consultants, then took the floor. Speaking on "U.S. Policy: The Perspective From the Middle East," she said, "It may sound like a cliché, "Morris commented, "but the Middle East is a crossroads and it is very important to always be the goal, to prevent and end the situation."

"Interestingly, the U.S. is more entangled in this region than at any other time in history. Bush's adoption of pre-emptive war and now the priority of nation building in Iraq is more than what was thought; there's so much ethnic group hostility. The U.S. has numerous 'rules.' Al-Jazeera is a reality that is neither "safe to stay" or "safe to go." The end result is more like colonialism, which is resented."

"Economic reforms need to be done fast to establish a stable base for business, and ward off further anti-Americanism. Al-Jazeera is a reality that is neither "safe to stay" or "safe to go.""

"Israel is a destabilizing force in the region and the effect could spread to other regions of the Middle East, which other countries need to deal with fairly."

M. Morris listed some key issues which are:

- Pre war problems and a huge debt.
- Former Secretary of State James Baker is trying to get a $40-$220 billion lien bill forgiven.
- Control of oil

The U.S. needs to keep the promises made to Palestine over several administrations. We oppose apartheid, racial, religious, and ethnic, and myopic. Morris said. Our unconditional support of Israel makes us look terrible and distort has amplified.

"Listen to the voices in the region," Morris admonished. "Many Saudis? "We thought we knew the U.S. We have lost that we have lost a friend. Does the U.S. understand the consequences?"

Exploring that many Americans have little knowledge and understanding of the subtle nuances in Saudi Arabian culture and that Saudi Arabia is very different from other countries in the Middle East. We form stereotypes from 60 seconds of news;" Morris said. We have little knowledge and understanding of the other countries in the Middle East. It is mostly a love/hate relationship, between the people like us — but not our policies. We do not listen! We must not only ring against something, we must also be fair.

CSUSB Hosts Conference With King Saudi University Scholars

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EDITOR'S NOTE:

Honor of our unsung heroes, war speakers.

Craig King, President of CSUSB

Former Secretary of State Madeleine Albright was featured in the 43rd Annual Seminar presented by the Association of Southern California Defense Council at the Century Plaza Hotel and Spa in Los Angeles recently. The subtle and witty Dr. Albright spoke on the importance of the "Rule of Law." China's Two Faces is an inspired piece, the first of three parts, which offers an in-depth dissertation and analysis of that ancient country, to help an understanding of responsibilities, and ours, in our business and communication with each other in modern times.

CSUSB Hosts Conference With King Saudi University Scholars

5 Tips for Getting Your Merchant Account Approved provides useful and important advice for businesses who want to expand beyond accepting only cash and/or checks in payment for merchandise or services.

U.S. Business Leaders Optimize Regarding Growth. But Mixed on Hiring, discuss the positive factors affecting economic growth, and offers cautionary projections regarding hiring. . . .

"Check Al Spreads Its Wings and lands in Southern California. A staple, quality fast-food company, U.S. Business grows beyond accepting only cash and/or checks in payment for merchandise or services.

"Check Al Spreads Its Wings and lands in Southern California. A staple, quality fast-food company, U.S. Business grows beyond accepting only cash and/or checks in payment for merchandise or services."
China's Two Faces

freedom as necessary to improve the economy, but tries to keep people restricted the rest of the day. State controlled media deliver state propaganda and entertainment. More than 60 million Chinese have access to the Internet and get more information, but its use is still restricted. Just recently some people have been put in jail because they used the Internet to publish articles critical to the system. The Internet remains prone to a very subtle state control. There is no sign of any opposition neither in politics nor in the media. Whether the "Tiananmen Square" disaster could and would happen again is an open question. People who do not follow the rules are brought into so-called "re-education camps." Healthcare is another critical issue. There is no country-wide insurance system. Big companies take some care of their work force. A visit to the doctor requires cash. One should not forget that China lost millions of its elite during the last centuries. Invasions by France, the UK and Germany, as well as Japan, from 1931-1945 and the loss of about 20 million during the "cultural revolution" put a huge toll on the country's "human capital." Another problem is agriculture. Only 15 percent of China's territory is useful for agriculture and 35 percent of it has to be watered. To put this perspective: with 7 percent of the world's arable land, China has to feed 22 percent of the world's population. Pollution, agricultural imports, and a large gap between urban and rural areas are the main issues. A new threat for the indigenous farmers is the membership in the World Trade Organization which will result in more agricultural imports. In sum, people grow more and more disappointed and angry about the deficiencies they face on a daily basis. There is a rising number of country-wide demonstrations against bureaucracy, mismanagement and corruption, which amounts to 4 percent of the country's GNP. Monetary compensation for lost jobs as well as for moving to new housing areas and old land values were replaced by modern buildings or fell victims to the Yangtze dam project. Yet the money allocated did not get to the people affected, but disappeared in the bureaucratic machine. Chinese basic attitude and lifestyle "harmony" might keep people quiet for a while. The above-men- tioned internal problems will absorb a lot of resources within the foreseeable future. For the outside world, a question of great importance is whether and when China will become a superpower and how it will use that status.

The California Chamber of Commerce has announced that Jeanne Cain will join the chamber as senior vice president, and Dominic D'Mare has been promoted to vice president, government relations. Cain will oversee the development of public policy and strategy for the chamber. D'Mare will oversee the chamber's public policy team and will serve as the chamber's chief legislative advocate.

"Growing California's stagnant economy is top priority for the California Chamber of Commerce," said Allan Zaremberg, president, California Chamber of Commerce. "This new team can hit the ground running. Jeannine's previous experience with the chamber will allow her to immediately, effectively work towards the chamber's policy goals. Further, the promotion of Dominic will further enhance the chamber's leadership role in shaping California's business climate."

Independent Banks

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Joanne Cain
Dominic D'Mare
Patti Aguiar Bridges Sparkling Intelligence and Commitment to the County Supervisors’ Board

by Georganne Loveless

Fourth District Supervisor Patti Aguiar has filled the San Bernardino County Supervisor’s position that her husband Fred Aguiar held, until summoned to the cabinet of Arnold Schwarzenegger. This looks at her new job as an interim caretaker for the Fourth District and all her challenges and goals until election next November. Until that time, she has several challenges of her own.

Nonetheless, Aguiar feels confident and comfortable—not under- estimating the gru-S of the tasks that face the county that are ballis- cally every day, but also feeling confident and knowledgeable enough to tackle tough issues.

"I feel so very comfortable," Aguiar commented. "I know the issues. I’ve listened to Fred for years, I don’t think she would have difficulty working with the board of supervisors."

Aguiar is also looking forward to the March primary, which she feels will be a good test of her abilities to handle the issues of the county.

"We have been extremely successful in the past, but there are some areas that are still in need of improvement," Aguiar said.

Aguiar’s goal is to provide a caretaker (or as she said, "a nurse") who is well-versed in the needs of the county and knowledgeable enough to handle any issues that arise.

"I have a degree in accountancy and I really need to bring this to bear," said Aguiar.

Aguiar is married to Fred Aguiar’s uncle and is the sister of Fred Aguiar’s wife. She is the caretaker of Fred Aguiar and her husband.

"Fred was a great nurse," Aguiar said. "He was able to handle anything that came up."

Aguiar and her husband were married when they were both 16. They were engaged at 16 and married the same year. They have been married for 40 years and have two children.

"My husband is the main reason I am here," Aguiar said.

Aguiar’s career began in the late 1950s, when she started working as an intern in a hospital. She later went on to become a registered nurse and later took over the position of senior care and Alzheimer’s disease.

Aguiar is proud of her career and is looking forward to the next challenge of being a caretaker for the county.

"I am proud of all the years I have worked in the field of health care," Aguiar said. "I am looking forward to doing whatever it takes to ensure the best care possible for the county’s residents."

Aguiar is the caretaker of Fred Aguiar and his wife, who is also a nurse. She is the caretaker of Fred Aguiar and his mother, who is also a nurse.

"Fred’s mom has been a great nurse," Aguiar said. "She takes care of everything that needs to be done."
California Chamber of Commerce Announces Two New Appointments

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Cain previously served as regional vice president, western region, for the American Insurance Association, where he led all of AIA’s western regional operations, overseeing all state government affairs in the 10-state region covering Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, Oregon, Utah and Washington. Before joining AIA, Cain spent four years as vice president, government relations, for the California Chamber of Commerce and legislative secretary and deputy chief of staff for Governor Pete Wilson. Cain is a graduate of California State University, Sacramento. She succeeds Fred Main who recently joined Manatt, Phelps & Phillips LLP as counsel for the government and policy division.

D'Mare joined the California Chamber in March 2000 as legislative advocate. He specializes in taxation, utilities, telecommunications and economic development issues. Previously, he served as legislative director for Assemblyman Dennis Cardoza, 26th District and was senior consultant to the Agriculture Assembly Committee from 1997-99 and consultant from 1991-93. For four years he lobbied for agricultural cooperatives, focusing on deregulation of the electric utility industry, transportation and workers' compensation issues.

D'Mare earned a B.A. in history and public communications from the American University and a J.D. from the McGeorge School of Law, University of the Pacific. D'Mare is a California Certified Public Accountant, currently joined the Schwabmiller administration as legislative secretary. The California Chamber is the largest broad-based business advocate to government in California. Member- ship represents one-quarter of the private sector and includes firms of all sizes and companies from every industry within the state. Leveraging our front-line knowledge of laws and regulations, we provide products and services to help businesses comply with both federal and state laws.

DEAR EDITOR

FEBRUARY 2004

COMMENTARY

DEAR EDITOR

FEBRUARY 2004

Is there anything wrong with economic inequality?

by S. Eric Anderson, Ph.D., MBA

The economy moves, the number of wealthy multiplies, affluence breaks out in America and we suppose that Ivy League sociologists write their books on wealth gaps and the evils of capitalism.

Sure, wealth gaps are a concern, but what really irritates the professors about prosperity is that they have been left out of it. How do Ivy League sociology professors write their books on wealth gaps and the evils of capitalism when they are free-floating academics than most advanced nations? Why do they ignore the fact that income and wealth are more evenly distributed in affluent countries than in poor ones?

And so, a country’s prospects for economic growth are not influenced by geographic factors such as its latitude, whether it is landlocked or has a seaport, whether it is near wealthy trading partners.

If this were the case, then you would expect little change in a country’s income ranking, since geography and climate don’t change.

However, there has been a significant reversal of income rankings for countries between the year 1500 and today.

Capitalism has been called the worst form of government, except all those other forms that have been tried. It may not be pretty, but it is the lesser evil when it comes to setting society’s accounts and easier to bear than poverty. Socialism succeeded in lowering everybody’s standard of living.

Capitalists have produced a tide that has lifted all boats, but it has, no question, lifted some boats higher than others. Should anything be done about economic inequality? A society can choose to reduce economic inequality by taxing the rich and spending the proceeds on the poor, or it can choose to leave it be.

Governments should not be taxing those who work full-time and then handing the proceeds to those who prefer to work part-time. Is a merger income the right way to tax labor market hosted by foreign competition or the result of a lifestyle choice?

Is that nice bank account the result of a windfall or a lifetime of scrimping? Government shouldn’t cut, at great cost to reduce economic inequality by taxing middle-income people who have been frugal and then handing out proceeds to middle-income people who have spent their thrift.

5 Tips for Getting Your Merchant Account Approved

by Tiffany Segura

Eighty percent of customers use credit cards for purchases. Therefore, for any business, only accepting cash or checks for payment simply doesn’t make sense. Unfortunately, 27 percent of all businesses are turned down for a merchant account. If your business is one of those refused, don’t despair. You are not forever limited to accepting only cash and checks; it just means you will need to be more persistent and creative in your quest to obtain a merchant account.

Realize that banks make their decision on who gets a merchant account based on risk. The higher the risk the business model poses, the less chance you will get approved for an account. For example, if your business involves gaming, travel, informers, mail or telephone order, telecoms, computers, water filters, medical benefits, or any thing membership-based, you may have a harder time obtaining a merchant account, because banks will consider your business to be a high-risk category. Some advance planning can stack the odds in your favor and lower your chances of being denied.

First Things First

Before starting any business, you need to do your research. Know the products you're selling and if you know the products you’re selling, so can the bank. If you think you are serious about doing business. Also, find out if merchant accounts are hard to obtain and what specific type of business you are in. For example, you know in advance how much work you have ahead of you.

Also, think beyond the initial account acceptance. Once you do have a merchant account, you’ll need to continue in compliance, as well as keep in contact with your new account. Know what triggers will cause the bank to revoke your account, and develop a plan to always in advance how much work you have ahead of you.

Additionally, high additional fees and 70 percent of merchants are never charged a fee.

You can ask your merchant to get it for you. You can ask your merchant to get it for you.

U.S. Business Leaders Optimistic Regarding Growth, but Mixed on Hiring Predictions

by Grant Thornton

Business leaders are focusing on growing their companies, according to findings from the Grant Thornton Survey of Middle-Market Business Leaders. During the coming year, 83 percent expect the U.S. economy to improve in the coming year, and 92 percent believe their businesses are growing, according to a survey of Middle-Market businesses.

Eighty percent of the respondents say their companies are growing, compared to only 58 percent of the Fortune 500 companies.

Additional highlights from the survey include:

- Almost nine out of 10 (88 percent) of business leaders expect income to increase in the upcoming year, and 73 percent predict increases in profitability.
- Business leaders indicate that customers’ expectations have increased across a number of areas, including going beyond the standard relationship (78 percent) and heightened standards for product quality (68 percent).}

- While 76 percent of business leaders are optimistic regarding growth, nearly 20 percent believe the economy is in recession.

- Eighty percent of business leaders plan to increase their investments in training over the next 12 months, and 73 percent plan to increase their investments in marketing.

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- Eighty percent of business leaders plan to increase their investments in training over the next 12 months, and 73 percent plan to increase their investments in marketing.
Patti Aguiar Brings a Sparkling Intelligence and Commitment to the County Supervisors' Board

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March 26th, 2004 is an important date in the Inland Empire. The University of California, Riverside is hosting the Information Security Summit, IESS will feature a keynote address by the FBI and an informative presentation by New Century Financial and Michael Newcomb, a leading information technology and security consultant. Additional speakers will be Bill Steer, chief security officer for New Century Financial and Michael Newcomb, a leading information law attorney.

There are critical reasons to attend this event sponsored by TechSelect, Symantec, Network Associates and CISO of the Year. In this information age, organizations require solutions that secure and protect critical information and business processes. Technology is escalating companies to unthrivable heights, but it also creating vulnerabilities for hackers, fraud, system failure and overload. As a result of their lack of understanding, vulnerabilities, business owners and CEOs need to be aware of the exposures and liabilities affecting their company. Identity theft has resulted in the last year affecting 27 million people in the United States. Losses surrounding this situation estimated at $55 billion. Last year, the personal and private information of AOL customers was compromised. In another test case, Wells Fargo Bank reported the theft of a laptop computer that possibly contained the private and sensitive information for many of their account holders. Identity theft is so far reaching that it has an adverse affect on every business in the United States. Due to the tremendous increase in identity theft, spam and other cyber crime activity, both State and Federal Legislatures are passing laws that identify new businesses and increase their liability.

The most far reaching of these laws is the California Database Protection Act, CDPA, which makes it mandatory for every business or state agency in California, regardless of the amount of money the company spends in writing its own information security breach or suspect breach in data security to all affected parties. In most cases this would be customer databases. Each customer would need to be informed of the breach and the extent of the total exposure. This new law provides for civil damages as well as the potential for criminal charges. It could also cause tremendous damage to a company's reputation. This new law went into effect July 1, 2003.

The fact of the matter is we live in a litigious society. In the event of a data security breach under this new law, the chances of a business being sued are very high. “I didn’t know” is no longer an excuse. The scope of this crime is in the news almost daily. By attending IESS, you will learn critical information that every California business needs to know. This informative briefing will provide strategic advice to assist your business in mitigating the risks and exposures associated with electronic information.

Your attendance is limited, so register now at www.eregional.com/7101 or call toll free (888) 842-4445 for more information.

Growing From the Inside

Developing Competitive Advantage by Economically Maximizing Existing Capabilities

by Mike Lambert

Any first-year undergraduate economics student knows businesses must produce quality products and services at sustainable volumes to succeed in the marketplace. But to grow above the point at which a single entrepreneur can drive and support growth, an organization needs a cohesive consistency in its approach to various processes and procedures. Unfortunately most small businesses are not (or don’t feel) financially able to provide the managerial, technical and operational skills that employees and managers need to operate as a single effective team. This limits the company’s ability to expand and drive the line of that entrepreneur’s vision. It lacks the leadership and management skills to support significant growth and cannot grow those abilities commensurate with operational expansion. These technical skills include business plan writing to attract outside capital; market and customer assessment and analysis to identify and target distinct niche markets; process enhancement; and, most importantly, management and leadership. When businesses and these require adequate management skill, they limit the company’s ability to grow by focusing on doing everything themselves, instead of maximizing the capacity of the organization.

Perhaps most disturbing, a simple solution exists which greatly ignored by the millions of small businesses in America. Inexpensive electronic and Web-based training (WBT) and software tools can be sent anywhere in the world. Your MP3 player (or not) can hold almost everything you’ve ever heard of and can carry your address book, contact list and favorite web pages.

Apple’s Panther Is Pretty, But Can It Fight? by jLemmerger

Several years ago, I questioned in this col­ umn the need for Mac Fisiher, Font Vault, Font Book, the world’s fastest PDF reader, and other f un stuff. I also printed backwords instead of pages 1-2 and 3 coming out of your printer, it prints 3-2 and then 1. So useful as how you load your letterhead.

Bill Gates’ people had Microsoft Office; Mac had ClarisWorks. They were 10,000 IBM compatible games; Mac had 2000. How many could you pay for?

Besides, Jobs had had as many failures as he did successes – the Lisa computer, the Newton handheld, the Lisa computer, the Newton handheld, the Lisa computer, the Newton handheld, the Lisa computer, the Newton handheld, the Lisa computer and the Newton handheld. The Newton handheld, the Lisa computer, the Newton handheld, the Lisa computer, the Newton handheld.

The problem, as I see it, is that Steve Jobs has delusions of equi­ ty. Mac users are happy to be 20 per cent of the computer world. Jobs seems himself as the new standard. To give him his props, as I mentioned earlier, it has led the way into the 21st century with a lot of new design ideas, but there is no doubt that the Gates-Windows computers are the standard. Apple, however, is not. True, like Mac, it was better than VHS but showed the standard for video until DVD replaced everything. The Mac is a very fast computer and it is the kind of attitude that will never ever change, like Alexander the Great, because there are no more worlds to conquer but don’t tell Apple that.

A conversation, a word you were introduced to in this column some years ago, is inevitable, so come on. I have warned you, everything you need can hook on your belt. Your cell phone and GPS are now a part of your PDA, and it takes photos that can be sent anywhere in the world. Your MP3 player (or not) can hold almost everything you’ve ever heard of and can carry your address book, contact list and favorite web pages. Bluetooth wireless technol­ ogy has made laptops and desktops virtually connect.

As soon as they can put movies on a disk the size of a quarter, your Palm Pilot will run this. Yes, not long ago, a half gig hard drive was seen as all the memory anyone would ever need, except for maybe Cal Tech or the Defense De­ partment. Today’s MP3 player has 40 gigabytes. Half a gig fits into a key chain holder. When we return to the moon, we will probably laugh at the technology that the old Apollo mis­ sions left behind.

Worse yet is the attitude that Ap­ ple now extends to people, even the media. Today, if you are not Mac or not Apple, or not Mac or not Apple, or not Mac or not Apple.

I have said this before and I say it again. If your computer, even that old beige 20th century dinosaur, does what you want it to, then be happy. If you need a new PDA or a new Mac, well then, time; they are not there for you.

A column like this no longer in­ terests them. I have told both that I can buy an Apple software that I am interested in reporting on, including Panther, and I can download the press releases off their web site; it’s cheaper than having to expand a $0.37 stamp. This is the kind of attitude that made a patch of oranges and Jobs is taking Apple there quickly.

But to grow above the point at which a single entrepreneur can drive and support growth, an organization needs a cohesive consistency in its approach to various processes and procedures. Unfortunately most small businesses are not (or don’t feel) financially able to provide the managerial, technical and operational skills that employees and managers need to operate as a single effective team. This limits the company’s ability to expand and drive the line of that entrepreneur’s vision. It lacks the leadership and management skills to support significant growth and cannot grow those abilities commensurate with operational expansion. These technical skills include business plan writing to attract outside capital; market and customer assessment and analysis to identify and target distinct niche markets; process enhancement; and, most importantly, management and leadership. When businesses and these require adequate management skill, they limit the company’s ability to grow by focusing on doing everything themselves, instead of maximizing the capacity of the organization.
by Norman Morales

Norman Morales, president/CEO of the fast-moving Vineyard Bank operates as pilot/captain of a stable, yet ever-expanding community bank that has succeeded in navigating rough waters crowded with other vessels, due to a "brand-new" approach to the banking business - friendly, concerned for customer and employees alike. Simple and yet so rare, the concept of caring for the well-being of employees who will, in turn, care for the well-being of their customers, creates a special bond that the approach one would expect the banking industry to adopt. At least, not those of us old enough to remember telemarketers and banking officers who, in some cases, not even considered the industry.

In the communi­ties it serves, and served so that its eight branches can continue its growth as a result of strategy and 20- plus years of far­mula- "root building.”

...in fact, if others
raise the question of your product or service, it's worthwhile. Highlight any in-
portant technical details your proposal does not know much, if anything, about your product or service yet. So just be­cause you know that an accounting
computer program can calculate
your employee pay checks, don't expect your prospect to make that assumption. They need to read everything, even the obvious, or they may not realize all the features and
bene­fits your solution provides.

1. Always use the correct product name, title, and company name. This seems unimportant, but I have seen
many salespeople and business owners sending proposals to the wrong person, or they misspelled the product's name, or they write an incorrect corporate title. Such oversights may make your proposal look cheap and unimportant.

2. Always include a cover letter that includes the reason for your pro­posal. Since your prospect is likely to be very busy, you should include a brief cover letter that recaps any conversa­tions you had, along with your recent proposal to show them what you're proposing your prospect and your proposal will go elsewhere.

3. Always include your product or serv­ice you're pitching, your prospect makes his or her ultimate decision, based on how you write the proposal, not the product or service itself. That means even if you have the best prod­uct in the world, if you write the pro­posal poorly, you probably won't make the deal. A lesser quality product or service may very well beat you out just because the other salesperson knew how to write persuasively.

4. For any proposal you submit, re­view your proposal's design by viewing at least 20 others. Therefore, your job is to make your product not only stand out, but also get selected as the bidder of choice. To increase the odds of your proposal winning, follow the proposal writing guidelines below. Doing this will make your product or service.

5. Always include all the important technical details. Make sure your proposal lists the small but im­portant technical details your prospect will keep. How many items come in a case? How many users licenses does it in­clude? Does the price include service calls, consultation, or training? It's surprising how many times you let your prospects guess about anything. Make it easy for them to get the facts and never let the reader assume.

6. Always state the obvious. Re­member, the prospect reading your proposal does not know much, if anything, about your product or service yet. So just be­cause you know that an accounting
computer program can calculate
your employee pay checks, don't expect your prospect to make that assumption. They need to read everything, even the obvious, or they may not realize all the features and
bene­fits your solution provides.

Are Your Business Proposals Losing You Sales?

10 Steps to Get the “Yes” You Deserve

by Dave Josephson

Your ability to write an effective and persuasive business proposal di­rectly relates to your level of success. Write a great proposal and you'll get the sale. Write a lousy proposal and you'll lose the sale. You are the only person in the world who can write your proposal. So why are you wasting your prospects' time? After all, if you don't start by selling your prospect, how can you expect to keep the appointment? That's why you should bother them better. If you have a product or service you want to sell, you can use the following principles to increase your chances of closing the deal. A lesser quality product or service may very well beat you out just because the other salesperson knew how to write persuasively.

1. Always use the correct product name, title, and company name. This seems unimportant, but I have seen
many salespeople and business owners sending proposals to the wrong person, or they misspelled the product's name, or they write an incorrect corporate title. Such oversights may make your proposal look cheap and unimportant.

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Are You Really Listening to Your Customers?

by George Columbus

You may think that you’re listen-
ing to your customers, but have you really been doing so? Have you considered the fact that your customers are smarter than you think and that they are always looking for new ways to communicate with you? If you are not actively listening to your customers, you may be missing out on valuable information that could help you improve your products and services.

The importance of listening to your customers cannot be overstated. In today's competitive market, it is essential to understand the needs and preferences of your customers in order to stay ahead of the competition. By actively listening to your customers, you can gain insights into what they want and how they perceive your company. This information can then be used to improve your products and services, leading to increased customer satisfaction and loyalty.

There are several reasons why you should be actively listening to your customers:

1. Increased sales: Listening to your customers can help you identify new opportunities for growth and development. By understanding what your customers want, you can create products and services that meet their needs, leading to increased sales.

2. Improved customer satisfaction: By actively listening to your customers, you can identify areas where your products or services fall short of their expectations. This information can then be used to make improvements, leading to higher customer satisfaction.

3. Increased competitiveness: In today's market, customers have more choices than ever before. By actively listening to your customers, you can stay ahead of the competition by offering products and services that meet their needs better than your competitors.

4. Cost savings: By understanding what your customers want, you can make more informed business decisions, leading to cost savings and increased efficiency.

5. Increased market share: By actively listening to your customers, you can identify areas where you can gain market share. This information can then be used to develop products and services that meet the needs of your target market.

In conclusion, listening to your customers is essential for the success of your business. By actively listening to your customers, you can gain valuable insights into their needs and preferences, leading to increased sales, improved customer satisfaction, increased competitiveness, cost savings, and increased market share. So, make sure you are actively listening to your customers, and you will be rewarded with success.

The Indian Wells Center for Educational Excellence was "topped off" with the placement of the final steel girder on Jan 20 at the CSUSB Palm Desert Campus. The $10 million structure is the second of three planned for the initial phase of the campus on Cook St. It is being constructed with non-state contributions, including $5 million from the City of Indian Wells, $3 million from the Walton and Annenberg Foundations, and gifts from Jean Hardy, the H.N. and Frances Berger Foundation and the Palm Desert National Bank. "This marks another step in realizing our commitment to creating a full campus for the Coachella Valley," said Albert Karim, president of CSUSB University. "The Indian Wells Center will provide an extraordinary resource for providing an excellent teacher preparation program for those who wish to serve the desert area."
Seven ways to grow your business through referrals

by Karim Jasae

The easiest way to earn business comes through referrals. Why? Prospects that already know and trust you. Grow your business with a referral engine. If you have a referral strategy, you can also reduce your "high risk merchants" for some options.

Tip #5: Investigate third party processing
If you’ve exhausted all other options, then investigate third party processing. More expensive than merchants, but open a merchant account in a foreign country, but he or she can also sell the number one in the next 10 minutes.

Tip #2: Schedule an appointment with a bank executive
Find out who is in charge of rendering decisions on merchant accounts and make an appointment to meet with him or her. Bring to the meeting any client testimonials, product, service literature, video clips, etc., which prove to the bank that your business is indeed legitimate and successful. The bank understands is in charge of rendering decisions on merchant accounts and make an appointment to meet with him or her. Bring to the meeting any client testimonials, product, service literature, video clips, etc., which prove to the bank that your business is indeed legitimate and successful. The bank understands that they are willing to take more risk. For example, if you were selling a membership program that would be more open to that than a domestic bank that doesn’t want to go through the form of a "high risk merchant". If you are an investor trying to build up a merchant account, but he or she may also sell the number one in the next 10 minutes.

Tip #4: Consider offshore banks
Offshore merchant rates are a little higher than those for US-based banks that are willing to take more risk. For example, if you were selling a membership program that would be more open to that than a domestic bank that doesn’t want to go through the form of a "high risk merchant". If you are an investor trying to build up a merchant account, but he or she may also sell the number one in the next 10 minutes.

Tip #3: Round up different banks to different markets. Round up a bank that specializes in your type of business. For example, an adult business wouldn’t go to a domestic standard bank to ask for an account, because that bank would say no. If you were an adult business selling actual, tangible goods, then you could find some domestic liberal banks that would be open to granting an account. Before you submit your application, ask the bank’s representative who it typically business with and does not compete. Be sure your information is clear in their ideas and goals before submitting a proposal to a bank. Once you perfect your application, resubmit it and see what happens.

Tip #1: Resubmit your application. Often, businesses are denied merchant accounts because the bank didn’t understand the company’s business or the results they were trying to achieve. Write your plan so people understand who you are and it’s likely you’re trying to accomplish. Second, resubmit a call that your application word for word. So when you put an application that you sell printing, for example, the bank understands exactly what printing means. But then when you said, “I’m an investor in a third party real estate development business,” the banks didn’t understand what you mean, so they ‘doubt your application approval. Remember, the bank can also read your application in a few minutes. People enjoy doing business with those that feel comfortable with you. Be sure that you are willing to share the issues affecting your business with your customers. For more than 35 years, Karim Jasae has been a business and real estate consultant/owner, broker, and developed hundreds of clients. If you want to make a powerful impression, send a referral gift. Before the referral turns into business. The referee will never forget it and it will be used to pay for new referrals. Someone creates simple ways to pay “commissions” for referrals. If they do not wish to receive a gift or referral fee, a creative way to pay “commissions” for a referral is to find out what that person’s favorite charity is, and give to a portion of the first piece of business which results from the referral, to that charity. A referral benefit is that charitable giving is tax deduct. For more information on Se- ven ways to grow your business through referrals, visit our website: www.businesscoach1.com. To receive our free Smart Coach eNewsletter, send an e-mail to coach@businesscoach1.com.
### Independent Banks

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<tr>
<th>Bank Name</th>
<th>Total Assets (Millions)</th>
<th>Return on Average Equity (ROE)</th>
<th>Core Capital As a % of Assets</th>
<th>N.P. Loans &amp; Debt Serv. as a % of Core Capital &amp;</th>
<th>Income Before Federal Income Tax (Millions)</th>
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**Note**: The complete Winter 2004 Survey of Middle-Market Business Leaders, with a special emphasis on how companies are preparing for growth, is now available. Visit Grant Thornton’s Web site at www.grantthornton.com/secure.
Lack of targeted training — not lack of ambition — blocks women's advancement to the highest ranks of corporate America, according to the National Association for Female Executives (NAFE), which recently announced the "NAFE Top 30 Companies for Executive Women." For the sixth consecutive year, Avon Products reigns as the best company for women, with exemplary programs preparing women for top positions.


"Only eight chief executive officers are running Fortune 500 companies because most companies primarily groom men for the top jobs," states Terry Spencer, president of the National Association for Female Executives. "Many of the companies for women stand out because most companies primarily promote profit-and-loss (P&L) responsibility," she says.

Among this year's winners, NAFE found outstanding manufacturing, publishing, high tech, and consumer-products companies where women have moved into positions as chief operating officer, managing director, general manager, or presidents of operations here and abroad.

Women run the show at Avon, Charter Shops, Hewlett-Packard, and Xerox. At Liz Claiborne and Scholastic, women dominate the up and down, except for the top spot.

"Many companies have not disputed myths about women's commitment, about their risk quotient, willingness to relocate, and ability to manage men or run a manufacturing operation," says Spencer, "so women do not get offered the opportunities that lead to the corner office. Companies that 'get it' hold managers accountable for moving women into P&L jobs. They should make any woman's short list of places to work." Therefore, including the Top 30 this year, NAFE focused on the number of women in the management pipeline, as well as those already holding senior positions. It also looked for programs and policies that ensure training and job rotation and enforce accessibility for women's success.

Even among the Top 30, NAFE found only a handful with formal rotation geared to women, without which women will not catch up.

"Lack of targeted training is not the only barrier for women. The best comparues for women stand out because the companies for women 'get it,'" says Spence.

Federated Department Stores, Cincinnati, OH

FleetBoston Financial, Boston, MA

Kraft Foods, Northfield, IL

Gannett Co. Inc., McLean, VA

General Mills, Minneapolis, MN

Hewlett-Packard, Palo Alto, CA

IBM Corporation, Armonk, NY

Liz Claiborne, Inc., North Bergen, NJ

Marriott International, Inc., Washington, DC

Merrill & Co., Inc., Whitehouse Station, NJ

Nordstrom, Seattle, WA

New York Times Company, New York, NY

Office Depot, Delray Beach, FL

PepCo, Purchase, NY

Phoenix Companies, Hartford CT

Prudential Financial Group, Des Moines, IA

P&O & Gamble, Cincinnati, OH

Prudential Financial Inc., Newark, NJ

Scholastic, New York, NY

Sears, Roebuck and Co., Hoffman Estates, IL

Target Corporation, Minneapolis, MN

WellPoint Health Networks Inc., Thousand Oaks, CA

Xerox Corporation, Stamford, CT

The National Association for Female Executives (NAFE), founded in 1972, is the largest women's professional and business association in the country. It publishes NAFE Magazine, a monthly newsletter distributed to 25,000 members. NAFE began conducting the Top 30 Companies for Executive Women in 2002, picking up the work of Working Woman magazine. NAFE is part of Working Mother Media, which also operates Working Mother magazine, the annual 100 Best Work-Life Conference, and recently launched the new initiative — the Best Companies for Women of Color. For more information, please go to NAFENewsNY@wtcmag.com.

The NAFE Top 30 Companies for Executive Women were named to catch top women at the age of nine, singing songs for customers and doing radio commercials at the original Dwarf House. As dedicated to Chick-fil-A and community service as he is, his father, he is a member of several college and business boards, trumpet player in the New Hope Baptist Church Band, and the recipient of the Buckhead Rotary Humanitarian Award in 2002. He holds a bachelor of science degree in business administration from Georgia Southern University, and completed the owner management course at Harvard Business School. His personal passion is to continuously improve — personally, professionally and municipally — in any endeavor.

His brother, Don, is senior vice president of Chick-fil-A, Inc. and president of The Dwarf House Division.

continued from page 21

"We are open to consider more female board directors — and company, Avon, has a majority. Methodology: To be named to the NAFE Top 30 Companies for Executive Women, companies must have a minimum of two women on the board. The Top 30 complete a comprehensive application that focuses on the number of women in senior ranks (compared to men and to the company population), including questions about the programs and policies which support women's advancement.

The 2004 "NAFE Top 30 Companies for Executive Women" (listed alphabetically):

- Astro, Hartford CT
- Avon Products, New York, NY
- Bristol-Meyers Squibb Company, New York, NY
- Charming Shoppes, Bensalem, PA
- Compuserve, Farmington Hills, MI
- DuPont, Wilmington, DE
- Fannie Mae, Washington DC
- Fodor's Department Stores, Cincinnati, OH
- FleetBoston Financial, Boston, MA
- Kraft Foods, Northfield, IL
- Gannett Co. Inc., McLean, VA
- General Mills, Minneapolis, MN
- Hewlett-Packard, Palo Alto, CA
- IBM Corporation, Armonk, NY
- Liz Claiborne, Inc., North Bergen, NJ
- Marriott International, Inc., Washington, DC
- Merrill & Co., Inc., Whitehouse Station, NJ
- Nordstrom, Seattle, WA
- New York Times Company, New York, NY
- Office Depot, Delray Beach, FL
- PepsiCo, Purchase, NY
- Phoenix Companies, Hartford CT
- Principal Financial Group, Des Moines, IA
- P&O & Gamble, Cincinnati, OH
- Prudential Financial Inc., Newark, NJ
- Scholastic, New York, NY
- Sears, Roebuck and Co., Hoffman Estates, IL
- Target Corporation, Minneapolis, MN
- WellPoint Health Networks Inc., Thousand Oaks, CA
- Xerox Corporation, Stamford, CT

Are You Really Listening to Your Customers? (Adapted from "Killer Customer Care," Entrepreneur Press, 2003)

George Colenda has been named one of the "10 Most Influential People in the History of the CRM Industry." He has been a thought-leader in the fields of sales, marketing, and technology for almost 15 years. His newest book is "Killer Customer Care: How to Provide Five Star Customer Service That Will Double and Triple Your Profit," (Entrepreneur Press, 2003). He can be reached at (312) 276-4893 or gekolenda@worldcom.com.

Vietnam Veteran Day 4th Annual War Dog Remembrance continued from page 21

(Adapted from "Are You Really Listening to Your Customers?"

"Careers that focus on the number of women in senior management and international banking are available at California Bank and Trust.

The California Bank and Trust Web site at www.calbanktrust.com. The new commercial lending center can be reached at (800) 851-1760.)

Management and international banking

management and international banking

Manpower and international banking
### Architectural/Engineering Firms

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<th>Firm Name</th>
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There are events in life that cause review of one's decisions, and the current review of industry scandals is certainly one of them. First, let's review the issues briefly:

1. Certain major brokerage houses filed for analysis malfeasance.
2. Certain mutual fund companies investigated for market-manipulating practices that hurt some of the long-term buy-and-hold investors.
3. Mutual fund companies investigated for market-manipulating practices that are being funded by but not fully disclosed to investors.
4. Mutual fund companies investigated for their failure to disclose trading costs.

Given these current issues, the media might be thinking public believing the entire industry is at risk of malfeasance, but that is not the case. The service the media does perform, however, is to raise our awareness of what kinds of disclosure we need to insist on and to make intelligent decisions about our investments.

One might wonder what legitimate reason there could be for the lack of transparency in the investment industry. Warren Buffet presented a good case for not wanting to disclose his current holdings for fear of others copying his acquisition strategy, thus causing both from running and from causing his acquisition costs to increase. In addition, full disclosure of current positions could present arbitrage opportunities for the arbitrage day trader, thus hurting the overall performance of Mr. Buffet's holdings. Similar concerns are raised by many mutual fund managers.

There may be other good reasons, but by large and fully, transparency of expenses and market practices would be good for all concerned. Investors would be more knowledgeable and would then perhaps give the long-held confidence non-institutional investors have had in the mutual fund and brokerage industry. Even now, many mutual fund companies are closing the door to separate managed funds are transparent. The investor knows what is in the account at any given time and what the costs and fees are. Those institutions that provide on-line support especially facilitate this real time information.

One caveat about the use of a firm to privately manage the account is to make sure a separate custodian is involved in the reporting, and that you get a minimum of monthly reporting from the custodian with the trade activities and fees.

In addition to knowing the options to public mutual funds, or undifferentiated stock portfolios, the most important step in self-analysis of one's investment objectives is to have a clear handle on your tolerance to the normal market risks, a time loss in which to accomplish your goals, and have a criteria for whom you would have as a trusted advisor.

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Havinc said all this, the world is always and will always be rife with risks of all kinds, be they economic or personal. Even the perception of risks causes volatility in the market place, causing fluctuations in the level of risks that get priced into any portfolio.

In my mind, it is better to have a competent investment team to manage those risks, so that we can get on with the daily grind.

To next month's issue I plan to revisit a new book soon to be available, "The Art of Investing and Portfolio Management."
The Inland Empire Business Journal • March 2004

INVESTMENTS & FINANCE

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

THE GAINERS
Top five, by percentage

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<th>Company</th>
<th>Current Close</th>
<th>Beg of Month Close</th>
<th>% Change</th>
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THE LOSERS
Top five, by percentage

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| 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/chareties
- Hospitals and healthcare organizations
- Individuals (including trusts and family offices)

For a free proposal, please contact Rich Cawon at 800 644-9328.

Bank of America has announced its list of Inland Empire grant and sponsorship recipients for the first nine months of 2003. A total of $364,300 in financial support was distributed to 25 nonprofit educational and community groups across Riverside and San Bernardino counties.

"Our long-term success depends on the health and vitality of the communities we serve," said Barbara Robinson, president, Bank of America Inland Empire Market. "The company nonprofit agencies supported through foundation grants and covering all areas of the Inland Empire helping our children succeed in life, neighborhoods flourish and communities prosper. I'm extremely proud to work for a company like Bank of America, where caring for and being involved in the community are priorities."

A grant for $200,000 was presented to the University of California, Riverside. This was the final installment of a five-year, $1 million grant to establish the Bank of America Fund for Improving Educational Leadership for Public Schools in the Inland Empire.

In addition to the above grants, the foundation presented a check for $500,000 to the American Red Cross, Southern California Wildfire Fund, to provide support to Southern California communities impacted by wildfires in late October, including communities in Riverside and San Bernardino counties.

Other Bank of America foundation and company programs to support local communities include:

- Matching Grants Program - The foundation matches up to $5,000 per donation made by an associate or employee.

Payden & Rygel Investment Management
Los Angeles • London • Dublin • Frankfurt
payden.com

continued on page 29
El Paseo Bank Hires New Vice President of Lending

Recently appointed as vice president of lending at El Paseo Bank in Palm Desert, Robert Anzalone will focus on commercial, business and residential lending for the financial institution. Anzalone, who brings with him 25 years of financial experience, will be working on projects that include commercial and residential construction, multifamily projects, building lot and development loans, and a business term and lines of credit.

Anzalone previously spent 10 years as vice president of business development and mortgage lending at Drovers Bank in York, Pa., a similar community bank. He was primarily responsible for developing mortgage lending networks with professionals and managing the bank's community reinvestment activities, auto dealership inventory financing, and credit card and student loan portfolios.

Prior to Drovers Bank, Anzalone was the regional sales and public finance manager for Sallie Mae, the largest secondary market for student loans in the country. For 10 years at Sallie Mae, he managed multi-million dollar purchases of student loan portfolios and wholesale financing activities with financial institutions and state agencies.

He began his career in 1978, serving business customers at Maryland National Bank in Baltimore, Md. El Paseo Bank is located at 74175 El Paseo Drive in Palm Desert.

For more information, call 760-862-0699 or visit wwwelpaseobank.com.

El Paseo Bank is part of a bank formed more than five years ago. The bank, which is organized and does business under the name, Frontier Bank, is a locally owned and operated community bank. The bank focuses on providing exceptional services to its customers and maintains an active role in supporting various community and civic causes.

Dimensional Fund Advisors Launches Global Funds for Defined Contribution Market

In 2001, Dimensional Fund Advisors (DFA) launched a defined benefit global bond index fund for use in defined contribution retirement plans. The existing global bond index fund was quickly followed by the launch of a global equity index fund. DFA has been providing index funds in the United States for more than 25 years and currently offers a variety of equity and bond index funds for U.S. institutional clients.

FEBRUARY 2004

Perris Business Owner Reaches Out to Endangered Children

by Cliff Moran

Engraving company Coast to Coast Laser founder, John Barnes, recently hosted an inceptional fund-riser to obtain a community RV for the City of Perris. The new vehicle would provide a safer and more stable environment for the children of guardians who are arrested for running methamphetamine labs.

Barnes, who first considered the idea about six months ago after attending a Rotary Club meeting at Riverside County Sheriff's Department Investigator Tom Salisbury gave a PowerPoint presentation on drug-endangered children, worked alongside the sheriff's department as well as the Department of Public Social Services, Fifth District Supervisor Marion Ashley, and legislative assistant, Willy Rice, in organizing the event. The design, intended to inspire the community into action on the issue, resulted in the donation of individual $1,000 checks from Ashley and a Walmart representative, as well as a $500 pledge from Perris citizen Dave Stewart, who is actively involved with the city's chamber of commerce.

The Rotary Club meeting was itself an inspiration to Barnes, he said. "It's more or less touched me," he said. "I wanted to do stuff for the children." I just want to help them, it's about these children, also." The RV will provide a more comfortable setting for police officials--as well as the children--as they conduct investigations into specific cases and supervise the children.

Rice expressed satisfaction with the outcome of the event. "We think the fund-raiser went very well," he said, "especially as a kickoff event." It was Barnes' goal for the Perris community to acquire such an RV within the next 90 days. Rice added. The exposure of children to methamphetamine labs is a significant cause for concern, said Susan Loew, assistant director of the Administration for the Department of Public Social Services.

When police officials arrest people for running methamphetamine labs, she said, there is no suitable environment for the children of those people to be immediately placed in so as to address such persons needs as hygiene. "It's pretty traumatic for them to have the police come in and raid for drugs," she added. "Our office is very much involved in terms of child welfare services and we are often responding to these circumstances." The vehicle is intended to shield the children and provide a secure, unthreatening environment to bring the children into quickly, to "try to minimize the trauma they're experiencing," she stated. "Children need to be kept in some kind of secure area," she pointed out. "The alternative presently is only the back of a police car, which adds to the trauma they're experiencing."

To add to this, she stated, anybody exposed to methamphetamine production is exposed to toxic chemicals during that process and several negative issues regarding such factors as the effects on food preparation and the children's environment are often present, as well. "Everybody in the environment is impacted," she said. "If we had a community response vehicle, we could address some of these issues as well."

Rice himself saw numerous benefits to having such a vehicle for the Perris community and not all of them related to drug arrests. Rather than attempting the lengthy process of decontaminating the children and carrying out medical assessments and investigations in a police car or drug lab, he said, an interview room could be made available in a motor home that is

continued on page 54

At Business Bank of California we can help you get the right loan for your business needs.

Bank of America Grants and Sponsorships in the Inland Empire Total $364,300

continued from page 27

tire to a nonprofit organization.

• Team Bank of America - Local chapters of associates in California and across the nation volunteer personal time on a variety of community programs and events.

• Volunteer Time for Schools Program - Associates can volunteer two hours per week of paid time to support elementary, middle and high schools.

• In-kind donations - Bank of America regularly donates furniture and equipment to nonprofit organizations.

• Event sponsorships - Through fund-raising support, nonprofit publications, advertising and local sponsorships, Bank of America's departments contribute millions each year to events benefitting California nonprofit agencies and organizations.

The Bank of America Foundation focuses resources on helping children and families succeed in life and neighborhoods to flourish. The Foundation operates with one of the largest philanthropic budgets of any financial institution in the United States and in 2002, contributed more than $72.3 million in cash to nonprofit organizations across the country.

The Bank of America Foundation concentrates funding on pre-K through grade 12 education and support programs in early childhood development, economic and financial education and teacher development, and provides grants to nonprofit organizations that help people attain affordable housing and develop job skills.
Freedom Innovations™ Expands After Successful First Year

New Prosthetic Provider Relocates Main Office to Irvine

Freedom Innovations, a manufacturer of lower and upper extremities, announced that its main office has relocated from Corona to Irvine, in larger facilities to meet an increase in demand for prosthetic and orthotic devices.

The new location will serve as Freedom Innovations' main office, while manufacturing will continue in Yorba Linda. According to Richard Myers, president and COO of Freedom Innovations, the new location was chosen to better serve the medical community.

California Nurse Shortage Met Head-on by West Coast

The California Nurse Shortage

The nursing shortage in California is serious enough to be considered a threat to the state's health care system. In the United States, for example, an acute shortage of nurses is putting hospitals in jeopardy. Patient care is suffering as hospitals face difficulties in attracting and retaining qualified nurses.

The situation in California is particularly acute. The California Nurses Association has reported a shortage of nurses in many parts of the state, with some areas facing a deficit of 25% or more. This has led to longer patient wait times, increased stress on nurses, and a decline in the quality of care provided.

California has 566 nurses per 100,000 people, which is below the national average of 26%. Many hospitals in California are reporting staff shortages, which can lead to longer wait times for patients and a higher risk of medical errors.

In response to the shortage, the California Nurses Association has taken several steps to address the issue. These include increasing nursing education opportunities, hiring more nurse educators, and offering incentives to nurses who choose to work in underserved areas.

The state of California has also taken steps to address the shortage. The California Nurses Association has partnered with other health care providers to increase the number of nursing students and to retain nurses in the workforce.

Overall, the situation in California is concerning, but efforts are being made to address the shortage and improve the quality of care provided to patients.
The Real Estate Turnpike—What’s Ahead for 2004?

On the Real Estate Turnpike, what turns will the nation’s market take in 2004 and what tactics will work best in the regional and national levels in 2004? Will real estate repeat itself as a volatile real estate market, with a current of land development that ebbed and flowed almost as much as the economic tides?

The Concord Group, a real estate advisory firm with offices in Los Angeles, Newport Beach, San Francisco, and a national clientele, offers strategic analysis of current real estate scenarios and predictions for the year ahead.

Forecasts on Real Estate and Its Economic Impact

With its finger on the pulse of real estate and its economic impact, experts such as Concord’s principal, Richard Gollis, are poised to give attention-grabbing, informative strategic assessments on land use issues and development of residential, commercial, retail, master-planned communities and seniors’ housing and are available to comment on the top real estate trends emerging for 2004.

Redevelopment is not just fringes anymore.

Even the most conservative, traditionally suburban developers are changing redevelopment:

- To green or not to green, that is the question. For more information, call 949-717-6450 or go to info@theconcordgroup.com.

- If first you don’t succeed, try again. What’s new in 2004 is that condominiums are on the drawing board in major projects.

- Home office stations are in.

- The technology scene; rapping cool or a busted thread?

- Are floor plans changing or are floors changing?

- Are homes designed to have a sense of place that residents can call their own?

- Communities are not multi-functional communities any more.

- Will that home come with or without a parking pad?

- Parking continues to be a big issue in urbanized areas; cities like San Francisco move towards offering parking at a lower density in residential projects and suburbs struggle with the question of how much to offer and what the cost will be.

- The Inland Empire Division of Ryland Homes—a division of Calatlantic Ryland Group, Inc., one of the nation’s largest residential builders—will create The Trails at Sycamore Creek on 89 single-family lots. Ranging from approximately 2,150 to 2,400 square feet, the homes will feature Spanish and Traditional architectural designs. Located at the intersection of Sycamore and Sycamore Creek on 89 single-family lots.

- The Summit at Sycamore Creek—a neighborhood of 79 single-family lots, with American Farmhouse and Craftsman style homes ranging from approximately 3,050 to 3,450 square feet. While starting home prices in the six neighborhoods are anticipated to range from the mid $300,000s to the low $400,000s, actual prices will be determined by the guest builders at the time of sale.

- Located west of Interstate 15 at Indian Truck Trail Road, Sycamore Creek is a balanced, sustainable master-planned community with a natural and neighborhood planning approach that responds to Riverside County’s Multiple Species Habitat Conservation Plan and Blue Print for Tomorrow housing and land use strategy.

- Sycamore Creek’s 717 acres is set aside for open space and habitat conservation, greenbelt parcels and parkland. The heart of the community’s community and conservation outdoor activities is the 71-acre Sycamore Creek Nature Preserve. The preserve is a natural habitat for Riverside County’s native fish, plants, and animals, as well as 40 animal species.

- The preserve is being monitored and maintained by The Environmental Trust, a non-profit habitat conservation organization based in La Mesa. At build-out, the four-phase Sycamore Creek community is planned to offer 1,530 single-family residences and approximately 230 attached homes. Plan and community amenities include a site dedicated to the county for a 25-acre community sports park, a separate K-6 elementary school, two neighborhood parks, a state-of-the-art swim club with multiple pools and community center, and two commercial properties.

- 2004 NAIR Range: 4, down 3 places. Inland Empire remained at or near the top for real growth, job creation and economy, but an expanding construction pipeline pushed it down in the NAIR.

- Construction Forecast: Builders are optimistic. For new home development in 2004 the improving economy is expected to produce better absorption of new homes, with the promise of 3,000 units to be added to the market in 2004, a sizable increase from the 2,150 units delivered in 2000.

- Vacancy Rates: A downward trend along with thousands of new jobs entering the market, population growth will exceed 100,000 in 2004, which will help move the market. Vacancy will decrease by 4.5 basis points in 2004, to 3.5 percent.

Robert Jorgensen is Juror for AIA’s 2003 National Honor Awards

The American Institute of Architects (AIA) has selected Roberta Jorgensen, FAIA, as a juror for the institute’s national honor awards for outstanding architecture.

Jorgensen is president of Robbins Jorgensen, Christopher Design, a South Coast metro area-based firm. "Being invited to serve as a juror for this esteemed program is an honor as well as a responsibility that I take very seriously," Jorgensen says. Jorgensen’s role as juror involves reviewing and selecting for consideration a total of 55 of the nation’s top 600 foreclosed properties. Jorgensen co-founded the award-winning Robbins Jorgensen Christopher Design with all 45 employees in offices in Newport Beach, San Diego and Palm Springs. The company is one of the premier architectural, architectural design, design/build, adaptive reuse, interior design and space planning firms. The company continues to provide architectural and design services to 10 California colleges and universities, industrial and office developments, international corporations, and numerous public agencies.

News from Starfield Sycamore Investors LLC

A joint venture of Fieldstone Communities, Inc., and Starwood Capital Group

Starfield Sycamore Investors Selects Homebuilders for Sycamore Creek's Phase I.

Christopher Homes, Ryland Homes, Capital Pacific Homes and Southern California, Fieldstone Communities, Inc., have acquired 540 lots, and are developing a single-family detached neighborhoods.

Starfield Sycamore Investors, LLC, developers and partners of the 717-acre Sycamore Creek master-planned community in Riverside County’s Temescal Valley—has created a new neighborhood for the community’s first phase. Starfield Sycamore Investors, LLC is the planner and community developer of Sycamore Creek, and is a joint venture of Irvine-based Fieldstone Communities, Inc. and Starwood Capital Group.

Michael Jorgensen, vice president of community development for Fieldstone Communities, said, "Starfield Sycamore Investors has closed escrow with Christopher Homes, Capital Pacific, Ryland Homes-Farmhouse Communities, Southern California, and Fieldstone Communities, Inc. The four homebuilders purchased 540 single-family lots in the community’s 215-acre Phase I. Transaction terms were not disclosed.

"We’ve been very careful to select experienced, innovative companies to help fulfill our master plan for Sycamore Creek," said Jorgensen. "Each of these homebuilders has a history of being a market leader in their respective fields of design, craftsmanship, outstanding management and customer service. We’re very excited to have them on the Sycamore Creek team."

Christopher Homes—the home-building division of Newport Beach-based PLC Land Corporations, Newport Beach—will create Mountainview on Sycamore Creek on 100 single-family lots.

The homes will range approximately 2,650 to 4,200 square feet—will feature American Farmhouse and Craftsman architecture. The Summit at Sycamore Creek—a neighborhood of 79 single-family lots, with American Farmhouse and Craftsman style homes ranging from approximately 3,050 to 3,450 square feet.

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Marla & Millichop Follow Apartment Rental Trends in Recent Report

Favorable migration trends keep Inland Empire market solid

Investment activity remains brisk in most market segments. The Inland Empire market includes the county’s largest performing market segments: rental apartments, the Inland Empire market includes the county’s largest performing market segments: rental apartments, the county has one of the best performing apartment markets in the nation. Housing supply has been increasing in the last apartment sector, but the overall market remains stable due to the solid performance of new apartments. Rental activity, according to the American Appraisal Association (AAA) report, has been operating their properties with a vacancy rate hovering around 3 percent for the last five years. The Inland Empire market has been and continues to have a less aggressive pace and keep revenue levels rising. Area asking rents have increased by 3 percent to $304.00 per unit, as inventory continues on another with 2000 units for available properties. This competition also resulted in the average cap rate increasing to 8.9 percent from the prior year, to a decade low of 7.4 percent. Area demand is the most active in California, dominating during the year, to a decade low of 7.4 percent. Area demand is the most active in California, dominating during the year, to a decade low of 7.4 percent. Area demand is the most active in California, dominating during the year, to a decade low of 7.4 percent.
**Architectural/Engineering Firms**

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<td>Sekas &amp; Associates, LLP</td>
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<td>Karp Engineering, Inc.</td>
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<td>Rock Engineering Company</td>
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<td>Civil Engineering, Transportation/Seismic, Environmental</td>
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**DESSERT BUSINESS JOURNAL**

**FEBRUARY 2004**

**Wind Energy Plays a Major Role in Addressing Air Quality Concerns**

Testifying before a Congressional panel on energy and air quality issues in the Coachella Valley, Jeff Welsh, senior vice president of Welsh Tec Energy, Ltd. (Palm Springs) pointed to the benefits of wind generation in avoiding emissions. The hearing, held at the request of Rep. Mary Bono, explored options for addressing air quality concerns in the Coachella Valley area.

Welsh, testifying on behalf of the California Wind Energy Association (CWEA), estimated that "the state's wind-energy production avoids over a million pounds each of NOx and PM10 emissions annually, about one-third of which are avoided by our local wind projects."

The Coachella Valley area is "host to 600 megawatts (MW) of wind generation capacity—about a fifth of the state's wind capacity which, in total, supplies about 1.5 percent of California's electricity needs," Welsh noted. "Over the next 10 years, 10,000 MW of new generating capacity may be needed to meet growing demand in the state. In order to contain the environmental impacts of that generation of power, Coil energy in the Coachella Valley area, it will be important to meet much of that demand with emission-free wind energy."

California's new "Renewables Portfolio Standard" requires the state's utilities to deliver 20 percent of their electric supply with renewable energy by 2010, 66 percent of which could be produced from wind according to the California Energy Commission. CWEA estimates that this would avoid more than a million pounds of NOx emissions and another half-million pounds of PM10 emissions annually, statewide, that would otherwise come from new gas facilities. According to Nancy Rader, executive director of CalWEA, these benefits can be achieved with minimal additional footprint. "Most of the wind turbines here are first- or second-generation wind technology installed in the mid-1990s. The next logical advances of the wind industry have been placed into trust by the Bureau of Indian Affairs. If the tribe is successful, it could also build additional improvements, such as a shopping mall, theater, waterpark, bowling center, restaurants and an entertainment venue such as a stadium or arena. The Timbisha Shoshone Tribe first looked at the site of the gas station."

**The Casino Agreement**

On March 2, 2004, Measure X will be voted on by the voters of Hesperia. Measure X relates to the Municipal Service Agreement between the city of Hesperia and the Timbisha Shoshone tribe regarding the possible construction of a new casino. It is not a vote for, or against, a casino. The tribe can build a casino without the agreement. As stated in an August 2003 press release: "You've heard the rumors, now here are the facts. Yes, the City of Hesperia is working to develop a Municipal Service Agreement with the Timbisha Shoshone Tribe to build a $137 million gaming facility, hotel and related services in the southwest part of town. The Municipal Service Agreement, which lays out the provisions and responsibilities of both parties, is part of the tribe's efforts to acquire a 57-acre parcel of land near Main Street and Interstate 15, and have it next page 51

**Madeline Zuckerman PR Celebrates 25th Year**

Madeline Zuckerman, vice president and owner of Zuckerman Public Relations & Marketing, Inc., has announced that her firm has signed a long-term contract with the Coachella Valley Regional Planning Agency.

Madeline Zuckerman's Agency has enjoyed much success and steady growth throughout its 25 years on the West Coast, having handed clients in such industries as: commercial, industrial, and residential real estate; real estate development; building/construction; architecture and interior design; retail/shopping centers; food-service, medical, fashion/cosmetics, travel, hotel; hospitality; and profit, automotive, and financial banking.

"We have been most fortunate to have represented some of the most well-known corporate names as: continued on page 51

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PEOs - Hot New Outsourcing Trend
Professional Employer Organizations Give Businesses a Comprehensive Package of HR Services

As outsourcing gains momentum in America, thousands of businesses are leading the trend by working with professional employer organizations (PEOs), the hot new development in outsourcing. These businesses are handing over such a wide variety of their human resources functions to PEOs that the overall PEO professional's compensation package of HR services gives them more time for productive activities, saves them money and provides a valuable group of employment experts.

PEOs contribute to the entrepreneurial spirit that's spreading to small and medium-sized businesses, whether they are just starting, jamp-starting or growing to a new level of performance. PEOs enable clients to cost-effectively outsource the management of human resources, employees, benefits, payroll and workers' compensation. PEO clients focus on their core competencies to maintain and grow their bottom line.

Growth in PEOs has more than 20 percent per year for each of the last six years, according to a survey by the National Association of Professional Employer Organizations (NAPEO). About 70 percent of small and medium-sized businesses use PEOs for some type of employment services and benefits are operating today in 50 states. The PEO industry generates approximately $4 billion in gross annual revenue. PEOs have nearly a 80 percent client retention rate due to an array of clients.

One of these satisfied clients is Frank Abe, president of Business Information Systems, a Cincinnati-based software consulting firm. "Working with our PEO, Employee Management Services, has enabled us to meet our clients' needs and further the objectives of our core business," Abe said. He contracted with EMS after a "nightmare lawsuit" from a former employee. "EMS helps us solve our human resources challenges. We are not HR experts, nor do we want to be. By outsourcing the HR services to a company whose core competency is workforce management, we can better pursue our own business objectives," Abe said.

Howard Stone, executive vice president of administration for Invion, a manufacturer of medical devices in New York, cited two main benefits of working with their PEO, The Akorn Group: "Access to a broader range of benefits, especially healthcare, to suit our employees and at a rate we could afford; and the availability of a full-time professional HR department at a fixed cost."

Outsourcing Human Resources

In a partnership with a PEO, the client retains control over the activities that contribute to the bottom line. The PEO becomes the employer for the outsourcing of any required functions. The client, however, retains the relationship with the actual employees. The PEO is responsible for the management of these activities and maintains an effective workforce. The PEO client controls the employers' workplace and productivity. The PEO helps employees receive their pay, benefits and employee-related communications and training from the PEO.

Business owners spend about one-quarter of their time on employment-related paperwork, and are often hard pressed to keep track of many employment laws and regulations. According to the SBA, between 50 and 80 percent of recent small business owners (fewer than 20 employees) spend more than 6 percent per month on payroll and related federal regulations. The SMB also reports that small firms spend twice as much on tax compliance as their company grows.

Our employees spend about one-quarter of their time on employment-related paperwork and are often hard pressed to keep track of many employment laws and regulations. According to the SBA, between 50 and 80 percent of recent small business owners (fewer than 20 employees) spend more than 6 percent per month on payroll and related federal regulations. The SMB also reports that small firms spend twice as much on tax compliance as their company grows.

Improving Access to Benefits

An estimated 40 percent of businesses have used PEOs in their employee benefits approach and an additional 10 percent plan to do so in the near future. This is an opportunity for workers at a small business to have access to a 401(k) retirement savings plan and other benefits that may not be available to small businesses. Nearly 10 PEO clients (9 percent) in a recent survey said that their PEOs significantly reduced their tax demands.

We've had cost savings on insurance, and we do not spend money to just jump on carriers to provide the services that Comp Solutions provides," said one company.

Saving Time and Money

The pay-off from working with a PEO is high. Nearly 10 PEO clients (9 percent) in a recent survey said that their PEOs significantly reduced their tax demands. The smallest companies (one to nine employees) saved an average of seven hours a week; those with 50-99 employees saved 23 hours. The 2002 study was commissioned by the Society of Human Resource Management Foundation.

In the study, 64 percent of the PEO clients reported that using a PEO saved them significant time and money. That's no small feat, considering that small businesses spend about $2,000 per employee to comply with tax and workplace-related federal regulations, according to a study by the U.S. Small Business Administration (less than 20 employees). However, nearly 10 percent of work productivity may be lost as a result of employee turnover.

Another benefit of using a PEO is the relief of stress it can give to the business owner. "Using the Alliance Group has given me peace of mind, and that's invaluable," said Christine Swilley, owner of Bond Equipment, an Iowa-based manufacturer of food processing equipment. "I have good people and need to make sure my business plan is effective and I'll be a good employer." For more information on the PEO industry, visit the NAPEO Web site: www.napeo.org.

Motivating Unmotivated People

If you walk around a Walt Disney World resort or theme park, you are likely to see employees who don't do their jobs simply because they are used to doing it, but they are not motivated far beyond what they get paid to do. These employees seem intimidated. First time managers and new managers are often flabbergasted by the output from a team or an individual. For example, the output from a team could be a string of challenges to both management and their remaining employees. This is true for any company, where quality and employee performance can make or break an organization.

The key point is that there is an organization after downsizing has been recently coined "survivor syndrome." And how they feel has been described as "survivor sickness."

The empty work stations speak volumes about a massive and unviable posts downsizing. The mass downsizing of a company, where employee turnover has increased dramatically, can include employees' work performance can make or break an organization. One first and foremost reason for the continued on page 43
1031 Exchanges and Sale/Leasebacks, Trends and Tactics

by Derek Graham

For companies that own their real estate and are looking to raise capital, reduce occupancy costs, or improve their real estate, now is a good time to consider a sale/leaseback or a 1031 exchange transaction.

Current low interest rates and competition in the debt financing markets have created a positive investment environment. As a result, there are numerous investors with capital in the market seeking quality, well-leased properties. Many of these investors are in a 1031 exchange situation where they need to reinvest their capital within a 180-day period. This creates the opportunity for tenants/owner-occupants to attract buyers to their property via a sale/leaseback scenario.

In addition, for corporations that want to sell their property, now is a good time to do so. Again, the low cost of capital creates a good investment environment, and a 1031 exchange can protect the corporation from any associated capital gain tax consequences.

Trends in 1031s

The newest trend that has emerged in the 1031 industry is the emergence of "tenant in common interests," or "TICs." In this instance, investor/syndicater are purchasing larger income properties (56 million and up) and parceling out the ownership of the property into separate divided interests. The investor/syndicater re-sells those interests to individual buyers who are often 1031 purchasers.

The IRS recently issued rulings that appear to validate TIC purchases as a way to benefit from 1031 regulations, and hence, the TIC industry is exploding.

What's the advantage? A smaller investor/TIC buyer can invest in assets larger in size and cost than normally possible. For instance, a 1031 investor can purchase a $1 million interest in a $50 million real estate investment via a TIC program.

For more information about Kring & Chung, LLP, please call (949) 261-7700 or visit www.KringChung.com

Kring & Chung actively supports its local community through hosting the Kring & Chung Beach Volleyball and the Kring & Chung Thanksgiving Dinner for area children of Children's Foundation, as well as other community activities. Kring & Chung currently services clients from its offices in Irvine, Ontario, Chino, San Diego, Sacramento, and Las Vegas. For more information about Kring & Chung, LLP, please call (949) 261-7700 or visit www.KringChung.com

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INLAND EMPIRE
BUSINESS JOURNAL
Precision Hermetic Technology Opens New Facility in the City of Redlands

Precision Hermetic Technology (PHT) has moved to a new location in the city of Redlands. The manufacturing, engineering, and research and development (R&D) team relocated to 1000-square-foot building located in San Bernardo. Although we initially wanted to remain in that community, we were unable to find a suitable location due to a lack of available buildings in our size range," Schachtel stated. "Our new facility in Redlands, at more than triple the size of our previous building, represents a significant investment in our company's future, allows us to expand both our workforce and our capabilities in order to capture new and greater business opportunities."" Precision Hermetic Technology manufactures hermetic connectors for military and aerospace applications. Their parts are used on a variety of missile systems and space vehicles, including both the Space Shuttle and the International Space Station. In addition to their products include oil and gas pipelines and exploration, high-pressure hydraulic systems, underground pipeline systems, and medical devices. The Inland Empire Economic Partnership (IEEP) conducted the initial site search and a subsequent search. In order to maintain and ensure that the company's existing employees would remain with the company, the initial and subsequent site search was limited to an area near PHT's San Bernardino location.

Riverside County's Credit Union Partners to Offer Commercial Real Estate and Small Business Loans

Riverside County's Credit Union has taken one step further in becoming a full-service financial institution by partnering with Business Partners, LLC to provide commercial real estate loans and small business lending. Business Partners, LLC, a credit union service organization (CUSO), founded by Telecomm Credit Union in Canada, is a full-service, in-house, business-lending organization specializing in the areas of loan origination, underwriting, and servicing. Our new office is located at 296 S. Mountain in Upland, 8181 Arlingtion in Riverside, and 323 N. Avenue in West Covina. www.hawaiianbarbecue.com

L&L Comes to the Mainland

by Joe Lyons

They are popular in Hawaii. In fact, there are more than 40 of them on the island of Oahu alone. L&L Hawaiian Barbecue, which specializes in the classic Hawaiian barbecue dish of beef and chicken, is expanding its presence on the mainland. The company, known for its simple, no-frills approach to barbecue, is planning to open several locations on the West Coast, starting with a flagship store in Los Angeles.

The Hawaiian barbecue chain, founded by two brothers in Hawaii in 1950, currently has more than 200 locations across the United States. The company specializes in its namesake dish, which consists of sliced beef and chicken served over white rice with a side of macaroni salad and a slice of bread. L&L's menu also includes a variety of other dishes, such as sandwiches and stews, that remain true to Hawaiian tradition. It's New York without the attitude! This award-winning establishment offers a great place for a completely different type of fast food here in the Inland Empire.

L&L Hawaiian Barbecue’s are located at 296 S. Mountain in Upland, 8181 Arlingtion in Riverside, and 323 N Avenue in West Covina. www.hawaiianbarbecue.com

Complaints... Praise! Suggestions? E-Mail us @iebj@busjournal.com
Management in Print

In the event one has noticed increasingly capable computers and higher level software tools, one has made self-publishing a piece of cake. That's especially true for business communicators who have sales talent or for heavy-handed copywriters who see business owners and executives as the root of all evil. The Internet has transformed the former category, not the latter, and they have served up a surprise. Their book is far more than the ham-fisted publicity so common among self-published gurus. It's actually what it purports to be: a clearly digestible manual on organizing and growing a small business. That makes it far more valuable to readers than what passes for business books among self-published works.

The first of the book's two parts is written directly to you, the reader, who wants to be a business owner. It briefly covers how you should be thinking about your place in the world of entrepreneurship and what science and society must be recognized and balanced. Although the book is upbeat and optimistic throughout, the advice it offers is solidly based in reality. The authors make it clear that often the overwhelming majority of small business owners are shut down within two years of starting up. Their goal is to be encouraging while showing the difficult path any entrepreneur must follow to reach the milestones of success that were first envisioned when the new venture is formed. It is a solidly based book, and it is well worth the price of admission.

Motivating Unmotivated People
continued from page 37
know that the "Why" is because the company is losing market share to competitors with products that can be dropped. A quick and "Improve Customer Service" is negligible and people don't know how they are doing in their vision. However, "Drop-

demise customer waits 10 to 15 seconds by June 1st, is something people can visualize and work toward.

Step 2 Involve People in Finding the Why
People are more motivated to suc-
cceed at something if they personally choose to try. Employees who pur-
pose to achieve the goals are more likely to do so. Some employees will have
necessarily different from a coach or a manager who is near the action. Those perspectives aren't incor-

continued from page 15
Focus on the next steps, things will happen. First, those in the mix of the action will feel that no one is lis-
tening to them, and they will become discouraged. This will eventually lead to
unmotivated. Second, decisions will be made without incorporating all the rele-
vant data. Both of these will be negatively impacted. The response will be too slow.

Successful coaches use this tech-
nique on a regular basis. While it is nearly impossible to lose three hours of
game films looking for weaknesses in their own team as well as their competitors' teams, they find players in the best way to win. They do it because no matter how much film they watch, or how many coaches are to the game, they're not in the game. The perspectives of players or employees who are in
the midst of the action are necessarily different from a coach or a manager who is near the action. Those perspectives aren't incor-
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continued from page 35
Motivating Unmotivated People
continued from page 37
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News from Starfield Sycamore Investors, LLC
continued from page 33
Starfield Sycamore Investors, LLC is a self-directed,保住-based Fieldstone
Community, Inc. and Wall-
street Capital Group. Starfield Sycamore,
which specializes in core real estate
properties, including hotel, office, retail,
and bulk office space, is a private
independent investment management firm
that specializes in real estate invest-
mements for select private and institutional investor partners. It has also
specialized in building operating companies around its core real estate property
portfolio, including acquisition, develop-
ment, reorganization and expansion of a REIT in 1995 to become Starwood Hotels & Resorts US (NYSE: "HOT") a leading global
owner/operator of hotels with brands
such as Sheraton, Westin, The St. Reg-
is Luxury Collection and "W"

continued from page 18
Bolles is probably best known as a performing artist who has
afforded winning host of the popular game show, "Hollywood Squares," makes a long-

Bolles is returning to "Follies" impresso-

to lead the show this year. "Mr. Marshall was a huge hit with our fans in the "Follies" ninth season, so we are de-

terred for this more unique engagement on our 13th. Most folks aren't aware that, in addition to his game show duties (which lasted some 5,000 editions for 18 years and is a com-
presario, performer, arranger, producer. Many local businesses and will be displayed at the Art Fair. The offi-
cial Art Fair web page has been re-
screened by the clients of the foun-
dation and will be available for sale at the event. The work in the "key of cool" will be provided by Morpheus Music, featuring keyboard artist Bobby Zee. Bobby Zee has performed more than 30 years and is a com-
poser, performer, arranger, produc-
er and an accomplished musician on various instruments including piano,
guitars and vocals.

Food will again be provided by Trinidade Sennet's, Pets, Dogs on the Run and the Muses for Art; and St. John Owen or Sandi Macayko at 760-564-7455. Admission is free. Parents are encouraged to bring the children to enjoy the beauty of nature, close and to chat with the artists.

Follies Welcomes Peter Marshall Back to Stage Ninth Season Favorite Fulfills Reputation as "Complete Entertainer"

Peter Marshall, probably best known as the television host of the Office of the
continued from page 31
Where is the Inland Empire Economy Headed in 2004?

You'll hear about the Inland Empire's growth areas and trends for different industries including media entertainment, real estate, health care, the financial markets, interest rates, retail sales and the job market.

You'll also have the opportunity to question the experts and to network with top Inland Empire executives.

The Outlook for Inland Empire Cities, San Bernardino County, Riverside County and the State of California.

FINANCIAL MARKETS
CONVENTIONAL LENDING
INTEREST RATE OUTLOOK
S.A.S. 2004 PROJECTED LENDING
REAL ESTATE
RESIDENTIAL—NEW HOME GROWTH
COMMERCIAL OFFICE OUTLOOK
INDUSTRIAL AND DISTRIBUTION PROJECTIONS
HEALTHCARE INSURANCE 2004
TOURISM 2004
WORKERS COMP "WHAT'S NEW"?

2004 Economic Forecast Conference
Date: March 19, 2004
Time: 11:30 a.m.
Venue: Double Tree Hotel 212 N. Vineyard, Ontario, CA 91764

Raising of concrete tilt-up panels has been completed by Ottmann Construction Co. for the 1.2 million square-foot regional distribution center for Mattel, Inc. on the site of the former Norton Air Force Base being developed by Hillwood Investment Properties. Dan Wozniak, project manager for Whittier-based Ottmann Construction Co., reports that the new Mattel distribution center is being built on a 58-acre site at Tepeeacme and Harry Sheppard St. Estimated project value is $36 million. Is a strategic move to target the expanding presence of foreign retailers in Los Angeles.

Hong as first vice president of retail services and director of CBRE's Los Angeles office. Mr. Meiji, represented by Gary Hause of NAI Capital Commercial, has purchased a 77,000 sq. ft. industrial building at 3040 North Locust Avenue in Riverside. The value of the transaction was $2,940,000. The buyers will be relocating a plastics recycling business from Riverside and will use the new and larger facility for the recycling and second stage processing of plastics. The seller was represented by Mancha Realtors. The Claremont City Council Redevelopment Agency approved a Resolution Disposition and Development Agreement with the Toikin Group of Properties. The first of these documents calls for development of 110,000 square feet of commercial/live work space on 2.75 acres. The second DDA outlines the terms for constructing and operating a 30- to 45-room inn. These projects make up the commercial component of Claremont's Village expansion project and effort designed to extend the city's downtown Village in a way that preserves the character, ambiance, and economic vitality of what currently exists in the area. Mabelia, L.P., represented by Joe Hensley and Vicky Foote of NAI Capital Commercial, has leased 1,451 sq. ft. of retail space for 10 years at 1483 East 4th Street in Ontario to Virgil Both晚餐ala, Quino's. Epeth's & Associates represented the lessor. CDM Group, Inc., has recently completed a sale between Sandelwood, L.P. as buyer and Robert C. Adams, Brian Adams and Edward Miner, Norma Miner, Bill Health and Judy Heath as sellers of 51,020 sq. ft. on 4112 Sandalwood Circle in Marion facing the 1-15 freeway.

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1031 Exchanges and Sale/Leasebacks, Trends and Tactics

continued from page 39

While 1031s can be quite complex, there are three professional services that should be considered to ensure a smooth and legal process. First, a CPA should ascertain tax-planning information such as cost basis and projected capital gains and the potential capital gain tax exposure. Next, an investment broker experienced in locating suitable 1031 exchange replacement properties can help an investor determine the appropriate type of investment and the preferred geography for the property. A qualified investment broker can also lend a helping hand in the evaluations and projections of the potential returns from a replacement property investment.

Lastly, an investor will need to obtain a qualified intermediary to take "constructive receipt" of the actual funds from the sale ("dowelling") and hold the funds until the reinvestment into the replacement property ("upleg"). In order not to be taxed on the gains, a person cannot take possession of the proceeds from the sale.

Trends in sale/leasebacks

While sale/leasebacks, per se, are not new to the industry, this transaction type is currently more prevalent because of the low interest rate environment. More 1031 investors have cash they need to invest, and more companies (sellers) are seeking cash for use back into their business or to pay down debt. Conditions are such that sellers are achieving exceptional sale/leaseback deals, while lacking in low leaseback rents over 10 to 20-year lease terms.

Preparing for a sale/leaseback

The ideal sale/leaseback candidate is a company looking to raise money to grow its business. This could be for myriad purposes such as technology, business acquisitions, R&D expansion, launching a new product line, or paying down debt. If a firm wants to maximize the one-time cash influx, the tenant will pay a rent that is well above market rates or for a company that can get a better return on free up capital to make those busi­ness investments. On average, real estate provides a return of 5 percent or 6 percent a year.

Sellers should expect a preparation time frame of 60 to 120 days for a leaseback transaction. This allows time to prepare documents for the approximately 70 due diligence items required by buyers. The entire process is typically four to six months.

Criteria for sale/leaseback success

There are two main components to ensure a successful sale/leaseback transaction. The first is the credit of the seller/tenant and the quality of the real estate. Having both is ideal, but only one is needed to arrange a successful transaction. To assess credit status, providers of high sales price, while lacking in low leaseback rents over 10 to 20-year lease terms.

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Motivating Unmotivated People (continued from page 47)

Money, and indeed, 10 per cent of the money the school will give her a chance to go do what she wants in life,” there is a significant mental and motivational push for the student to do well. Understanding that someone comes to work because they thrive on personal growth and the desire to gain experience so they can run on their own career path, or whether it’s personal growth, enables a manager to talk in detail about the possibilities of the organization, and the goals of the organization, and match the two up.

Step 3: Move Negative People Off the Team

Nothing can hurt habitat like someone who is disinclined simply for the sake of being discontent. It is dehumanizing to the organization and time from the tasks being at

Wind Energy Plays a Major Role in Addressing Air Quality Concerns

continued from page 35

since then are equivalent to having gone from a Model T to a Lotus in 25 years. But the benefits could replace 20 of the old ones, while producing up to 100 percent more energy. An important consideration is the industry is to replace the early-1990s turbines with new technology, but a provision in the federal wind Production Tax Credit discourages this re-powering. This provision, an outdated relic of earlier energy efforts, offers a federal credit of 1.5 cents per kilowatt-hour. "California Fit" could be removed when Congress takes up the pending energy bill. "Failure to extend the credit is a mandate from federal Congress, and California would not get its fair share of energy dollars intended for clean energy development.”

Welton applauded Rep. Bonos for her efforts, as a member of the House Renewable and Environmental Committee, to extend the tax credit and other federal initiatives to wind development in the pending energy legislation.

CalWea is a non-profit corporation supported by members of the wind energy industry, including turbine manufacturers, project developers and owners, component suppliers, support contractors and others. CalWea represents the wind industry in policy forums, seeking to encourage and support the production of electric power, and in legal and regulatory matters. More information is available at www.calwea.org.
**Residential Real Estate Builders Serving the Inland Empire**

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<th>Address</th>
<th>City, State, Zip</th>
<th>Phone</th>
<th>Fax</th>
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<tr>
<td>2. REMAX of the Desert</td>
<td>Palm Desert, CA</td>
<td>760-346-6600</td>
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<td><a href="mailto:rafournier@remax.net">rafournier@remax.net</a></td>
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<td>3. Coldwell Banker Associates Realty</td>
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<td>951-656-1111</td>
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<td>4. Century 21 Pinnacle Properties</td>
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<td>909-628-5959</td>
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<td>17. Coldwell Banker Estates</td>
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<td>951-687-3043</td>
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**The Island of Kaua‘i—Perfect for a Long Overdue Getaway!**

by Christine Rolfe

Without an "executive timeout" in over two years, I was long overdue for some quality time to, well, do "nothing." With my husband and five-year-old son in tow, we headed to Hawai‘i. We choose the island of Kaua‘i for its tropical beauty. We had spent just three days on Kaua‘i a few years back and had fallen in love with the laid-back, restful island. Now, with a 10-day trip planned, we were ready to thoroughly explore the island’s landscapes and attractions.

**NORTH COAST**

Princetown Resort

We spent the first few days on the north shore, staying in the resort area of Princeville. This area is renowned for its ocean bluffs, condominiums and its golf. We stayed at the Princeville Hotel. The resort lobby has a very European feel, with marble, chandeliers and very nice furniture. There are top-notch golf courses, tennis courts, a health club, and three restaurants, including the acclaimed La Cucina. The Living Room, the lobby bar, offers the perfect spot for a tropical cocktail with views overlooking Hanalei Bay and the Bali Hai Mountains. There’s often nightly entertainment, including Hawaiian hula dancers performing traditional ceremonial dances. The resort pool area includes a swim-up bar and is just a few steps away from Tumates Beach, a perfect snorkeling spot. And for the ultimate relaxing experience, the resort also offers ocean-side massages (well worth the extra cost.)

**EAST COAST**

We spent the remaining days of our stay on the East Coast, where the majority of Kaua‘i’s population lives. This Waipoua/Kapa‘a area is often referred to as Coconut Coast. The area offers an array of shops and restaurants (and more options for the budget-conscious traveler), but I wasn’t quite as pristine as the North Coast’s Princeville Resort area.

**Outrigger Lani Nani**

The Outrigger Lani Nani is a resort of condominium units. The unit we stayed in had a great view of the ocean, and overlooked the pool area. Although the unit didn’t have air conditioning, the temperature was just right. With a full kitchen, we were able to cook a meal for the entire family and had a great time cooking. Our unit had two bedrooms and two bathrooms, easily accommodating an extended family (or nanny).

**Aloha Beach Resort**

Our last stay was at the Aloha Beach Resort, previously known as the Holiday Inn SunSpree Resort. Although not "ocean front," the resort has ocean views and is just a short walk to the beach and Lydig Park, which is ideal for kids. The lobby and grounds were landscaped with tropical plants, waterfalls and crocos running throughout. However, the rooms were a little "tired" and in need of a makeover. For the more budget-conscious, this resort is a smart choice.

**How to Get There**

American Airlines:

- LAX to Lihue, Kaua‘i: $490

**Where to Stay:**

- Princeville Resort 5530 Ka Haku Road (909) 822-4400 Rates: $450
- Outrigger Lani Nani Resort 410 Pupalos Road Kapa’a, Kaua‘i, Hawaii (808) 822-2444 Rates: $25-350

**Aloha Beach Resort** 3-920 Kahu Highway Kapa’a, Kaua‘i, Hawaii (808) 822-2250 Rates: $71-$199

**Where to Eat:**

- East: Eagles, in Coconut Marketplace, Lihue (a great breakfast) $8-$15
- Duke’s Kaua‘i, in the Marketplace $15-$30
- The Shack, in Kapa’a: $8-$12

**Need Office Furniture?**

**MODULAR SYSTEMS**

Page 9
The Casino Agreement

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terical records show the tribe had once occupied land in and around Hompea, with consulting firm, state and city officials, the tribe felt that by working with the city it could fulfill the design and provide economic sufficiency to tribal members and provide the citizens of Hompea with increased public services, infrastructure development and ongoing revenues.

In addition, the tribe agrees to use city municipal services, mitigate traffic impacts, make payments in lieu of taxes, and pay property taxes in full, as well as offering training and job opportunities for local residents. The direct number of jobs created will be about 1,000, with most of them being in the annual salary range of $30,000 to $60,000. Once this Municipal Agreement is signed by both the tribe and city council, it must be submitted to the United States Department of the Interior, Bureau of Indian Affairs for approval. Once approved, the designated property will be placed in trust by the United States under the Indian Self-Determination Act.

A recently completed random sample telephone survey of 400 Hompea residents determined that 58 percent of Hompea residents would support a gaming facility if it would increase revenues and public services. Dr. Alan Heslop, the recently retired director of the Institute of Social and Local Government (Claremont Colleges) in Claremont, conducted the survey.

To view the Municipal Service agreement, go to www.cityofhespea.ca.gov, then to About Hespea and click on Casino.

California Nurse Shortage Met Head-on by Western California College

continued from page 30

pointed out that, "While more women take up nursing as a profession because other professions were male-dominated, jobs have opened up to enter into this profession, making up only 5.4 percent of RNs today."

Additionally, Dr. Candelaria said that the percentage of minority group, minority nurses is far below that of society as a whole. A wider diversity of nurses is needed in California to reflect the state’s multicultural heritage. "By opening Western California College, Plaza, Ocean Pacific, Los Angeles, Pomeroy Architects, KEO/TV, Chapman General Hospital, Western Medical Center, Union Pacific, International Sam's, Abigail Abbott Personnel Company, P.I. Chang's China Bistro, Netcare Restaurants, The 1st Restaurants, Lava's Restaurants, Penguin's Frozen Yogurt, Hilton Hotels, Westover South Coast Plaza Hotel, DoubleTree Hotels, The..."

we hope to provide more learning opportunities to all ethnicities, especially those from underserved populations such as African Americans, Asians and Southeast Asians, including Chinese, Japanese, and Koreans. We plan to provide online education and directed study courses, thereby multiplying our power to provide quality education."

The many courses being developed by Western California College: in addition to its established programs, include: first-aid/cardiopulmonary resuscitation, acute cardiolaparotomy

The Casino Agreement

continued from page 35

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California Nurse Shortage Met Head-on by Western California College
8 The Edward-Dean Museum & Gardens is pleased to present "Treasures for the Table... The Glamour of Open Sushi." The opening reception is Sunday, 2 p.m. to 4 p.m. in the Mary E. and Ben Rabie Gallery and is free to the public. The exhibition continues through April 4. The museum and gardens are located at 9401 Oak Glen Road in Cherry Valley, and are open Friday, Saturday, and Sunday from 10 a.m. to 5 p.m., closed on county holidays. Admission to the museum is $3; general, $2; seniors, students and children under 12 years old are free. For more information, please contact Joannie Lenz at (909) 301-6226.

11 "How to Become (More) Visible on the Internet," presented by Joannie Lenz, owner and "Web God­dess" at Rainbow Flair Web Design, at 11 a.m. Wednesday, 11 a.m. networking; 11:30 a.m. sharp - 12:45 p.m. meet­ting, Statera Restaurant, 40449 Mur­ria Hot Springs Rd., Murrieta, Fee, $16 members and $18 guests (with reservations) $20 (without reserva­tions) To RSVP or for more informa­tion please contact Joannie Lenz at (909) 301-6226.

13-15 Compete Na­tional Karate Championships return to Fairplex 4, with the Martial Arts Championship Naska World Tour. Competitions in various age groups and categories will offer more than $40,000 in cash and awards. For more information please contact Sharon Autry at (909) 965-4622.

14 A highly imaginative and entertaining version of the classical tale "Pe­ter and the Wolf" will be presented by Campus Concerts at The Pasad­ena Symphony's free "Musical Cir­cus" for children at the Pasadena Civic Auditorium on Valentine's Day, Saturday, 8:30 a.m. to 10 a.m. For more information please call (626) 793-7172, ext. 10.

14-15 The Computer Fair will be in Fairplex 6 and 7, featuring hundreds of compre­hensive items at wholesale prices.

19-22 The big guns arrive in town and head di­rectly to Pomona Raceway. The 44th Annual A&N Elites NHRA Winternationals will convoys its 2004 season opener at Fairplex with four days of top, top-auto and funny car action. Thursday through Sunday. Tickets are available at ticketmaster.com and at Ticketmaster locations. For more in­formation, please contact Sharon Autry at (909) 965-4622.

28 Parkinson's Resource Or­ganization presents "A Meeting of the Minds." A Cutting Edge Symposium brings together four leading specialists in Parkinson's disease, Saturday, 9 a.m. to 3 p.m. at the Miramonte Resort, 45000 Indian Wells Lane in Indian Wells. Continental break­fast 8:30 a.m. Tickets for the symposium are $50 per person and include cost of the symposium, continental breakfast, box lunch and afternoon entertainment. For information and to make reserva­tions call (800) 237-2926.

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#1 Stephanie Edwards*
#2 Lynne Cox**
#3 To Be Announced

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Growing From the Inside
Developing Competitive Advantage by Economically Maximizing Existing Capabilities

Big businesses quickly provide them with employees, often in a require-ment. In some cases, especially at large Wall Street investment banks, the skills developed in these internal courses are a reason why some people even apply for jobs. However, heads of small businesses and not-for-profit organizations ignore this fertilizer of long-term growth to devote 100% of their time and attention to keeping the doors open and growing business the hard way. It is a strategy that, while penny-wise, is usually pound foolish and often self-defeating in the long run.

And it is a strategy that threatens not only individual enterprises, but a large sector of the American economy as a whole.

These small businesses are the backbone of our country. In the past year the stock price of the Russell 2000 index (the index tracking the performance of 2000 public traded companies of various sizes) has risen more than 40 percent in 2003 as these businesses have led the way back from recession. Imagine what these companies could do with more high- ly — and rightly — skilled people.

More ominously, imagine what will happen if those small businesses adopt strategies similar to Dell, Intel and Citibank which have used Inter-net efficiencies to outsource thousands of American jobs to Asia and India — including customer service jobs requiring direct contact with cus-tomers in the U.S. via telephone and telephony connections.

There are classes available on-line which allow people to develop basic knowledge and skills in a variety of subjects for a small fee. In the past, WBT was expensive to produce and therefore cost prohibitive for small companies. This company was large enough to maxi-mize training efficiencies. Today, many training companies offer WBT on a pay-as-you-go basis. This means that small businesses no longer need to make a significant upfront investment to implement their own programs.
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