Indian Wells Golf Resort Stands Out

The east course at The Golf Resort at Indian Wells was recently listed in Golf Digest’s new guidebook, “Best Places to Play 2004 – 2005,” as one of the best public access golf courses in the United States, Canada, Mexico, Bermuda and the Islands, announced Indian Wells Mayor Mary T. Roche. Some 20,000 Golf Digest readers evaluated the east course at The Golf Resort at Indian Wells as one of the best public access golf courses in the United States, Canada, Mexico, Bermuda and the Islands. Continued on page 20.
**California Chamber Applauds Signing of Free Trade Agreement with Central America**

The California Chamber of Commerce applauded the signing of the Free Trade Agreement with Central America recently at the Organization of American States in Washington, D.C. The agreement (CAFTA) was negotiated by U.S. Trade Representative Robert Zoellick and trade ministers from Costa Rica, El Salvador, Guatemala, Honduras and Nicaragua. The agreement now awaits Congressional approval. The Dominican Republic is also due to be included in CAFTA, pending Congressional consultation. Representatives of the Dominican Republic attended the signing as observers.

The California Chamber of Commerce applauds the signature of the Free Trade Agreement between the United States and Central America. This agreement to increase business environment between the economies, bringing measurable business benefits in all sectors, said California Chamber President Allan Zaremberg. "This agreement will bring benefits directly to California." Under the agreement, more than 80 percent of U.S. exports will be able to enter CAFTA countries duty-free immediately or be phased over time, with all products having duty-free access in 10 years. The United States and CAFTA countries share almost $25 billion in total (two-way) trade in goods. The U.S. exports to Central America include textiles, machinery, electrical machinery and equipment, and plastics. Leading U.S. imports from Central America include apparel products and edible fruit. The U.S. is the main supplier of goods and services in Central American economies. Forty percent of apparel sold in Mexico and 16 percent of Central America comes from the United States.

The Alter Group Enters California

National Developer to Build 1.35 Million SF in the Booming Inland Empire Region

As part of its plan to expand its national industrial and office development and investment activities, the Alter Group, a clear industry leader, has made a significant move to build a location in a region that continues to attract significant development. The Alter Group, which is engaged in national development and investment, was formed in 1975 by Michael J. Alter, president of the Chicago-based national real estate development firm, said he is excited to be entering the California market. "We've wanted to be in California for some time. These two investments put us immediately on the radar screen in a very significant industrial market. We will look to build on our entry into California with additional office and industrial development and investment," Alter said.

The Inland Empire, approximately 40 miles east of downtown Los Angeles, occupies a central position crisscrossed by railroads and interstate highways and is Southern California's newest development frontier. "The ability to receive and ship containers quickly in essential distribution operations," Alter said. "Fontana and Rancho Cucamonga are prized distribution hubs because of their strategic location for logistical sensitive users seeking large state-of-the-art distribution centers. These cities are at the geographical center of West Coast logistical operations for distributors serving booming Asian markets. Because of its proximity to the Pacific Ocean ports of Long Beach and Los Angeles, both Fontana and Rancho Cucamonga are expected to continue to grow dramatically - including the nation's highest job creation rate - thanks to solid distribution positioning and an ample labor pool." According to pattern for many years. The Inland Empire, a two-county area of 1,350,000 sq. ft., is the nation's strongest industrial sector. California business distribution is bilateral, sectoral and regional trade agreements ensure that the nation's construction industry continues to gain access to world markets, resulting in an improved economy and additional employment of Americans. The California Chamber is the largest broad-based business advocate to government in California. The chamber represents one-quarter of the private sector's jobs in California and includes firms of all sizes and composes of the state's economy from within the state. Leveraging its front-line knowledge of laws and market trends, the chamber provides a valuable resource and services to help businesses comply with both federal and state rules.
It's Not Your Daddy's Desert Anymore: Its easier for Businesses to survive the Summer Doldrums

continued from page 2

The most recent, and the fourth, factor is the recent increased influx of gays into the Valley, brought about by the population increase in general, it is a rather marked large factor that it deserves its own category. Palm Springs is the first US city to have the distinction of a gay mayor and gay trajectory on the City Council. Many of these gay men and women are opening businesses. Over 90 percent of the houses in one new development is owned by gays. The US population overall has about 10 percent gays, according to Palm Springs, 43 percent of the population is gay. Twenty-eight percent of these gays have an income over $100,000, compared with only eight percent of the overall Coachella Valley population. For comparison, the mean family income of the wealthiest six of nine Coachella Valley cities is $55,852, according to the web site of the Coachella Valley Association of Governments. Although they do not have money to burn, according to Nino Eilets, Advertising and Marketing Manager for the Bottom Line, a local gay-orientated newspaper, “We have a readhead that is on my constant year-round.”

Nevertheless, it is still the off-season in the summer. Hotel prices are on the rise, which are in the four-month core season of January through April. Business does not dip as much as not to the degree that it did over a decade ago. Diane Weeks of Oasis Natural Foods estimates a $35 percent decrease in her sales, which is reflected in the decreased in Valley population from about 507,500 at its season peak, to a year-round population of 366,000, according to Bob Martin, Executive Director of Wheeler's Desert Letter. Ms. Weeks cuts back in the hot summer months of July by freezing her stock in much smaller quantities, nor will she pick up any new products. Some of her suppliers will let her ride on payments until September. “I tighten the belt and make it through. It's not easy,” she said.

The Spa Resort, the hotel connected to the Agua Caliente tribe's casino, changes promotional strategy for the summer. They advertise more regionally to attract families that are free to travel in the summer. Jim Metzger, the hotel’s general manager said they have a database in which they note which of their visitors came in off-peak and summer times because they know these guests are free to travel then. They then offer them something exciting, like golf, spa experience, breakfast and low room rate packages — emphasizing that this is a great destination for the kids. The hotel uses glossy direct mail and keeps a strong internet presence. “We choose to change and stay involved,” said Metzger, versus watching business fall off.

Like many of the business owners interviewed, Joy Meredith of Crystal Fantasy in Palm Springs, a boutique on the Strip, realizes that “locals are my bread and butter. Tourists are the icing on my cake.” Meredith, president of Mainstreet Palm Springs, the downtown business owners association for the past few years, actually hires more people in the summer and is even thinking of expanding her staff to take advantage of increasing numbers of tourists and locals out in the morning and late evening. “I stay in business because I love what I do,” she said, reflecting the passion that other successful business owners expressed.

Creative thinking is a must. Chris Johnson, co-owner of the new Peppertree Bookstore raised eyebrows in Palm Springs by opening his store at the beginning of the summer season. He did know what he was getting into and that his timing was odd. It took him two months before the storefront was available. He plans to show free educational inventories in order to get people into the store, and to stage cooperative events with other organizations. For example, he just did an event with Animal Samaritans, who brought several guinea pigs to the store for children’s story time. He also is going to organize book clubs and obtain a street fair booth with authors selling their own books. It doesn’t hurt that he is well-connected enough to bring in authors like Arianna Huffington and Deepak Chopra.

Finding that niche is mandatory in an era of big chains. Pam Chandler of Camelot Theaters in Palm Springs, the local art house movie concede, that attendance fell off approximately 50 percent in the past. This has now changed. The Camelot recently screened a film noir festival that Chandler claimed was packed. “We have a lot of local loyal patrons,” she said. They do not lay off any employees even enough to bring in authors like the fact, they just hired two people and plan to hire two more in July. The attached restaurant is bar and part of what Chandler characterized as the “Camelot Experience.”

Kathryn O’Shaunessy, owner of Godwin's European Hairstyling in Palm Desert, says she is a snipper. “I am a snipper. However, “There is no season,” she said. “It’s full time.” She has a very pretty full-speed-ahead-and-dazz-the-naysayers attitude that keeps her booked solid through the summer and unable to take on any new clients. She also does it with mercurial service to locals, an attitude she says is “treat my customers like gold.”

Even though it is geographically part of the Inland Empire, the Coachella Valley has always had an insular business climate with a unique business culture. To survive the extreme fluctuations of our seasonal economy takes a lot of flexibility, creative marketing, passion for business, attention to service, perseverance and intelligence. This desert community is beautiful, the air clean, the economy booming, the summer, the temperature a warm and sunny paradise.

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Not Your Mother's Kind of Woman's Club

by Georgene Loveland

Washington, D.C. The Rancho Cucamonga club is a member of the San Bernardino District, whose goal is to nurture the leadership potential of women. The club has a special focus on women’s issues and has a diverse membership. The club also promotes conservation efforts, such as planting trees and providing donations to the local library.

The club meets on the second Saturday of each month at 10 a.m. at the Alta Loma Mobile Home Clubhouse in Alta Loma at 10120 Baseline Rd., corner of Baseline and Hermosa, Zip is 91701. Meetings are held on the second Wednesday of each month at noon from September through May. Luncheon is provided for. It’s very good, I understand. The group is interested in finding new members who want to be involved in activities outside of the club.

Working at the company founded by Cheri LeClear, Patricpette was the company’s product manager and a marketing director. She enjoyed working with people and was passionate about her job.

Cheri LeClear

Cheri LeClear is a marketing dynamo who lives to introduce people to the joys of fine dining.

Not only LeClear, but Patricpette as well made the company worthwhile to work for, said Newman, who now heads the New York Grill, Cheri LeClear’s general manager. "It’s a great company with a lot of opportunity," she said. "I’ve always had my own business and I’ve been a good manager. I want people here create their own income and they create their own life. The rewards are huge." And the people place where people stay forever.

"It’s hard to get jobs because of that," she said. "Insurance benefits are offered as an incentive." A lot of business owners give lip service to teamwork, but he couldn’t get fired. "I believe in teamwork. I believe in giving back to the community."

LeClear’s ongoing nature is an asset to the company, said Newman. "It’s a fantasy world," said Joos, who is "very driven and motivated.

The company also owns the New York Grill, Ziastra’s next door door. "We’re doing a lot of things differently," she said. "We’re full of life. The biggest benefit of working with her is she loves working with people. It really works out for us because it comes out of opportunity."

"It’s a pleasure working with her," said Newman. "She’s a unique person."

Advertising Agencies In the Inland Empire

The Book of Lists available on Dial, Call 909-4754-7329 or Download Now from www.toplist.com
How a One Line E-Mail Can Result in a Felony
by Patricia S. Eyres

The long respected accounting firm Arthur Andersen was convicted of a federal crime based largely on a single e-mail message. The crime was obstruction of justice, and the conviction destroyed the firm. Now, a well-recognized CSFB investor banker, Frank Quattrone, has been charged with obstruction of justice, with the alleged criminal act resting on a single e-mail message. Even if he is acquitted, it has destroyed his career.

Neither e-mail message contained a smoking gun “confession” of a crime. So, how could either support a criminal conviction? In fact, press reports suggest that neither if those e-mails contained a smoking gun evidence of obstruction of justice, with the organization’s documents appropriately disposed of in accordance with the organization’s document retention policies.

Obstruction of justice occurs when someone destroys or withholds documentation in contemplation of or after litigation is filed. Essentially, it is a fraud on regulatory investigative process and the court system. To prove the crime, prosecutors must introduce two things:

(1) Evidence of the destruction or instruction to destroy. This can be verbal or written. It can be in hard copy or electronic messages.

(2) Evidence of "intent" to obstruct a proceeding. This is required proof of the defendant’s interest to obstruct justice, which is established by proving knowledge of the pending or potential investigation or lawsuit. With no "direct evidence" (such as a confession or document reflecting knowledge), the case rests on circumstantial evidence. This evidence involves proof of circumstances of the defendant’s actions from which the jurors can "infer" knowledge.

Both elements can be proven through direct or circumstantial evidence. Here is a simple example of the difference between direct and circumstantial evidence. If you walk outside and find a puddle of water on the driveway and you observe a garden hose pouring water into the puddle, you have "direct evidence" that the hose created the puddle. Likewise, if you walk outside and find the puddle, you see that the street is dry, the garden hose is two yards away and dripping water and there is no other visible source for the puddle water, you have "circumstantial evidence" from which you may infer that the garden hose may be the source of the puddle. However, if the streets all around your driveway are also wet, you have stronger circumstantial evidence that it rained sometime during the night, and weaker circumstantial evidence that the hose caused the puddle.

Reasonable jurors in criminal and civil proceedings are often asked to draw inferences from a variety of surrounding circumstances, and to reach conclusions on which those inferences support a finding of facts supporting the prosecution or the defense.

What Did They Know, and When?

In the Andersen trial, the company was charged with obstruction based on direct evidence that Eiron documents were created in an e-mail from an Andersen lawyer recommending that the auditors follow the firm’s document retention policy. To support this conviction, prosecutors needed evidence that an Andersen lawyer intended to obstruct justice, by making this recommendation when she knew that the documents would be relevant to an ongoing SEC investigation. The prosecutors had no direct evidence of her actual intent, and she did not testify. By proving circumstantial evidence apparently rest her opening a “litigation" file for Eiron within days or hours prior to sending the reminder via e-mail. From this, the jurors inferred knowledge and intent. The jurors convicted the firm after concluding that her two sentence e-mail message was a veiled instruction to destroy documents.

Quattrone is, of course, presumed innocent until proven guilty on our Constitution.

Based on press accounts, the e-mail in question sent by Quattrone continued on page 37
Is Creating the Future Still the Best Way to Predict the Future?

by S. Eric Anderson Ph.D., MBA

Wayne Gretzky summed it up best when he said that he skated to where the puck was going—not to where it has been. Even the windshield of a car is significantly larger than the rearview mirror. Getting a glimpse of the future is that much more important to see where you are going than to see where you have been. However, the past should not be forgotten. Noted historian George Santayana said that, “Those who cannot remember the past are condemned to repeat it,” but some think the comedic Steven Wright said it better with “Right now I’m having amnesia and déjà vu at the same time and I think I’ve forgotten both.”

What is the best way to predict the future? Many feel that John Sculley of Apple Computers, summed it up best when he said, “The best way to predict the future is to create it.” Elvis and James Dean didn’t try to predict what was going to be cool, but worked hard to be cool. New trends can either be crackpot or visionary and only a thin line separates the two. The only difference is that many follow visionaries, while only a few follow crackpots.

However, in the business world, creating the future is not that simple. Early entry into markets can have its disadvantages as visionaries end up making all the mistakes that others learn from and eventually correct. Visionaries also face greater uncertainty because the demand for the service or product has not been determined. As a result, many successful corporations end up letting others go first if the first-mover advantage is not readily identifiable.

Penguins have also adopted this strategy and are often seen hanging around on the edge of the ice waiting for another to jump in. In first since sharks, if present, will eat the first penguin that jumps in. There is little incentive being the first, since the rest of their species will have access to the same fish. We should learn from the penguins. If there is not an advantage to going first... then why go first?

Goodyear to Mr. PR

by Joe Lyons

The Ontario International Airport has made many leaps from the days of the cow pasture and the airborne flight of the Wrights. When we arrived here in 1982, the old ‘50s deco style brick terminal was more than sufficient for the job at hand, but not for today. So was the director of public affairs, Dennis Watson. The demands of the airport outgrew the building, but the man grew with them. For too many years in the ’90s and ’00s he became the advance man for the new buildings yet to come. He retired when the new airport system finally brought Ontario into the new millennium. Watson stood tall, overseeing what would be called a very “smooth” or visionary and only a thin line separates the two. The only difference is that many follow visionaries, while only a few follow crackpots.

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U.S. Hiring Pace Accelerates

The U.S. Department of Labor's latest monthly report on the employment situation echoed what the second quarter Manpower Employment Outlook Survey told us in March — that U.S. employers are hiring faster than they have since the beginning of the new millennium. While the accelerated hiring pace is good news for job seekers, it puts pressure on the HR departments that are charged with quickly filling the open positions.

The assumption is that with increased approval to hire a new employee is a most effective way to meet their first time around to avoid the costly penalty of employee turnover. Manpower can help.

"As hiring managers battle major time constraints, Manpower has more than 1,000 offices across the United States. To find the location nearest you, please visit the Office Locator section of our Website at http://www.us.manpower.com/seo/officeLocator.jsp. Manpower Inc. (NYSE: MAN) is a world leader in the employment services industry, offering customers a continuum of services to meet their needs throughout the employment and business cycle. In addition to the Manpower brand, the company operates under the brand names of Right Management Consultants, Jefferson Wells, Elan and Brook Street. More information on Manpower Inc. is available at www.manpower.com.

Reference and Background Checks

Although these tasks are time consuming, assume you will need time and attention to ensure that you really know the candidate you are about to hire. Allowing Manpower to facilitate reference and background checks adds efficiency and accuracy to any HR department.

Direct Placement

Direct Hire is a service that lets hiring managers count on Manpower to manage the entire recruitment process, from job posting to job offer, so they can hire the most Manpower-screened candidate directly onto their payroll. This may involve resume management, initial interviews, applicant testing, orientation and/or training.

Web Pre-screening

NetSelect is Manpower’s Web-based employment pre-screening tool designed to save hiring managers the time and energy needed to sort through resumes. NetSelect can efficiently pre-screen thousands of job candidates, allowing hiring managers to identify and hire the right candidate faster.

Hiring turnover costs and feel certain that each candidate is a good fit for the job.

Assessments

Manpower’s assessments apply science to the process of screening job candidates, adding a predictive element to the selection process that lets employers know they can count on the quality of our candidates.

No Second Chance for First Impression

Capturing Your Audience Immediately

by Jerry Weissman

No where is the adage, "There is no second chance for first impression," more pertinent than in business. Managers have a short peak in demand. Manpower offers a predictive element to the selection process, from job posting to job offer, so they can hire the most Manpower-screened candidate directly onto their payroll. This may involve resume management, initial interviews, applicant testing, orientation and/or training.

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The Formula for Failure and Success

By Jim Rohan

Failure is not a single, cataclysmic event that has a fall out. Failure is the inevitable result of an accumulation of poor thinking. It is simply and more deeply, failure is nothing more than a few errors in judgment repeated over time.

Now why would someone make an error in judgment and then be so foolish as to repeat it every day? The answer is not that he or she did not think that it mattered.

On their own, our daily acts do not seem that important. A minor oversight, a poor decision, or a wasted hour generally doesn't result in an instant and measurable impact. Much more often then, we escape from any immediate consequences of our deeds.

If we have not bothered to read a single book in the past 90 days, this lack of discipline does not have widespread and immediate impact on our lives. And since nothing drastic happened to us after we left school, we feel that error in judgment for another 90 days, and on and on it goes. Why? Because the damage is being averaged out.

And therein lies the danger. Far worse than not reading the books is not even realizing that it matters. The fewer those who eat too much and smoke too much, the better, because the damage it doesn't seem to matter. But the pain and regret of these errors in judgment have only been delayed. What we have ignored, but not eliminated, are the subtle damages that price must be paid for our poor choices - choices that didn't seem to matter.

Failure's most dangerous attribute is its subtlety. In the short term those little errors don't seem to make any difference. We do not seem to be failing. In fact, sometimes these accumulative errors occur over a period of about a year, and we continue to thrive as long as we keep making these poor choices.

Why are we able to be so strong under pressure? The occupation you find yourself in is largely an outgrowth of your family's behavior. The greater number of people you are surrounded by, the more likely you are to follow the crowd without question. The more likely it is that you will know the right person at the right time. The more likely you will be able to help the people you need to move more and more rapidly into your life.

The more people you know, the more doors of opportunity will be opened up for you. Many of these people are your "referee group." When you develop a positive referee group, you begin to become a member of the in-crowd at your level of business. The starting point in this process is to develop an active and informed network of people to work with.

People like to do business with people they know. They like to socialize and interact with people with whom they are familiar. And they like to work with people they trust. Full 55 percent of the best jobs in America are filled as the result of a referral or recommendation. The best networks are never unemployed for very long.

One of the biggest mistakes that people make when they begin networking is scattering their time and energy indiscriminately and spending their time with people who can be of no help at all. Even if they attend organization meetings, they are often socializing with people who are neither particularly ambitious nor well connected but nonchalant.

When you network, you must be perfectly selfish. You want to find out what you can become a member of the in-crowd at your level of business. The starting point in this process is to develop an active and informed network of people to work with.

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at all wages. She does not understand why, and unless you can regularly utilize; a sales education program is to give them the following tips on these meetings:

1. List the logical steps in a planned, sequential sales presentation;
2. List 20 specific features and benefits of your selling situation;
3. List the 10 most frequently raised objections, with a logical, usable answer for each. The easiest way to determine if your sales personnel would benefit to an ongoing education program is to give them the following test:

Training programs should take place over a three-month period. They should be weekly or biweekly meetings designed to achieve predetermined objectives.

The first step is to establish what a sales team is expected to learn. Many so-called training programs fail because they only deal with a specific company agenda items, such as product knowledge and financing. Although these are very important, there is only a small part of what must be mastered. Specifically, some of the areas of concentration should be:

- Communication skills—The essence of selling.
- Personal motivation—a must for any sales professional.
- Knowledge of the competition—Salespeople must understand the competition as well as their own product.
- Overcoming objections—Total awareness of the method of overcoming all objections.

Training sessions should be focused and fun.

- Planned presentation skills—Guarantee a qualified salesperson's attention in five minutes on your company and its product, giving at least six key features.

Kickoff is a sales program by exposing staff members to the company. The sessions should be mastered. This can be accomplished in several ways. The sales training program can create and present a seminar of approximately 12 to 16 hours. Following the training, books may be acquired to assist in the process. You may also consider a professional sales trainer to present the program. Weekly conferences, conducted by the sales manager, should then be held to reinforce the material presented. A typical weekly meeting may include:

- A motivational message—Persuading the sales team to succeed.
- A product message—Perhaps gleaned from a tape or book: "key features and benefits" and the "overcoming objections." low-playing situation: a presentation on the "anatomy of the sale." Each of these sessions should last from five to eight minutes.

This format can be modified to include product knowledge, financing, and other items. An agenda for each meeting should be established at least six weeks in advance with each salesperson assigned a presentation responsibility.

Other tips on these meetings are:

1. Start them on time, keep them focused, tape record them for later review, bring in outside professionals as needed, keep them fun, and make sure each salesperson participates in the teaching process.

Sales education is vital. As someone once said, "It's what we learn after we know it all that really counts."

Bob Schultz, MIRM, CSP is president of New Home Specialist Inc. and is North America's foremost new home sales and management expert. He is the author of two best-selling books, "The Official New Home Salespeople's" and "Smart Selling Techniques." For more information, to sign up for the free program, visit www.newhomespecialist.com.

Saying Hello and Goodbye to Norton

By J. Allen Leinberger

Think of Norton Disk Doctor as the old family dog. Loyal to a fault, he checks the local paper for a change. He did not want to be lost to the computer world.

Thus has been Norton. From the first day that I plugged in a computer, people told me to get Disk Doctor. Since my new Macintosh had its own virus and disk protection devices, I did not understand why I installed Norton's program.

The little cartoon character in the lab coat danced around, checking branches and "E" files and alerting me to problems. If the cartoon was to be believed he even used tape measures. But where done, low and behold, the programs ran fine, unrecognized disks became readable again, and the hard disk was as pristine as it could be a short time of a complete clean install. As Apple took us into the uncharted worlds of Systems 8 and Norton was there with upgrades and additions. Finally protection from those fearsome Macs, Norton Anti-Virus checked everything that got plugged in—floppy disks, CD-ROMs, all drives and CD-ROMs. This included all computer viruses that affected Windows but might get overlooked on a Mac. It also stood guard against worms and Trojan Horses. And you never have to worry about it. It's there, ready to snuff out trouble whenever you plug something in.

Lost a file, or forget its name? Fear not. Norton Anti-Virus is better than Apple's own finder system for looking up that wayward file. If you delete something accidentally, Volume Recovery can usually find it and get it back for you.

While still working on the new UNIX Unix system it meant that a lot of third party programmers, including Symantec, maker of Norton, had to virtually rewrite the entire code. But they did just that and the results are now available in Symantec Norton SystemWorks. 3.0. It is everything it has ever been, with new graphics and improved algorithms.

So the good news is that SystemWorks 3.0 is here. And with a feature called Live Update, it will check for upgrades whenever you go to the Internet.

Steve Cullen, senior vice president of Norton Anti-Virus, said, "If you have any user who has experienced the loss of a file, volume recovery is our weapon of choice. We want to make sure that as much as possible is saved."
Southern California Comfort

Bassam Shahin, the general manager of the DoubleTree Hotel in Ontario, has a multifaceted job, to say the least! In addition to ensuring that the entire hospitality operation runs smoothly, he also understands that encompassing not only the comfort of travelers— he is also the one entrusted with the management of the hotel's extensive corporate conventions and a variety of special events. The hotel is a very important food service, and the hotel's $15 million renovation process and one can see why Bassam Shahin is one busy man. Improvements and embellishments to the facility are being accomplished to enhance the hotel's reputation in Southern California, he noted. The hotel, a part of the Hilton Corporation, will have what Shahin describes as a "Hacienda Mission" ambiance, featuring— Porter's Prime Steak House; Citrus West, a delightful restaurant with an "open-air" atmosphere; the new Vineyards Bar, and a coffee bar, Java West. "You have to keep up with the trends and the economy," Shahin commented. "The hotel was a little outdated and we decided to advance it." An additional 145 rooms were constructed in the hotel three years ago, giving the facility a total of 484 rooms and 14 meeting rooms. "When vision comes here, they will have a good continued on page 35

Managing Your Retirement Account

by Doug Charney, Senior Vice President/Investments Wachovia Securities

Change is commonplace in the world of American economy. When major life change requires you to re-think your retirement plans, you need to consider numerous factors, including— the distribution methods, tax options and rollover strategies. Will you keep the right decision? Whether your changing jobs, funding your child's education, or retiring early, you have some decisions to make that may directly affect your retirement lifestyle. The complex choices may require the advice of a financial advisor, but you can start by thinking about what method of retirement management is best for your needs. Three main options exist, each with pros and cons, for managing your retirement.

1. Take Your Payment as an Annuity.

If you decide to take your retirement savings as an annuity, you will receive a guaranteed stream of payments for the rest of your life. For example, if you receive your $1,000 a month for 20 years, you would receive $700 a month for 30 years. This option is appropriate for annuities in retirement that are your only income source. In this case, you decide one simple life annuity option and use the extra income to purchase a life insurance policy. When you die, the life insurance replaces the annuity payment for your survivors.

2. Take the Retirement Payment as a Lump Sum.

This option has positive and negative aspects. If you take the lump sum distribution, you will have 100 percent of the distribution withheld for federal income tax. If you are under 59.5 years old, you'll be subject to an additional 20 percent early withdrawal penalty. However, death, disability, separation from service, and some medical expenses are a few exceptions to the early withdrawal penalty. If you are over 59.5 years old, you can avoid the mandatory 20 percent withholding by rolling the funds over into an IRA and then taking a distributing it. The positive aspect of taking the lump sum is freedom of investment. Besides of conforming to your employer's retirement plan, you are free to invest the money however you like. You can work with the financial institution of your choice and develop a personalized plan that best fits your needs. As your needs change, you can reinvest the money as you see fit because you are not locked into anything.

Before deciding on an investment level, carefully examine the analysis that suits your needs. First, assess your level of risk, some of which are riskier than others. You wouldn't want to get involved in an investment that could wipe out your savings if it fails. Next, determine your objectives and the financial instruments that will help you achieve your goals. For example, if you receive $1,000 a month for 20 years, you would receive $700 a month for 30 years. Your life change and redevelop your strategy. Wachovia Securities, LLC, member NYSE and SIPC, did not assist in the preparation of this article, and its accuracy and completeness is not guaranteed. The opinions expressed are those of the author and are not necessarily those of Wachovia Securities or its affiliates.

This information is provided courtesy of Doug Charney, vice president/ investments with Wachovia Securities in Harrisburg, Pa. For more information, call Doug Charney (888) 529-2974 or e-mail him at dcharney@wachovia.com or visit www.charneyboxed.com.

Peg Karsick Tiresly Promotes the Loma Linda Business Community

Peg Karsick, CEO of the Loma Linda Chamber of Commerce, has been an ardent supporter of the business community since she joined the organization in 1989. The chamber featured approximately 300 films under 40 minutes in continued on page 35

Annual income

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Saying Hello and Goodbye to Norton

It has been an emotional experience saying goodbye to Norton, the application that has been a staple on our computer systems for many years. Norton has been a reliable tool for protecting our devices from external threats. However, with the advent of newer technologies and changes in the security landscape, it is time to move on to other solutions that can provide the same level of protection.

Norton has been a part of the landscape for many years, and it has played a significant role in protecting our computers from various threats. However, with the rise of new technologies and changes in the security landscape, it is time to move on to other solutions that can provide the same level of protection.

The decision to switch to a new application was not an easy one. However, after careful research and consideration, we have come to the conclusion that it is time to make a change. We believe that the new application will provide us with better protection against the latest threats and will offer us a more user-friendly experience.

While saying goodbye to Norton is bittersweet, we are looking forward to the future and the new opportunities that lie ahead. We are confident that the new application will continue to protect our devices and keep them safe from external threats.

In conclusion, the decision to switch to a new application was not an easy one. However, after careful research and consideration, we believe that the new application will provide us with better protection against the latest threats and offers a more user-friendly experience. We are looking forward to the future and the new opportunities that lie ahead.

The use of technology and the way we interact with it continue to evolve. As we move forward, we must be prepared to adapt to new technologies and changes in the security landscape. By doing so, we can ensure that our devices remain protected and our information remains secure.
Family businesses need to objectively assess the current financial control and the person who is responsible. Frequently, the family business owner often shrugs, "I know of a practice where it is just the heir, it's the shoebox system." The controller’s responsibilities will not be found in any textbook. Common owner, attitudes toward financial control can be categorized as:

1. Back off — "It's my company and my checkbook."
2. Honey Do or Gene Pool — "I have better things to do..."
3. Underestimated — "Just give my accountant the shoeboxes.
4. Survivor — "They have been here since Day One."
5. Defector — "They must be good, they probably do all the work for my accountant."
6. Teflon® — "They don't have a clue a lot of time to run this business."
7. Big League — "They got tired of working for the big corporation."
8. Tag Team — "If one is good, two are better."
9. Jump jobs — "I knew he or she was the problem."

Let's take a closer look:

1. Back off — There is no question about who is in control here. The family business owner is the controller and the director, including keeping the books. No one else is trusted with the family business owner often shrugs, "I know of a practice where it is just the heir, it's the shoebox system." But he is the one working with the parent running the business, both at home as well as the office. All too often, members of the family business can be swayed by the promise of another perk from day one.
2. Underestimated — Underestimated family businesses often grow their financial control titles rather than experience of the person in the job. When family businesses experience rapid growth, business systems and managers skill sets often lag behind. At one client's company, the controller was asked for a cash flow report and responded, "What's that?"
3. Survivor — "They must be good, they probably do all the work for my accountant."
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continued from page 2

drag from government job cuts will not dissipate soon. Thankfully, continuing industrial national and state-wide growth will continue to drive robust job gains in these sectors in the Inland Empire.

The question mark for the region's growth is how long local housing markets can continue to build on present, white-hot activity levels. While the early 2004 drop in mortgage rates failed to pull all total home sales elsewhere in Southern California to new highs, Inland Empire home sales did continue to attain new highs through April. However, as seen in the last chart, new home sales rates look to have topped out both in the Inland Empire and the rest of Southern California.

As that occurs, local housing construction will begin to provide a slight drag on local job growth, rather than the strong stimulus it has provided since early 2001. Meanwhile, however, local con­struction jobs will get a partially offsetting boost from rebounding levels of nonresidential construc­tion. Also, the maintenance of strong levels of new home sales will sustain rapid population growth in the region, and that will drive continued growth in retailing and consumer services.

Conclusion

Our February Inland Empire forecast looked for 3.8 percent growth in private sector jobs in 2004. Even with construction jobs leveling off, the region will easily attain this pace for the year as a whole. Meanwhile, continuation of a 2.1 percent rate of decline in government sector jobs will leave total payroll employment growing at close to our 3.6 percent forecast. The current "sweet spot" is not likely to last, but aggregate growth for the region should continue to be reasonably strong, especially com­pared to the experience of the rest of California.

Palm Desert National Bank is Recognized

Palm Desert National Bank (PDNB) has been awarded the dis­tinction of being one of California’s Super Premier Performing Banks for 2004 by The Findley Report.

Based on 2003 operating results, The Findley Report is a comprehensive review of a number of bank performance criteria, including growth, net operating income, net loan loss and equity return. To qualify for the Super Premier Performing Bank category, the bank must also meet The Findley Report’s A-Quality criteria. When releasing this year’s results, The Findley Report noted that it is continually raising the bar on performance standards, and will continue to do so. Palm Desert National Bank is celebrating its seventh year as a Super Premier Performing Bank. PDNB is a locally-owned inde­pendent community bank. PDNB is also a nationally chartered financial institution with assets exceeding $300 million, and is home to Electronic Banking Solutions, a division that provides online cash and cash management services nationwide.

Worker’s Compensation Reform: The Hard Work Is Just Beginning

continued from page 10

agency hasn’t been provided the funds needed to fulfill administrative po­sitions, promulgate new fee schedules or update guidelines for the provision of medical services designed to save employers money. New laws simply cannot be implemented as intended without adequate financial and human resources.

Second, stand firms in our com­mitment to recruit more private insur­ers back into California to increase competition. Predictably, some De­fense contractors and the applicant attorneys complained that the final workers’ compensa­tion package did not include a rate regulation scheme for insurance companies. But workers’ compensa­tion insurers have lost money in Cal­ifornia for seven straight years. The marketplace is largely a wasteland of insolvent insurers and insurers who have curtailed their pol­icy-writing activity.

Moreover, two-thirds of employers are covered by State Fund, a non-profit, quasi-government agency, or are self-insured, meaning they pay their own claims without insurance. For roughly 20 percent of employers who use private workers’ compen­sation insurance, the new reforms should result in lower premiums over time. But that won’t happen if we impose a regulatory regime on an industry that continues to be unregulated.

ultraflexabizable
Riverside County’s Credit Union

How a business treats its employees is often a sign of how it treats its customers. Employees that are empowered and fairly compensated, are productive and loyal. They will put customer needs first.

For Riverside County’s Credit Union (RCCU) the tagline, “Where People Come First,” is more than a slogan, it is an obsession. RCCU is firm in its belief that providing the best possible service to its members is a byproduct of treating its own people well. RCCU employees are motivated and enthusiastic ambassadors of the products and services they provide. The result has been consistent growth. RCCU has won many awards for services they provide. The result of their efforts is an extensive ATM network. On-line banking is available. RCCU also offers home loans, including equity and lines of credit, auto loans, auto-buying and leasing services, and a wide range of insurance products. Expert financial planning and investment consulting is also available.

Membership in RCCU is open to anyone who lives, works, attends school or worships in Riverside County, San Diego County or select cities in San Bernardino and Orange counties. Some 95,000 members already know the advantages RCCU has to offer.

For more information, or to join RCCU, call 888-873-RCCU (7228) or visit their Web site at www.sbcu.net.

Lynne Cox Selected for Starbucks ‘Quotes on Cups’ Campaign

Lynne Cox, the world’s best female endurance swimmer and recent keynote speaker at the Inland Empire Business Journal’s 2004 Women & Business Expo, has been selected to be part of the Starbucks Coffee ‘Quotes on Cups’ campaign. During her well-received presentation at the expo, Cox included this quote in her inspirational speech: “There are no limits on how much the heart can dream or the mind can imagine, or the human being can achieve.” Cox is also the author of the popular, newly released book, “Swimming to Antarctica: Tales of a Long-Distance Swimmer.”

The Alter Group Enters California

Nation Developer to Build 1.35 Million SF in the Booming Inland Empire Region

continued from page 17

specialized services, including brokerage, healthcare facility development, construction, and property management. The firm, founded by William A. Alter in 1955, has developed close to 100,000,000 sq. ft. of speculative projects for its own portfolio and build-to-suit facilities for corporate users. This year, the company has 6,700,000 sq. ft. of space, worth $758,000,000, under development in national markets. In addition, The Alter Group owns 18 business parks nationally, and 1,500 acres of vacant, improved land for future development. The firm was recently ranked as no. 6 in the National Real Estate Investor Survey of America’s top office developers.

Booming Job Market Predicted

Inland Empire area employers expect to hire at a bullish pace during the third quarter of 2004, according to the Manpower Employment Outlook Survey. From July to September, 40 percent of the companies interviewed planned to hire more employees, while 51 percent intend to reduce their workforce, according to Manpower spokesperson, Elyn Wilcox. Another 57 percent expect to maintain their current staff levels and three percent are not certain of their hiring plans. “Employers are much more optimistic about hiring plans than in the second quarter forecast when 17 percent of the companies interviewed predicted an increase in hiring activity, while 13 percent planned to decrease the hiring pace,” said Wilcox. “A year ago at this time, employers revealed weaker hiring intentions when 33 percent of companies surveyed thought employment increases were likely and 10 percent intended to cut back.”

For the coming quarter, job prospects appear best in construction, durable goods manufacturing, wholesale/retail trade, education, and services. Hiring in non-durable goods manufacturing, transportation, public utilities, finance, insurance/real estate and public administration is expected to remain unchanged.

Employment Outlook Survey Summary

3rd Quarter-2004 (July/August/September)

The following table shows the percentage of local employers who plan to change or maintain the size of their workforce during the indicated time period.

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<td>RIVERSIDE</td>
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<td>59%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>SAN BERNARDINO</td>
<td>37%</td>
<td>63%</td>
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</tbody>
</table>

Take a Hike at the Aerial Tramway

Volunteers for the Mount San Jacinto State Park and Wilderness Area will be offering guided nature walks every Saturday and Sunday through Labor Day. The nature walks will feature a choice of two easy trails – the Desert View Trail, a one and 1 1/2 mile loop, beginning at 1:30 p.m. Those interested should meet at the bottom of the cement walkway just outside the tramway’s mountain station.

Volunteers will talk about the plant and animal life of the area and share interesting facts about the wilderness. Be sure to bring water, a snack, a light jacket, your camera, and wear comfortable shoes.

The popular summer pass is available for purchase at the valley station. The pass offers unlimited tram rides, 10 percent off additional tram tickets and 10 percent off at Top of the Tram Restaurant.

The summer pass is valid through August 31. The cost is $50 for adults and seniors and $25 for children ages 3-12.

Round-trip tram admission is $20.80 for adults and $13.80 for children ages 3-12 years. Ride a "Disc" ticket is available from 3 p.m. and include tram admission and dinner at Top of the Tram Restaurant. Cost of the combination ticket is $30 for adults and seniors and $19 for children ages 3-12.

Reservations are not taken. For more information please call 888-515-TRAM or 760-323-1391 or visit www.ptramway.com.
Age-related Eye Disease: A Silent Epidemic

In the past decade, the number of Americans with age-related eye diseases has risen more dramatically than anyone expected. That is the conclusion reached by a team of researchers at Duke University, in an article published in September 2003 in the Archives of Ophthalmology. While scientists expected the number of Americans with diabetic retinopathy, glaucoma and macular degeneration to go up with the aging of the population, the surprising results of the new study are causing experts to reexamine their projections sharply upward.

As the number of older Americans increases, so does the rise in all age-related diseases and conditions. Much has been written about increases in heart disease and Alzheimer’s, for example, but the jump in age-related eye diseases represents a silent epidemic that has been greatly underestimated until now. As one of the authors of the Duke study put it, “This increased burden is an important national crisis for the nation’s public health, for resource allocation, and for the financing of vision care in the future. As more elderly individuals live longer, we may see a rise in the prevalence of chronic eye diseases that will significantly challenge our ability to provide care.”

The research team obtained their results by following a group of more than 20,000 Medicare beneficiaries aged 65 and older, from 1991 to 1999. The subjects were taken from a random nationwide sampling so that they would represent a broad cross-section of older Americans. The scientists studied records showing what conditions these subjects received diagnoses and treatment for over the eight-year period. Because of deaths and other reasons, 10,476 individuals remained in the study until the end - still a large number of subjects for a study of this type.

The best subjects were analyzed for the incidence of three age-related eye diseases: diabetic retinopathy, glaucoma and age-related macular degeneration. The researchers expected an increase in the number of diagnoses over time, but no one was prepared for the large percentage increases in each disease area. The number of subjects with diabetic retinopathy, which occurs in people with the late-onset form of diabetes, jumped from 14.5 percent in 1991 to 25.6 percent in 1999. Those with open-angle glaucoma (the most common type of glaucoma) rose from 4.6 percent of the subjects to 13.8 percent. And the prevalence of age-related macular degeneration - the most common form of blindness - jumped from 0.0 percent to an alarming 27.0 percent.

The jump in the percentage of older Americans with macular degeneration is perhaps the most concerning of all, according to Eugene Michaels, who is president of a Maryland-based non-profit group called Macular Degeneration Research. “We’re concerned,” he said, “because far less is known about macular degeneration than other common eye diseases, yet more older Americans suffer from it than from glaucoma or diabetic retinopathy.” He went on to add that there are treatment options for the two other conditions that can slow or arrest the loss of vision, but the most widespread form of macular degeneration, called “dry” macular degeneration, still has no treatment.

“Most people have never even heard of the disease until their ophthalmologist tells them they have it,” says Michaels, “and by then, their options are very limited.”

Now, you have help. With the rising cost of health care premiums, it’s tough to give employees the health benefits they want at a cost your business can afford.

PacifiCare offers a quality PPO-based plan with premiums that are lower than traditional plans. Our new PacifiCare SignatureFreedom™ plan offers coverage like a PPO, and your employees get to make their own decisions about doctors and hospitals. Plus they get a $1,000/employee Self Directed Account (pre-funded by PacifiCare) that can be rolled over year to year.

PacifiCare SignatureFreedom™ is just one of the health plan options we have available for small companies like yours. To learn more, call your broker or PacifiCare at 1-800-651-2181 today.
A "New" Slant on Eating

An introduction to the world of medicinal foods

by Tiffany Gardner

Wouldn’t it be nice to know the right foods to eat or avoid if you’re ill?

"What we learn about nutrition in grade school isn’t enough. It doesn’t teach us the substances in foods that keep us healthy or which foods fight particular conditions and disease," Dr. Ingram says.

It’s important to emphasize a variety in foods and vegetables. When you choose the whole fruit or vegetables you get the whole benefits of complex tailorings. Tastor your shopping cart to address individual medical needs, he advises. The foods we eat provide us with carbohydrates for instantaneous fuel; proteins the body uses to build, operate and reproduce each cell in our bodies; fats for storing energy and amino acids for the structure and function of cells; vitamins to help our bodies make use of the fuel we consume; minerals to promote cell reactions, and flavonoids to boost our immune systems.

"All that is required is to sincerely understand which foods should be consumed for a given health complaint," Ingram says.

Food has always been medicine. For millennia, foods and herbs were the only medicines. The Greeks developed a catalog of medicinal properties of food and herbs, from the first books as cures, and listed more than 100 diseases helped by garlic as a cure. The Chinese have a 4,000-year history of using foods and herbs as medicines. Dr. Ingram cautions against leaning on nutritional bandwagons. He warns against believing that any ingredient is unhealthy. Natural heavy metals are poisonous to use, and various "natural" healers have used ingredients of dubious benefit, like ground-up dixards. Dr. Ingram says that food is not a cure all—once a disease is serious, seek professional help.

To follow the advice of health professionals and registered dietitians in fighting illnesses.

Dr. Cass Ingram is one of the world’s leading experts in natural remedies and the anti-microbial effectiveness of wild oregano and other spice oils. Dr. Ingram has an honorary doctor of osteopathy from the University of Osteopathic Medicine and Health Sciences, and is the author of 15 books including, "Supermarket Remedies," "How to Eat Right and Live Longer," and the forthcoming "Natural Cures for Killer Germs." He headed a recent study which demonstrated that medicinal oils of oregano extracts inhibited the growth of a variety of bacteria and the corona virus, the virus responsible for atypical pneumonia as well as the common cold.

For more information on his books and research visit www.oreganol.com or call 1-800-247-5242.

Reel Influence

continued from page 18

Order of Arts and Letters this year for what he describes as his "championship of French cinema internationally."

Aside from his work with the International Film Festival, Macdonald owned an art house film theater in Seattle before establishing the Seattle Film Festival and helped to establish the Vancouver and Hampton Film Festivals in British Columbia and New York.

Having majored in political science and English at the University of British Columbia, Macdonald did not plan to become involved in film, he said. "I had no intention of going into the film industry," he said. "It just happened."

Hopefully, the festival will become an even greater basis for tourism in the Coachella Valley. Macdonald said, even though it is the region’s primary tourist attraction, and Macdonald also plans to increase its presence on the international scene.

The chamber recently held its largest ever Annual Scramble Golf Classic at Palm Meadows in San Bernardino. The event is the major fund raiser for the year and is also one of the most prestigious in the city, according to several business owners.

Southern California Comfort

continued from page 18

The current hotel is engaging in 60 percent travel business, mostly corporate, and 40 percent convent business. Before coming to Ontario's...
Enterprise Rent-A-Car Names Two Executives

Enterprise Rent-A-Car has promoted two employees to regional rental manager positions overseeing operations in the rapidly-growing desert communities of San Bernardino, Riverside and Los Angeles counties. The two will fill the No. 2 executive position in the company region that stretches from the Santa Clara Valley through the High Desert to the Coachella Valley and comprises 29 branches and 135 employees.

Yvette Burke, 35, of La Quinta, will oversee branches in Palm Springs, Palm Desert, Indio, Thermal, Palm Springs and Indio. Burke, who graduated from San Diego State University, will be based in the company’s Palm Desert office. Her previous position was area manager overseeing offices in Northern California, Nevada and New Mexico.

Osvaldo “Ozzy” Santos, 31, of Valencia, will be in charge of the company’s branches in Victorville, Antelope Valley and Santa Clarita Valley. Santos has a business degree from Wayne State College in Nebraska. He will be based in the region’s Victorian office. Santos previously was a group account manager for Enterprise’s Southern California Division.

The two executives succeed Tim Albert, who now oversees rental operations for the company’s central Inland Empire region. Like 99 percent of all Enterprise Rent-A-Car executives, both Burke and Santos began their careers with the company as management trainees working behind the rental counter and learning the business from the ground up. Both have been steadily rising through the ranks within the company for over five years. Burke has been with the company for nine years and Santos for 10.

Enterprise continues to grow as a company, opening an average of two new rental offices a month in Southern California alone. In the coming year, the company plans to hire hundreds of management trainees and offer them virtually limitless advancement opportunities.

St. Louis-based Enterprise Rent-A-Car is North America’s largest rental car company with 5,200 offices in the United States and Canada. It’s Southern California franchise is growing from Paso Robles to the Mexican border, is the company’s largest U.S. region and the leader in its market, with more offices and more cars than any of its competitors. In addition to its North American locations, Enterprise has offices in the United Kingdom, Ireland and Germany.

For more information or to find the nearest Enterprise office, call 1-800 Rent-A-Car or visit the company’s Web site at www.enterprise.com.

How a One Line E-Mail Can Result in a Felony

continued from page 4

to colleagues, endorses purging the files of certain documents, by strict adherence to his firm’s document retention policy. Like Ms. Temple’s, Mr. Quattrone’s e-mail is being used to prove the first element of the crime in issue—conduct evi­dant documents. Like Ms. Temple, Quattrone’s e-mail does not, on its face, contain an admission or direct evidence of his knowledge of pending or prospective investigations for which the subject documents must be retained.

However, media sources indicate that prosecutors believe he has much stronger circumstantial—and even direct—evidence of his actual knowledge.

How the Lesson for E-Mail Writers

E-mail communications are increasingly being used as circum­stantial evidence. Why? Because many electronic messages would never appear in a formal business communication. Journals frequently elude all access to the writer’s “true, unedited intent.” Regrettably, hasty electronic com­munications often do reveal intent. Embarrassing gossip, unprofessional language or breaches of confi­dentiality are all a fertile source of concern for e-mail writers, and their employers.

When business communications are capable of multiple inter­pretations, they can be turned against the author in the workplace or the courtroom. They are also being used to establish knowledge and intent in criminal prosecutions.

Patricia E. Eyers is an experienced attorney with more than 18 years defending businesses in the court­room. She is a full-time profes­sional speaker and author and holds the designation Certified Speaking Professional. Her most popular presentation is "Leading Within Legal Limits." She can be reached at www.preventlitig­ation.com or at 1-800-UT-MGMT.
Located in Los Angeles County, as lessor in the transaction between CDM Group, Inc. is pleased to announce that it has leased 2,496-square-foot lease between CDM Group, Inc. to an unnamed lessee in the transaction. CDM Group, Inc. represented the lessor and lessee in this transaction. Chad Jacobson, vice president of research and marketing services for GVA DAUM, said that the sale is a "Best of the Best" transaction for the company, as it is representing an active adult community in Corona, is the purpose of which is to attract mature adults to the area. The community received a prestigious Gold Award from the National Association of Home Builders for its "Best of the Best" Senior Design for an Active Adult Community in architecture and planning during the second half of the year as intense demand should begin to show up for new homes. The Inland Empire housing market is seeing gains of 1.8 percent, year-over-year, from the same period last year, with 1.7 percent growth for the year. Average rents have witnessed steady increases during the past three years, and are expected to continue at a slow pace during the next three years. According to the survey, the area's three-year quarterly average absorption rates continue to outpace growth levels expected to keep up with gains during the first quarter of this year. DMR expanded the first quarter of 2004 with gains of 2.1 million sq. ft. below the area's three-year quarterly average of 1.9 million sq. ft., but the market continues to outpace growth levels compared to its surrounding markets in the Los Angeles Basin. GVA DAUM study notes that this exceeds the region's three-year quarterly average of 1.6 million sq. ft. "Given these conditions, we expect vacancy rates to see modest declines this quarter, as net absorption gains should outpace new construction deliveries," said Chad Jacobson, vice president of research and marketing services for GVA DAUM. The sales market, states GVA DAUM, still remains very active, as strong demand from both investors and owner-occupiers continues to move prices higher throughout Los Angeles Basin. Therefore, the quarter of 2004 is not expected to keep up with gains experienced over the past three years. With interest rates already beginning to move higher, and expected to rise even more this year with economic growth exceeding expected levels, we would expect to see gasoline prices increase somewhat, during the second half of the year as intense demand should begin to show up for new homes. The Inland Empire housing market is seeing gains of 1.8 percent, year-over-year, from the same period last year, with 1.7 percent growth for the year. Average rents have witnessed steady increases during the past three years, and are expected to continue at a slow pace during the next three years. According to the survey, the area's three-year quarterly average absorption rates continue to outpace growth levels expected to keep up with gains during the first quarter of this year. DMR expanded the first quarter of 2004 with gains of 2.1 million sq. ft. below the area's three-year quarterly average of 1.9 million sq. ft., but the market continues to outpace growth levels compared to its surrounding markets in the Los Angeles Basin, Jacobson declared. Overall quarterly vacancy increased from 7.1 to 7.3 percent, while rental rates increased by 2.5 percent, year-over-year, from $0.40 to $0.41 per sq. ft. Riverside listed the lowest vacancy - 4.5 percent - while Rancho Cucamonga checked in with the highest at 9.4 percent. Corona/Norco registered the highest average industrial rent at $0.47 per sq. ft., Mira Loma the lowest at $0.23 per sq. ft. The office sector in the Inland Empire is characterized by vacancy levels that have been relatively stable during the past two years, hovering around the 11 to 12 percent mark, GVA DAUM reports. Average rents have witnessed steady increases during the same period. Continued on page 48

Office Demand Trending Higher, GVA DAUM

Study Shows

Commercial property in L.A. Basin "poised" for growth; price stability, leasing uptick point to market balance

Industrial and office property activity in most Los Angeles Basin submarkets is poised for growth with price stability, given the emergence of decreases in new construction and mounting demand sparked by an improving economy, according to a new study released by GVA DAUM. Los Angeles County

While overall construction of new industrial buildings in Los Angeles County declined to its lowest level in more than three years during the first quarter of this year, vacancies remained in the low four percent range, according to GVA DAUM. Meanwhile, industrial rental rates in the county rose 1.9 percent, year-over-year, from $0.52 to $0.53 per sq. ft., as net absorption gained 1.8 million sq. ft. of occupied space during the quarter. The GVA DAUM study notes that this exceeds the region's three-year quarterly average of 1.6 million sq. ft. "Given these conditions, we expect vacancy rates to see modest declines this quarter, as net absorption gains should outpace new construction deliveries," said Chad Jacobson, vice president of research and marketing services for GVA DAUM. The sales market, states GVA DAUM, still remains very active, as strong demand from both investors and owner-occupiers continues to move prices higher throughout Los Angeles Basin. Therefore, the quarter of 2004 is not expected to keep up with gains experienced over the past three years. With interest rates already beginning to move higher, and expected to rise even more this year with economic growth exceeding expected levels, we would expect to see gasoline prices increase somewhat, during the second half of the year as intense demand should begin to show up for new homes. The Inland Empire housing market is seeing gains of 1.8 percent, year-over-year, from the same period last year, with 1.7 percent growth for the year. Average rents have witnessed steady increases during the past three years, and are expected to continue at a slow pace during the next three years. According to the survey, the area's three-year quarterly average absorption rates continue to outpace growth levels expected to keep up with gains during the first quarter of this year. DMR expanded the first quarter of 2004 with gains of 2.1 million sq. ft. below the area's three-year quarterly average of 1.9 million sq. ft., but the market continues to outpace growth levels compared to its surrounding markets in the Los Angeles Basin, Jacobson declared. Overall quarterly vacancy increased from 7.1 to 7.3 percent, while rental rates increased by 2.5 percent, year-over-year, from $0.40 to $0.41 per sq. ft. Riverside listed the lowest vacancy - 4.5 percent - while Rancho Cucamonga checked in with the highest at 9.4 percent. Corona/Norco registered the highest average industrial rent at $0.47 per sq. ft., Mira Loma the lowest at $0.23 per sq. ft. The office sector in the Inland Empire is characterized by vacancy levels that have been relatively stable during the past two years, hovering around the 11 to 12 percent mark, GVA DAUM reports. Average rents have witnessed steady increases during the same period. Continued on page 48

A Walk Through Victoria Gardens

continued from page 37

building styles of the Inland Empire

The first impact of the 'Gardens' will be employment, with the Job Fair scheduled for August 21, from 9 a.m. to 2 p.m. Unlike its Ontario neighbor down the road, Victoria Gardens is not afraid of the word "upscale." And since they do not consider it to be a mall, they believe that the two destinations will co-exist quite nicely.

The Ontario Mills Mall opened its doors just as the recession of the early '90s was ending. They have exceeded all expectations and they have not looked back. Victoria Gardens will be opening just as the final miles of the 210 are being completed and the traffic couldn't be better. The end result promises to make the west end of the Inland Empire the kind of regional destination area that parts of Orange County have become.

With new housing growth up and down Interstate 15, one that parking will still be at a premium.

The Savage Nation

with Michael Savage

5 pm - 8 pm

A Walk Through Victoria Gardens

continued from page 37

Building styles of the Inland Empire

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Obtaining Input With Urgency

Getting Employees Involved in a Turnaround
by Gerry Murak

To turn around the performance of a troubled company, a new leader or change agent must generate information in the shortest possible time. For the financially side of a business, there are numerous ways to do this, but we suggest focusing on the critical situation. Cash flow, profitability and key ratios, are obtained and verified to identify the outside auditors, auditors, and lenders.

What does it mean about the "rest of the story"? Why did the numbers fall? When management first heard the numbers, was there an immediate reaction for a preliminary analysis of what happened? How many people in the organization have the accurate story on the company's current state? Are the right players in the right positions to chart a new direction? Other questions can be found in this list. The challenge is getting answers to these questions as quickly as possible and combining them with the company's financial data to form a picture. This requires input from everyone at all levels.

The common denominator for gathering information across all levels is to establish trust quickly. Employees need to know that the company hold back, it consumes valuable time. Gaining the trust of the employees for gathering information, their fears, the most obvious of which, is job security. Whether or not the employee has experienced a downsizing, employees have seen many indications they are doing well. Employees often fear that sharing information will cause more problems and not address the worst fears. Here are 10 ways to obtain employee input effectively.

1. Investigate. Invariably, organizations are comprised of departments and plans buried in files that have addressed some of the problems that are going to be encountered. On average, little credence was given to those earlier efforts, it is worth-

while to review these reports. Valuable insights can be garnered from these reports, but some have indicated that recommendations were not implemented.

A critical step for a leader is to investigate whether there are some effective techniques for ensuring that all earlier reports are reviewed and that managers are aware of them. This can be done through cross-functional meetings. Cross-functional meetings can be an effective improvement. Instead of designating one team to lead the charge that can quickly reveal inconsistencies.

2. Analyze. The combination of financial data and previous reports is the first step in gathering information. Often, the reports will be written to identify the cross-functional groups that are involved. The presentation of the facts may be a critical decision. Effective analysis is the third step in gathering information. Are the right players in the right positions to chart a new direction? The results can then be shared with everyone, which will generate a generous flow of ideas.

Regardless of the specific style of surveying, the questions should be constructed carefully to guard against selective response bias. Poorly designed questions can shut off a flow of ideas.

3. Communicate. It is common for businesses to hold "town hall meetings." These meetings are typically communicated the company's plight. Sometimes only part of the story is revealed. As easily as possible, the company will listen to the employees. A frequent objection by management to such an approach is that the employees will say whatever they want. However, how can good people be allowed to contribute to the success of the turnaround if they don't have the facts?

4. Share. Sharing information is painful, but necessary. The leader has the most to lose if the leader shares, the more ideas they will get back. The information should be clear, factual, and to the point.

Ideally, everyone in a smaller organization can meet at strategic points throughout the organization, several meetings will be required. If multiple meetings are needed, it is often better to have cross-functional groupings rather than depart-

ment meetings or organizational level meetings. Cross-functional groups can be leveled on the meetings to ensure that they are informing employees that all reports will be important to understand the critical situation. The focus must be on the company's overall recovery. The critical situation must be brought to the attention of the employees. This is a critical step in gathering information.

5. Gather. How the stage is set for gathering information.

6. Consider using this checklist to determine whether bringing on a COO is really the right decision.

1. Validate the need: is really the right decision.

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How to Get Feedback That Benefits Your Business

Institute a Feedback Policy Today

This isn’t a time for guesses. The only way to know what your employees and customers want and need is to ask them. Decide what information you need and develop a plan for gathering feedback. Analyze the data you receive and put it to good use. Only then will you have the inside information you need to keep your company strong and profitable for years to come.

Matthew Hoffman is a consultant and quality assurance manager at Kovaa Associates, a customer service consulting firm located in Boston, Mass. With Fortune 500 companies, it focuses on customer service strategy, quality monitoring, IVR, security, and speech recognition technology implementation. For more information visit www.kovaaassociates.com or call 617-592-9000.

Retail Development Hits Decade High Market Expected to Stay Healthy

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Matthew Hoffman is a consultant and quality assurance manager at Kovaa Associates, a customer service consulting firm located in Boston, Mass. With Fortune 500 companies, it focuses on customer service strategy, quality monitoring, IVR, security, and speech recognition technology implementation. For more information visit www.kovaaassociates.com or call 617-592-9000.

Mensilie and surrounding areas is hiring many retailers to the area and keeping demand for space at a high level.

2.5 percent.

Second chef, Travis Holland, is flanked by owner, Christine Jardillier, head chef, and chef's wife and restaurant manager, Patricia Jardillier Le Belloisi's kitchen.

Le Belloisi Restaurant & Bar is a Delight

george Leoveland

Photo by george Leoveland

Not one to mince words in a restaurant review, I will tell you this - Le Belloisi’s management is incredible - a masterful blending of French and Italian cuisines. There is so much pride and love in the freshness, most flavorful food you can imagine, combined with beautiful and creative presentations, you will believe that all this fine dining can be enjoyed at affordable prices.

Chef-owner Christine Jardillier has "placed big bets on food. Pay for the ingredients, sell the food, and the people will come."

Le Belloisi is such a warm, comfortable and safe place to go, I find myself wanting to bring my family there for dinner. I love the food, the atmosphere, and the service; and I love the fact that they serve an array of dishes, from the classic to the contemporary, as well as a variety of Italian entrees.

I can't wait to begin the dessert tour. There is an amazing selection of desserts available, from traditional pastries to modern creations. I was especially impressed with the presentation of the "Baba au Rhum," a traditional French dessert served with a spoonful of rum blanco and a scoop of vanilla ice cream. The "Tiramisu" was equally delicious, loaded with layers of mascarpone and ladyfingers soaked in espresso. The "Sacher Torte" was a classic Austrian dessert, made with dark chocolate sponge cake, hazelnut praline, and chocolate ganache.

I can't wait to visit again and try some of the other dishes available at Le Belloisi. The food is truly exceptional, and I look forward to exploring their new menu items in the future.

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*3* Indicates a book's previous position on the list.

*4* Indicates a book's previous position on the list.

*5* Indicates a book's previous position on the list.

Economies, Societies and Nations, by James Surowiecki ( Doubleday: $24.95).** 4** A white broad segment of humanity out-thinks a narrower slice.

Viva Las Vegas, 2004 Style, by Joe Lyons. Las Vegas. "Six. That's a very specific number. Star of two TV shows... More in the fall... Plus many TV specials and features... Plus most of Nicholas Cage's films.

By now you know its history. Bugsey Siegel and the mob. Howard Hughes. The corporations. Steve Wynn.

Even when this town reinvents itself, it still has a show of the demise of Dunes was a part of the movie "Casino." The collapse of the Desert Inn, "Hotel of the Year," "Oceans of Eleven." (The George Clooney version, not Sinatra's.)

In the '90s it was quickly becoming family attraction, with fun zone's and roller coasters and RV parking. Now, in the new millennium, the pirates are gone and the big buck attractions are adult.

More and more name restauranteurs are springing up - Pack, Palmer, Bannisters. Cirque du Soleil has about six different shows.

The great hotel casinos have made way for the mega-resorts. Some of the old names like Flamingo, Aladdin and Sands have rebuilt themselves. Some, like the Frontier and the Stardust, are holding on with a little remodeling. Some like the Imperial Palace, are waiting for the wrecking ball, some, like the Desert Inn, are just a facade.

New Age


Archologists have shown that 5,000 years ago several Asian nations had developed large and sophisticated organized govern-

The trick to making any system work, regardless of size, was to supply the proper motivation.

The Western tradition we assumed that this was primarily negative, a sort of "do-it-your-way, or you're out" approach. Although this has always been part of human's motivational mix, even the barbaric, Genghis Khan recognized the need for the carrot as well as the stick.

The book's core advice on conflict gives a three-step formula for working through a conflict. The first step: think through an issue and resolve the conflict that arises from it. Most of the food is bland, if you can find the restaurants. The one good restaurant, the Embers, requires a walk through the casino to a flight of stairs that takes you to another casino, which is actually a wide spot in the hallway with slot machines. From there you take a broken escalator up to a working escalator that takes you to an outer room with several restaurant doors to choose from.

Inside the Embers was an adequate wine list and the second best "Gentleman's Reserve." I have never had a meal with steamed veggies and a pretty good twice-baked potato.

But I did not come to Las Vegas just to part the remains of a once great hotel. I came to visit two of the newest attractions. First is the new Star Trek Borg 4D Invasion. The Borg visual effects are better than many 3-D efforts and the return to the shows participation in the sequences... on film, of course.

The attraction includes a museum and a restaurant. Quarks Bar, which features the illegal Romanale that resembles the green beer you drink on St. Patrick's Day, along with such exotic treats as a Ham-borg-er and a Chicken Warp, Klingons and Ferrege and even Borg walk through the restaurant and interact with the crowd. Be sure to ask the Klingon waiter if he thinks of prune juice.

What may you, ask does that have to do with the songs, then? Amazingly, the songs fit, and fit well. Also amazingly, hard-core Las Vegas types, who are used to disappearing white tigers or foul-smelling comedians, get up on their feet and sing along to these oldies but goodies. Believe me when I tell you that "Mamma Mia!" is worth the trip and the ticket.

As I write this, Las Vegas is reinventing itself again. New acts are the last booked. The mental system will soon be running all the way up the Strip. Treasure Island has changed its name to the T.I. and no doubt the Cirque people are working on a couple of new shows.

I will be heading back in November for the Cigar Aficionado event and I expect to see new attractions by then. I will probably have to go back next spring - just to update you again.

With me luck.
Office Demand Trending Higher, GVA DAUM Study Shows

Commercial property in L.A. Basin 'poised' for growth; price stability, leasing uptick point to market balance

Commercial Printers

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Products</th>
<th>Print Type</th>
<th>Colors</th>
<th>Services</th>
<th>Top Local Executive</th>
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<td>The Performance</td>
<td>1.500,000 $ Sales</td>
<td>Commercial Printing</td>
<td>1 - 4 Color</td>
<td>Speciality</td>
<td>Graphic Design &amp; Creative Services, Promotional Program Management</td>
<td>Natalie Young</td>
<td>(909) 735-8073-7905</td>
<td><a href="mailto:mail@theperformance.com">mail@theperformance.com</a></td>
</tr>
<tr>
<td>Printing &amp; Promotion</td>
<td>1.500,000 $ Sales</td>
<td>Graphic Design, Offset Printing</td>
<td>2 Color</td>
<td>Custom Printing, Booklet Printing, Brochures, Newsletters</td>
<td>Graphic Design</td>
<td>Dan Weitz</td>
<td>(909) 370-3804-2396</td>
<td><a href="mailto:daniel@uprint.com">daniel@uprint.com</a></td>
</tr>
<tr>
<td>Flex, Inc.</td>
<td>533 South Mt. Vernon Ave., Ste. 200</td>
<td>Commercial Printing</td>
<td>2 Color</td>
<td>Custom Printing, Booklet Printing, Brochures, Newsletters</td>
<td>Graphic Design</td>
<td>Ryoki</td>
<td>(909) 370-3804-2396</td>
<td><a href="mailto:daniel@uprint.com">daniel@uprint.com</a></td>
</tr>
</tbody>
</table>

Staff Leasing Companies Serving the I.E.

Company Name | City, State, Zip | Number of Offices | Office Retail/Office Space | Rental Year Established, I.E. Headquarters | Specialties | Top Local Executive | Photo/Fax | E-Mail Address |
<table>
<thead>
<tr>
<th></th>
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<tr>
<td>Barstow Business Services Inc.</td>
<td>Barstow, CA</td>
<td>4</td>
<td>800 B New York St., Barstow, CA</td>
<td>1991</td>
<td>Portland, OR</td>
<td>Peggy Sorensen</td>
<td>(760) 966-0950</td>
<td><a href="mailto:PeggySorensen@barstow.com">PeggySorensen@barstow.com</a></td>
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<tr>
<td>Select Personnel Services, Inc.</td>
<td>San Diego, CA</td>
<td>6</td>
<td>1401 Pine Ave., Ste. 17B</td>
<td>1992</td>
<td>San Bernardino, CA</td>
<td>(760) 966-0950</td>
<td>(760) 966-0950</td>
<td><a href="mailto:SelectPersonnelServicesInc@gmail.com">SelectPersonnelServicesInc@gmail.com</a></td>
</tr>
<tr>
<td>Antigo Staffing Services</td>
<td>Upland, CA</td>
<td>2</td>
<td>11000,000</td>
<td>Upland, CA</td>
<td>1992</td>
<td>Upland, CA</td>
<td>Steve Schilt</td>
<td>(909) 443-2320</td>
</tr>
<tr>
<td>The Colver Group</td>
<td>Ontario, CA</td>
<td>21</td>
<td>530 E. Island Empire Blvd., #139</td>
<td>1992</td>
<td>Ontario, CA</td>
<td>John Brown</td>
<td>(909) 983-3589</td>
<td><a href="mailto:JohnBrown@thecolvergroup.com">JohnBrown@thecolvergroup.com</a></td>
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<tr>
<td>Kelly Staff Leasing</td>
<td>San Diego, CA</td>
<td>1</td>
<td>120 W. A., Ste. 17B</td>
<td>1992</td>
<td>San Diego, CA</td>
<td>Robert McNeil</td>
<td>(619) 795-6599</td>
<td><a href="mailto:RobertMcNeil@kellyphoto.com">RobertMcNeil@kellyphoto.com</a></td>
</tr>
<tr>
<td>Pan Services</td>
<td>Pomona, CA</td>
<td>1</td>
<td>77750 Red Hill Lane, Bldg. 1-11</td>
<td>1992</td>
<td>Pomona, CA</td>
<td>Shelley Drummond</td>
<td>(909) 451-8525-4950</td>
<td><a href="mailto:ShelleyDrummond@panservices.com">ShelleyDrummond@panservices.com</a></td>
</tr>
<tr>
<td>Covenant Employment, Inc.</td>
<td>West Covina, CA</td>
<td>1</td>
<td>3855 Magnolia Ave.</td>
<td>1992</td>
<td>West Covina, CA</td>
<td>Stanley Lattis</td>
<td>(626) 964-9333</td>
<td><a href="mailto:stanlattis@panservices.com">stanlattis@panservices.com</a></td>
</tr>
<tr>
<td>Drug Consultants, Inc.</td>
<td>Yucaipa, CA</td>
<td>1</td>
<td>607 E. Diamond St.</td>
<td>1992</td>
<td>West Covina, CA</td>
<td>Carl F. Rowe</td>
<td>(213) 201-3431</td>
<td><a href="mailto:CarlFRowe@drugconsultants.com">CarlFRowe@drugconsultants.com</a></td>
</tr>
<tr>
<td>Kinross-KIR</td>
<td>Lake Elsinore, CA</td>
<td>1</td>
<td>13151 San Miguel St.</td>
<td>1992</td>
<td>Lake Elsinore, CA</td>
<td>Ron Sanders</td>
<td>(909) 353-8470</td>
<td><a href="mailto:RonSanders@Kinross-KIR.com">RonSanders@Kinross-KIR.com</a></td>
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SBA Lenders Serving the Inland Empire

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
<th>800 Number</th>
<th>Type of Loans Offered</th>
<th>Fee</th>
<th>Top 10 MSA</th>
<th>Top 100 MSA</th>
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<tbody>
<tr>
<td>Bank of America</td>
<td>100 W. Main St.</td>
<td>(909) 783-5555</td>
<td>First Time Home Buyer</td>
<td>3%</td>
<td>Riverside</td>
<td>Los Angeles</td>
</tr>
<tr>
<td>California Bank of Commerce</td>
<td>100 Main St.</td>
<td>(909) 666-1234</td>
<td>Business Loans</td>
<td>4%</td>
<td>Los Angeles</td>
<td>San Diego</td>
</tr>
<tr>
<td>Community National Bank</td>
<td>500 Main St.</td>
<td>(909) 777-8888</td>
<td>Equipment Loans</td>
<td>5%</td>
<td>San Diego</td>
<td>San Jose</td>
</tr>
<tr>
<td>First United Bank</td>
<td>600 Main St.</td>
<td>(909) 999-9999</td>
<td>Lines of Credit</td>
<td>6%</td>
<td>San Jose</td>
<td>San Francisco</td>
</tr>
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</table>

Note: This list is not exhaustive and is subject to change. Contact individual banks for the most up-to-date information. 

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Worker’s Compensation Reform: The Hard Work Is Just Beginning

continued from page 28

already anomic marketplace. Now is the time to encourage more insurers back to California. Lower rates will come as insurers compete to establish (or re-establish) their presence in the newly reformed, and finally stable and predictable, workers’ compensation market.

The reforms just enacted are aimed at restraining and ultimately reducing the underlying cost drivers in California’s workers’ compensation system, such as litigation and permanent partial disability. Insurance rates are a symptom of those cost-drivers, and insurers will be watching enactment of the reforms as closely as any one to ensure that this intent is realized. And you can bet that everyone will be watching the insurers to see any true cost savings generated by this reform law reflected in their rates.

The third key to ensuring the success of these reforms is thwarting those who would seek to undermine their effectiveness. The application of these in turn is far from a foregone conclusion. In fact, it is far from a foregone conclusion that these reforms will be implemented as intended.

Much of the political impetus for reform came from the widespread acknowledgment that workers’ compensation costs have soared largely because the system is rife with lawyers directing medical treatment, shopping for the highest possible disability rates (enabled by subjective standards, which the new reform law targets directly) and driving up cash awards for oftentimes minor permanent partial disabilities. Expect numerous attempts by these attorneys to undo reforms — mostly through lawsuits challenging the meaning of key provisions of the new law — in order to preserve their cash cow.

It’s not quite deja vu all over again. The reforms signed by Governor Schwarzenegger attack the root causes of California’s highest-in-the-nation costs in a manner unlike previous attempts to tweak the system.

The new law was crafted with the two most important objectives of reform foremost in mind: Lower the financial burden for employers and ensure that truly injured workers receive prompt and appropriate medical treatment as well as adequate benefits.

Assemblyman Dave Cox represents the 5th Assembly District, which includes Antelope, Carmichael, Citrus Heights, Elverado, Folsom, Loats, North Highlands, Orangevale, Rio Linda, and a portion of Sacramento.

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