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NEWPORT BEACH—CT Realty Corp. of Newport Beach has acquired the Corona Village Apartments for $7.8 million from Corona Apartment LLC and Warmside—Corona Apartments, LLC, both of Newport Beach. Corona Village is an 83-unit apartment community located at 901 S. Smith St. in Corona. CT Realty plans to invest nearly $1 million in exterior renovations and apartment unit improvements to upgrade the property.

Restoring and Improving — Instead of Replacing — a Charming Established Community in Corona

Location is key, but atmosphere is also important

CT Realty Corp. has acquired the Corona Village Apartments from Corona Apartment LLC and Warmside—Corona Apartments, LLC. Corona Village is an 83-unit apartment community. The idea was not to demolish, for a change, but to improve and protect a popular community. According to Raymond A. Polverini, vice president/multi-family for CT Realty, one of the important advantages Corona Village apartments offer residents is quick access to the 91 Freeway. But that is not the only plus.

“The property is ideal for commuters but also offers an atmosphere not found in nearby developments, due to its architecture and centralized

Outsourcing and Offshoring
Could either practice affect your job?

by Richard Leatherman

First, let’s clarify outsourcing and offshoring by going over the definitions of each. Outsourcing occurs when a company has work done by an external domestic source. Offshoring occurs when a company has the work done by an overseas source. Clearly, outsourcing and offshoring are related, but based upon the destination of the work, they can be quite different in their practice and their

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Outsourcing and Offshoring
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continued from page 1

You’ll need to understand that the creation or elimination of thousands of jobs. U.S. public and legislative storm clouds are building across both blue- and white-collar domains. The job losses caused by outsourcing. At the same time, thousands of U.S. businesses are becoming stronger by concentrating resources on what they do best and outsourcing non-core competency tasks both domestically and overseas.

How did it all begin?

Outsourcing started as a way for businesses to reduce head count and operating costs by paying an outside source to perform one of its functions. Many companies used outsourcing as a simple short-term solution to an immediate financial problem. When the American Free Trade Agreement (NAFTA) was hotly debated in the 1980s and 90s, outsourcing became more of a political football than a developing business strategy. The media was full of stories about U.S. production factories moving to Mexico to take advantage of cheaper labor and exploitive workers’ rights. In 1998, U.S. General Motors (GM) workers threatened a nationwide walkout because of offshore outsourcing. Celebrities such as Kathy Lee Gifford and Michael Jordan each had well-publicized episodes regarding the overseas production of their clothing lines by workers making pennies on the dollar. Many of these cases and the related media attention has made millions associate all forms of outsourcing with worker exploitation and the offshore exportation of domestic jobs. A great number of people still fail to differentiate outsourcing from outsourcing and mistake only view the terms as synonymous.

Where are we now?

As long as companies care about current, saving money will continue to heavily influence whether business outsourcing offshore. The following examples help to illustrate this point. "Cognizant, a U.S.-based software services company that has about two-thirds of its employees in India, has saved insurance company Medlife 30 percent in costs since 2001. That’s when it took over running the company’s IT systems, handling services ranging from agent-broker transactions to claims processing, including benefits and payroll-related expenses." In another example, "India-based call-center employee

strategic tasks isn’t a good way to use resources. Companies are asking themselves: What is it costing us to continue to manage this process in house? Well beyond dollars, there’s the cost of focus and of maintaining limited resources versus obtaining greater access to talent, expertise, software, hardware and services.”

The Top 10 Reasons Companies Outsource

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Saves company focus</td>
<td>55%</td>
</tr>
<tr>
<td>Reduces and controls operating costs</td>
<td>54%</td>
</tr>
<tr>
<td>Frees resources for other purposes</td>
<td>58%</td>
</tr>
<tr>
<td>Enables access to workforce capabilities</td>
<td>30%</td>
</tr>
<tr>
<td>Obtains resources not available internally</td>
<td>24%</td>
</tr>
<tr>
<td>Accelerates recognising benefits</td>
<td>20%</td>
</tr>
<tr>
<td>Reduces time to market</td>
<td>18%</td>
</tr>
<tr>
<td>Shares risk</td>
<td>12%</td>
</tr>
<tr>
<td>Helps take advantage of offshore opportunities</td>
<td>12%</td>
</tr>
<tr>
<td>Helps manage difficult or out of control functions</td>
<td>10%</td>
</tr>
</tbody>
</table>

What functions are companies outsourcing?

Manufacturing is no longer the main focus of outsourcing. Everything from software development and helpdesk support to form processing, tele-marketing, call centers to product development needs is being outsourced.

How can companies succeed when they outsource?

According to Peter Neuill, CEO of WebConnect, Inc., "Advances in technology, access to global resources, and reform business practices have re-shaped the way sophisticated service providers work with their customers. Long gone are the days of turning over complete control of customer support functions to a third-party and hoping for the best. Outsourcing buyers can now have the level and control, visibility, and participation they desire and still meet their unique business requirements. This new era is opening up the benefits of outsourcing to a broader range of buyers than ever before." In short, whereas cost reduction is an important factor, when considering outsourcing as an option, companies should concentrate on the value of the continued on page 8
Don’t Recruit the Best People—Attract Them

By John Streeck

Managing Editor

The second principle is that the best and the brightest in the workforce seek more than just a paycheck from their job; they seek fulfillment of their own personal purpose. For Existing PFE. On average, employees spend 30 percent of their waking hours Monday through Friday either at work, getting to work, or preparing for work. For the most part, their work is their life. The best and the brightest like it, and understand it. They want to make sure that while spending 70 percent of their life at work, they are in some way fulfilling their own PFE. They seek out companies where the organization’s PFE supports their own. The concept of attracting vs. recruiting might not seem like an important topic in an era of economic uncertainty, where companies are laying people off, or putting freezes on hiring. The U.S. has been in that situation for almost the last three years. However, data from the National Bureau of Labor Statistics, and independent studies from the professional staffing and human resource management firms indicate a change is coming. Employer’s shortages starting this year in certain industries and areas in the United States are expected to become more and more relevant. Leaders interested in creating an environment where they attract instead of recruit the best candidates should follow three key steps:

1. Clarify Your PFE
2. Tell the World What Your PFE Is
3. Fulfill Your PFE

Clarify Your PFE
What is your organization’s Purpose For Existing (PFE)? Why was the organization formed? What is its unique function does it serve? Many organizations already have their PFE as a deeply imbedded part of their culture, and often it is in some written form.
Commitment to Excellence — A Mantra Challenged

by Cliff Morrow

Good Faith Medical Transportation Inc.

was born with the help of some sick. The

The Madray family works hard to uphold the founding principles of its organization, the Good Faith Medical Transportation Co. From left: Louis Madray, sen., vice president; Connie Madray-Thomas, founder and CEO; Pia Madray, vice president, administration; and Eric Madray, vice president, operations.

Photo by George Lowland

among a special concentration of sport compact models. Customers want to personalize their vehicles with custom wheels, non light-tinted windows, and want upgrades in performance and ex­

siting stylish design that may not be offered by others.

The company’s success has a lot to do with the image of customized vehicles produced by Good Faith Medical Transportation Inc. The company has made it a policy to only carry one van, and he added and he says it truly is.

“Serving with a smile” is a long-standing customer satisfaction motto of the company. Good Faith Medical Transportation Inc. is dedicated to providing the highest level of customer service.

In 1992, Connie Madray’s husband passed away. He had been involved as a sales representative for a large medical transportation company in Los Angeles. After the sudden demise of her husband, the unexpected challenges became overwhelming for Connie. How where, why?”

She now had to move and move fast, with children to support and a family to care for. At the same time, she was eager to keep the family together and involved. Thus Good Faith Medical Transportation Inc. was born — with the help of some close friends who came together to give her a helping hand in the initial “take-off” of the company’s operations.

Good Faith Medical Transportation Inc. is a family-owned business in the Philippines.

The company’s first van was purchased in 1992. Since then, the company has expanded its fleet to include five vans. The company now serves clients in the Los Angeles area.

The company’s mission is to provide quality medical transportation services to patients in need. The company provides transportation for patients who are sick, injured, or otherwise unable to travel independently. The company’s services include medical transportation for hospital discharges, medical appointments, and emergency medical transportation.

The company’s philosophy is to provide compassionate and personalized care to each patient. The company’s goal is to make each patient feel comfortable and secure during their medical transportation experience.

The company’s success has been attributed to its commitment to customer service and its dedication to providing quality medical transportation services. The company has built a reputation for being reliable, professional, and compassionate.

The company’s future plans include expansion into additional markets and the addition of new services. The company is also considering the possibility of expanding its fleet to accommodate the growing demand for medical transportation services.

The company’s success has been built on a foundation of customer service, compassion, and dedication. The company’s commitment to providing quality medical transportation services is evident in its dedication to each patient and their families.

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Outsourcing and Offshoring
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continued from page 3

What's Being Outsourced Today Information Technology:
Information Technology
- 55%
- 47%
- 45%
- 22%
- 20%
- 18%
- 18%
- 14%
- 12%
- 9%

The Most Important Factors for Successful Outsourcing:
Selecting the right vendor: 63%
Ongoing management of relationships: 46%
A clearly stated contract: 46%
Understanding your firm's goals and objectives: 33%
A strategic vision and plan: 29%

Business outcome:
Selecting the right vendor for the right price
While saving money is not necessarily the number one motivation behind the initial outsourcing decision, it is still the top priority among buyers when they choose an outsourcing partner. According to the Outsourcing Institute, when recent survey participants were asked to select the three most important factors in choosing an outsourcing vendor, 65 percent said price, 51 percent said a commitment to quality, and 39 percent said flexible contract terms.

Ongoing management of relationships:
Dr. William Boyd is the senior vice president and general manager of NCI Information Systems Inc., an information technology services company specializing in the support of IT infrastructures. In an interview with the Outsourcing Institute, Boyd said that for the three key areas of outsourcing, maintaining the creation and maintenance of mutually beneficial outsourcing relationships:
- Trust and confidence
- Reputation
- Innovation
- Full of optimism and high expectations. However, despite the best intentions of both entities, many potential pitfalls exist for those who do not set a consistent tone on due diligence and clear communications.

Ongoing support and open communication are important throughout the project. The Service Level Agreement, which is usually the key document in outsourcing helps manage the strategic relationship between the host company and the provider by identifying responsibilities up front. Successful outsourcing relationships focus on results. To be meaningful, these results must be objective, quantifiable, and measurable.

Making a strategic vision and plan:
Successful outsourcing buyers have a vision of trust and mutual profitability between themselves and their providers that addresses the scope of the engagement, its scalability, the quality and overall value of the relationship, and the speed of deployment.

What will happen in the future?
Increasingly, outsourcing buyers will rely on strategic partners to help them move down the outsourcing path. Some city, state, and federal agencies will likely offer opportunities to avoid the costs associated with these practices, but the overall streamlining and economic underpinnings of outsourcing are not going to change. Furthermore, the outsourcing of certain jobs threatened industries already began. The Washington Alliance of Technology Workers (CWA), in a union for all high tech employees, announced that it will provide a strong and effective voice for IT professionals in both public and policy affairs. The CWA, the General Employment Rights Act, and the National Labor Relations Act hold the potential to significantly change the outsourcing landscape. It remains to be seen how this will change.

One Challenge Too Far: Why Your Employee Arbitration Agreement May Not Hold up in Court
by Jonathan Britt

No employee enjoys litigation. An arbitration agreement may seem like the perfect antidote to the costly attorney's fees, smothering deposition, and hostile juries. But many employers are now finding that their arbitration agreements are not worth the paper they are written on.

For example, is the arbitration agreement enforceable? Under federal law, arbitration agreements must be treated like other contracts, and cannot be singled out for special deference by the courts. The California courts acknowledge this rule, but routinely invalidate arbitration agreements that favor employees on the grounds that they are "unconscionable." "Unconscionability" is a valid defense to the enforcement of any contract, including an arbitration agreement. As applied by the California courts, the "unconscionability" defense has two components: "procedural unconscionability," and "substantive unconscionability." The courts will refuse to agree to a contract if both are present.

The unconscionability refers to the way in which the employees to the arbitration agreement was obtained. If the employee was forced to sign an arbitration agreement as a condition of employment (no meaningful opportunity to negotiate to terms), or was somehow tricked into signing an agreement that was difficult to understand or printed in small type, the agreement will be "procedurally unconscionable."

Substantive unconscionability, on the other hand, refers to the unfairness of the contract itself. In the arbitration arena, an agreement will be unconscionable if it is "substantively unconscionable" if it (1) unfairly favors the employer and (2) is not the product of arm's-length bargaining.

County Supervisor Jerry Eaves who agreed to plead guilty to a felony and then requested that the trial be handled through arbitration rather than the courts. Some of these arbitration agreements, which were negotiated by Eaves' negative publicity has resulted in a sticky wicket, if you will, for those who want to replace him but also have been closely associated with him, a "guilt by association" scenario.

This situation has been problematic for Eaves as he has come to be served as Eaves' chief-of-staff for three years. "There was (in the office) all the time," Eaves had noted that he had not been in the office for the past 40 percent of the time. Eaves noted that he had taken leave to prepare for the arbitration, but then Eaves was to be indicted. He told me that if I had a change of heart, "he would understand." Valdez remembers that "when I brought up the issue of arbitration and Eaves professed his innocence and believed he continued on page 19

First Chief of Staff Pressured...
continued from page 1

Mannerino Law Firm

"Laws were made to be broken"
Christopher North, May, 1830

"Had laws not been, we never had been 'd dam for to know we sinn 'd is innocence"
Sir William Davenant

"While the atmosphere surrounding Eaves' negative publicity has resulted in a sticky wicket, if you will, for those who want to replace him but also have been closely associated with him, a "guilt by association" scenario.

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Claremont Charity Event Builds Picnic Tables for Local Schools/Parks

Claremont community parks and elementary schools will enjoy new picnic tables after the third annual Charity Event hosted by Claremont Graduate University's Peter F Drucker of the Graduate School of Management. The event at the Claremont Unified School District's Maintenance Yard brought community members and leaders together with CGU students, faculty, and members of the Drucker Student Assembly.

Six construction teams representing Claremont city government, members of the chamber of commerce, along with CGU students, faculty, and staff assembled 12 picnic tables and benches, which were then painted in festive colors. Clayton Mayor Paul Held, and mayor pro tem they later asked Donald Ballantyne, Managing Director. and Doris Drucker were in attendance.

"If you think this event true special," said Mayor Held. "It's an event that brings the community together it's great interaction between town and go. It produces an ongoing benefit to the community."

Claremont businesses were generous in their support of the event this year. Sponsors included: Jones, Macy, Beynon & Soil LLP, Orem Management and Investment Co., Carlton, DeSalvo & Freder崩ger, LLP, Taylor, Simonson & Winett, LLP, Advanced Color Graphics, The Claremont Inn - Hospitality Ventures, and Market Montclair. Quinn's Claremont Village I & II. Round Table Pizza - Baseline Rd, and In-N-Out in Cooper's Wolf's Marh.

Those interested in sponsoring future events or who would like to make a tax-deductible donation should contact Cee-Dle Palmer at 909-621-5007.

Twelve colorful picnic tables and benches were assembled by six construction teams at the annual Charity event hosted by Claremont Graduate University's Peter F Drucker of the Graduate School of Management. Community parks and elementary schools will benefit from the efforts of the members of the community and students who worked together at the Claremont Unified School District's Maintenance Yard.

Seven Steps to Retirement Success

by J Michael Fox, CFEPW

At this time of year it is quite common to think of the retirement success of our program, make resolutions to improve our health and to re-discover daily occurrences influence our in­

Question arise: Is this a good thing? Does this concept show preferential treatment to the

Claremont Chronicle

DEANNSOIBALL

In a court settlement, our local SoBeBie Indian Tribe accumulated a great price in the name of the Annual Hootchie.

We do not fully understand the impact on our culture of having places to

Debbie Does Ontario

by Joe Lysen

It's time for Ontario to get off Debbie Acker's back. After many years, she decided to leave the city council to focus on her new business.

Debbie Acker's back. After many years, she decided to leave the city council to focus on her new business.

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Commitment to Excellence — A Mantra Cherished by Good Faith Medical Transportation Inc.

The company started with one old driver; now employs close to 50 employees. Good Faith started with one van and grew to 25. Connie feels she has been so blessed because of her philosophy of providing a much-needed service to the community based on a business environment that cares about the interests of others.

As with any business, Good Faith does have its challenges. The organization started with a mom and pop operation and there are challenges that Connie has to face looming ahead.

The recent decrease of a 5 percent reduction in Med-Cal reimbursement, which will effect this month, is a big challenge...it will definitely have an effect on our business.

The high cost of workers' compensation, employee healthcare insurance and other benefits, are always a challenge to keep up with as rates continue to climb.

The rising cost of gasoline also has had its effect on the business' income. What about payroll taxes and automobile insurance, just to name a few Challenges. Lots of challenges, but as Connie says, "you just do what you have to do." You see good deeds and you will definitely map rewards.

The philosophy of caring and concern is extended to the employees of Good Faith and the attitude is that this is "one big family" where Connie is all ways there to give a helping hand or just say comforting words. The compensation package for its employees is comprehensive and includes incentives for good performance and productivity.

The equipment used by the company is state-of-the-art and recently, all the vans used by the company were upgraded to include a GPS (navigation system) for maximum efficiency and customer service.

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California Legislature Fails Small Businesses

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Most lawyers who abuse this loophole are termed virtually "17200s" to make it to court. They send out dozens—sometimes hundreds—of threatening letters, demanding that a business owner pay a several-thousand dollar settlement or face a lawsuit that will be even more expensive to defend. These threats are often hard-working, honest small business owners, many of whom have already spent a lot of time and resources defending themselves. The threats are not limited to these owners; they are extended to the users of the legal system to fight such a threat. These attorneys claim that the business committed an "unfair" business practice such as an auto repair shop owner who filled out paperwork incorrectly or a tuxedo agent who didn't include an item they make sure to include on all of their invoices. This whole process is nothing more than a shakedown of innocent business owners designed to make millions of dollars for unscrupulous lawyers.

The legislature has had years to pass legislation to prevent these scams but has done nothing but stifle the legitimate activity of small business owners. The initiative supported by California to Stop Shakedown Launderers is a common sense approach that will close the shakedown loophole. The initiative would allow a private attorney without any client to ever get into trouble for being able to settle ownership disputes, and put a stop to this kind of activity. The initiative includes a provision that will make it easier for small businesses to get bonds posted in the Event of Shakedowns and Small Business people. The initiative introduces a provision that will make it easier for small businesses to get bonds posted in the Event of Shakedowns and Small Business people. The initiative introduces a provision that will make it easier for small businesses to get bonds posted in the Event of Shakedowns and Small Business people. The initiative introduces a provision that will make it easier for small businesses to get bonds posted in the Event of Shakedowns and Small Business people. The initiative introduces a provision that will make it easier for small businesses to get bonds posted in the Event of Shakedowns and Small Business people.
How to Set and Attain Goals for Success

by Karin Jade

How to set and attain goals for success

First, let’s focus on a few broad-based strategies that will give you a strong foundation for setting your goals. Then, we will look at steps to achieving them.

Why goal setting is important

Another study at Harvard University study only three percent of Harvard students asked, set and wrote goals on a regular basis. The study also found, the conclusion of this study is that 30 years later, 50 percent of the total net worth of the group was held by just three percent of the group. You guessed it! They were the three percent that had a habit of setting and writing goals as students and then continued to write goals and review them regularly.

Identify your life values

There is no satisfaction in a goal you.Set if you don’t really want it or the value you’ll get from achieving it is low. How does that tie into goal setting? The answer is simple: you must know what you want. And you must want it! If you don’t want a goal, why even set it? Setting a goal requires a personal value. To set a goal that has meaning to you, you must first determine what your values are.

Goals should be clear, specific, and measurable

The more specific your goals, the more focused your mind becomes. Zig Ziglar, arguably the most famous motivational speaker of our time, asks his audiences a question you might well ask yourself, “Do you want to be a successful person or a wandering generally?”

When you set your goal, be sure to answer these three questions:

1. Do I really want this goal?
2. How badly do I want it?
3. Am I willing to do what it takes to achieve it?

Skip the “how to” for now.

Setting big, specific, measurable and inspiring goals can be a scary matter, but as you become familiar with the process and its structure, setting goals will become easier. The purpose of this article is to help you achieve long-term goals. The steps described in this article will help you set and achieve your goals.

Set goals that are both challenging and realistic

To set goals that are both challenging and realistic, you must first determine what you really want. Goals should be clear, specific, and measurable. Setting goals that are too easy or insignificant is like setting a goal to lose 10 pounds in one week. This is unrealistic and will only lead to frustration and disappointment. Setting goals that are too difficult is also unrealistic and will only lead to frustration and disappointment. Setting goals that are neither too easy nor too difficult is the key to achieving your goals.

Be realistic in setting your goals.

To set realistic goals, you must first determine what you really want. Goals should be clear, specific, and measurable. Setting goals that are too easy or insignificant is like setting a goal to lose 10 pounds in one week. This is unrealistic and will only lead to frustration and disappointment. Setting goals that are too difficult is also unrealistic and will only lead to frustration and disappointment. Setting goals that are neither too easy nor too difficult is the key to achieving your goals.

Top Colleges and Universities in the Inland Empire

<table>
<thead>
<tr>
<th>College Name</th>
<th>City</th>
<th>Campus</th>
<th>Full-Time Undergraduate Tuition</th>
<th>Full-Time Graduate Tuition</th>
<th>Part-Time Undergraduate Tuition</th>
<th>Part-Time Graduate Tuition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claremont McKenna College</td>
<td>Claremont</td>
<td>California</td>
<td>$50,609</td>
<td>$59,000</td>
<td>$23,170</td>
<td>$25,000</td>
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<tr>
<td>Pitzer College</td>
<td>Claremont</td>
<td>California</td>
<td>$49,695</td>
<td>$50,000</td>
<td>$22,940</td>
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<tr>
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<td>Claremont</td>
<td>California</td>
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<td>Harvey Mudd College</td>
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<td>California</td>
<td>$50,000</td>
<td>$50,000</td>
<td>$23,170</td>
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<tr>
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<td>Redlands</td>
<td>California</td>
<td>$52,480</td>
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<tr>
<td>California State University, San Bernardino</td>
<td>San Bernardino</td>
<td>California</td>
<td>$53,080</td>
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<td>Fullerton</td>
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<td>$23,170</td>
<td>$24,940</td>
</tr>
</tbody>
</table>

TIP: For a complete list of all colleges and universities in the Inland Empire, please visit the Top Colleges and Universities website at Toplist.com.
California Commercial Loan Delinquency Ratio Drops to 0.24 Percent From 0.31 Percent
Seventeen of 18 Companies Report No Delinquencies

According to the Sept. 30, 2003 Quarterly Delinquency Survey conducted by the California Mortgage Bankers Association (CMBA), 97.1 percent of the California commercial real estate loan portfolio of the 18 companies reviewed were current as of June 30, 2003. This compared to a delinquency ratio of 0.31 percent three months ago and 0.16 percent a year ago. Seventeen of the 18 companies reported no loans more than 30 days delinquent.

This is the 20th consecutive quarter where the commercial loan delinquency ratio has been below one half of one percent.

The California delinquency ratio of 0.29 percent compares with the most recently reported national delinquency ratio of 0.51 percent, as reported by the American Council of Life Insurers (ACLI). Interestingly, 32 of $210.3 billions of commercial mortgages held by life insurance companies as of June 30, 2003. Of the $56.2 billions in loans being serviced by the 18 California mortgage bankers, $162.6 billions, consisting of 27,912 loans, was two or more payments past due.

The three largest loans, representing 31 percent of total, were a $16 million non-performing loan, a $15 million non-performing loan, and a $15 million non-performing loan, respectively. While these data show that delinquencies by type of property is available. Please contact Margarita Rojas at (951) 446-7100 or marcella@cmba.com for more data.

Temecula Valley Bank Opens New Loan Production Office in Rancho Bernardo

Temecula Valley Bank (OTCBB: TMCV) announces the addition of its new loan production office in Rancho Bernardo. With more than 33 years of commercial banking experience, Carl R. Krause has joined the bank as senior vice president. Krause will be responsible for the lending and management of the Rancho Bernardo loan production office.

The addition of our new loan production office in Rancho Bernardo provides us with an opportunity to enter a new growth market and to introduce our unique style of relationship banking to business customers in Rancho Bernardo," said Wackenhut, president and CEO. "Krause further commented that subject to regulatory approval, the bank has plans in the near future to open a full service office in Rancho Bernardo. Prior to joining Temecula Valley Bank, Krause served as vice president of California Commercial Trust in Rancho Bernardo for more than seven years. His previous experience includes four years as vice president/branch manager of First Pacific National Bank of Escondido. In addition to his banking career, Krause served on the Poway City Council for more than eight years, including two years as mayor. He currently is the immediate past chairman of the board of the Rancho Bernardo Chamber of Commerce and serves on the loan committee for California Southern Small Business Development Corp.

Temecula Valley Bank was established in 1996 and operates full service offices in Temecula, Murrieta, Fallbrook, Escondido and El Cajon. Temecula Valley Bancorp was established in June 2002 and operates as a one-bank holding company for Temecula Valley Bank. As a preferred lender (PLP) since 1998, the locally-owned and operated Temecula Valley Bank offers SBA loan production offices in Sherman Oaks, Fresno, Chico, Anchorage, Hills, Waukegan, IL, Austin, OH, Brandon, FL, Tampa/St. Petersburg, FL, Coral Springs, FL, Jacksonville, FL, and Atlanta, GA. The Bank’s community stock is traded over the counter with the stock symbol TMCVOR and the bank’s Internet Web site can be reached at www.temeculabank.com.

Former Chief of Staff Pressured... continued from page 9

believes he was treated in this manner to get him out of the way, because Eaves supports Assemblyman John Longville, D-San Bernardino.

A Vietnamese veteran and activist known as an advocate for the people of the Fifth District, Valdez said he was juke a perp~alized way of being involved in Eaves’ alleged criminal activities even though he was not there during the time the federal bribery charges were made public. "I was not appointed. I requested for the position," he explained. "The office was suffering from low morale and needed stabilization. The investigation went for six years and Eaves was indicted three years ago." In addition to Valdez, there were five staff members.

"We kept providing services, representing Eaves and acted on his behalf when he wasn’t there. We brought up the morale and no one left. I walked into a hornet’s nest, but I think my contributions represented the best interest of the district and not necessarily Jerry Eaves’ agenda. Jerry has had a colorful career and operates as a one-banking holding company for Temecula Valley Bank. As a preferred lender (PLP) since 1998, the locally-owned and operated Temecula Valley Bank offers SBA loan production offices in Sherman Oaks, Fresno, Chico, Anchorage, Hills, Waukegan, IL, Austin, OH, Brandon, FL, Tampa/St. Petersburg, FL, Coral Springs, FL, Jacksonville, FL, and Atlanta, GA. The Bank’s community stock is traded over the counter with the stock symbol TMCVOR and the bank’s Internet Web site can be reached at www.temeculabank.com.

If the San Bernardino Board of Supervisors decides to appoint a candidate from a list of 10 candidates after Eaves resigns, which he said would be before Jan. 1, then people would serve out the remaining 11 months of Eaves term. If not, Valdez intends to keep the seat until Election Day, March 2, and let the voters decide.

January 2004
Temenecula Valley Bank (OTCBB: TCMV) announced that Ronald E. Bradley has joined the bank as senior vice president. SBA business development officer.

Temenecula Valley Bank has 88 locations in Southern California.

ICC Commercial Crime Services Launches Financial Investigation Bureau

ICC Commercial Crime Services, headquartered in Temecula and headquartered in Riverside, and its online division, ICC Commercial Crime Services, Inc., has added a new team of investigators and investigators.

Day has extensive experience in this specialized area that will expand the bank's presence across the United States.

In addition to the Brea Branch, 1st Centennial Bancorp has 88 locations in Southern California.

ICC Commercial Crime Services has stepped up its anti-fraud services for business and other financial institutions by launching the Financial Investigation Bureau (FIB), designed to help businesses coping with the spread and increased sophistication of financial fraud.

The FIB, which replaces the highly successful Commercial Crime Bureau (CCB), is designed to deal with the spread and increased sophistication of financial fraud. The bureau will help banks and other financial institutions by providing them with the growth and sophistication of financial fraud.

ICCC provides services to a membership network of more than 10,000 members, many of them outside the traditional banking industry.

The guide focuses on the law passed by the Japanese Diet earlier this year. The Japanese Diet is expected to assist both U.S. firms operating in Japan and Japanese businesses to understand the compliance challenges and the opportunities to enhance consumer trust that the new Japanese Privacy Law presents.

Japanese privacy developments unfolded in Japan in the 1960s. The government has been promoting a new concept in Japan in the 1960s. The government has been promoting a new concept in Japan in the 1960s. The government has been promoting a new concept in Japan in the 1960s.

Privacy & American Business (P&AB) has 20 years of experience in the guide was sponsored by Ernst & Young International and its Japanese affiliate, Ernst & Young (Shin Nihon & Co.).

"Japan has chosen a ‘middle way’ between the industry-sector based Privacy Law and the EU’s broad and vague data protection laws of the European Union," Dr. Westin commented.

"It will be important to understand the compliance challenges and the opportunities to enhance consumer trust that the new Japanese Privacy Law presents," Mr. Nakao said.

The guide was prepared by Professor Alan F. Westin and Vivian van Gilder, director and legal director, respectively at the Center for U.S. Privacy and Data Protection Projects, which was founded in 1998. The program, like P&AB itself, is an activity of the non-profit Center for Social and Legal Research, also headed by Dr. Westin.

The guide would be held at the Conrad Hotel in Seoul, 8-10 April 2004.

Privacy & American Business (P&AB) has 20 years of experience in providing information to companies on how to comply with the new Japanese Privacy Law and the new European Union Privacy Laws.

The guide would be held at the Conrad Hotel in Seoul, 8-10 April 2004. The program, like P&AB itself, is an activity of the non-profit Center for Social and Legal Research.
Payden’s U.S. Growth Leaders Fund Posts Win—Big-cap fund up 30.5 percent through October 31 with some of lowest expenses in industry
Payden & Rygel’s U.S. Growth Leaders Fund is an all-cap, no sector fund that invests in large and mid-cap stocks. The fund invests in a diversified portfolio of 50 to 80 domestic large-cap growth stocks that meet three criteria, according to Payden & Rygel. About 70 percent of the fund's holdings are in a consistent momentum and a consistent record of earnings growth. The return in this type of stock is higher than the overall market, and the fund's holdings are in companies that possess unique technologies or a niche business or are companies with underestimated future growth rates.

<table>
<thead>
<tr>
<th>Five Most Active Stocks</th>
<th>Monthly Summary 12/23/03</th>
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<tr>
<td>Company</td>
<td>Market Value 12/31/03</td>
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<td>Philshere Pharmaceuticals</td>
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<td>Celgene</td>
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<td>Maxar Group</td>
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<td>Savion</td>
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Industry Cash Flow Increases 66%
Property and casualty insurers re-processed the largest year-over-year increase in cash flows from operations in include:

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<th>Company</th>
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Support for Parents
by Brad Scott
Although you may have been expecting it for a while and might have even prepared emotionally, if you are one of those who are on the way up,” says Ondorkor. Currently, the fund has about 28 percent invested in information technology stocks with another 20 percent in financials and 15 percent in health care. Payden & Rygel does not “closet index,” says Ondorkor. Only the top two of the top 10 index-weighted companies are in the fund’s top 10 holdings (Hewlett and Johnson & Johnson). We only hold companies that represent our best ideas—"I don’t really worry about what is in the index," he adds.
Fidelity Investments' Building Futures IV report on trends in defined contribution plans revealed that despite last year's difficult economic climate, workplace savings plans continued to be the retirement savings vehicle of choice with nearly 70 percent of American workers participating in 401(k)s and contributing seven percent of their wages on average.

Fidelity's in-depth report, which is based on analysis of data from its 10,000 defined contribution plans with $361 billion in assets and more than 8,000,000 participants, also revealed that workers are demonstrating age-appropriate investing and sticking to long-term strategies, not reacting to market volatility. These investing practices helped participants amass an average account balance of $44,000 at the end of 2002. However, with a more favorable stock market this year, Fidelity reported that the average account balance is about $51,500 as of October 2003.

Plan participants seem to be responding favorably to the stock market’s performance this year. According to a November phone poll of participants who called Fidelity, 82 percent of workers intend to either increase or maintain the same contribution levels in 2004 and the majority (58 percent) is confident that they will have enough money saved to meet their retirement needs.

Fidelity Investments Building Futures IV Report/2

"Overall, the trends detailed in Building Futures underscore that America's defined contribution system is performing well and meeting its intended goal of helping workers save for retirement through the workplace," said Kathryn Hopkins, executive vice president, Fidelity Institutional Retirement Services Company, the nation's largest provider of 401(k) plans. "Participation levels remain high and eligible workers have not backed away from their steady contribution levels over the years, which are two important measures of the health of the system."

Investor Confidence Rising

The market optimism also is retro­reflecting investor confidence. Fidelity's recent phone poll found that 75 percent of plan participants are satisfied with the overall return on their 401(k) plan this year and compared to a year ago, more than half are as or more certain about how and where to invest their 401(k) contributions. Additionally, nearly 75 percent are confident that their current investments will provide solid returns for their retirement.

"Participants are sticking to long­term investing strategies, which reflect their confidence that defined contribu­tion plans will help them reach their retirement savings goals," said Hopkins. "In addition to staying focused on their long-term plan, employees also should make sure they are maximizing all workplace savings opportunities, such as contributing the maximum to their 401(k), participating in the company match program and, for those 50 years of age and older, taking advantage of additional catch-up provisions."

Age-Appropriate Investing

The Building Futures report also examined how workers invest their re­tirement savings and revealed that the majority favored the domestic equity asset class, which holds close to 40 percent of assets from the nearly 10,000 defined contribution plans.

Fidelity Investments Building Futures IV Report/3

Participants also understand the benefits of asset allocation and demonstrate age-appropriate investing, with the majority of older workers investing in more conservative options and younger employees preferring equities.

However, diversification continues to remain a challenge for some work­ers. One quarter of participants held only one investment option in their plan and, of those, only 16 percent were invested in a "balanced" fund, such as a balanced or age-based fund.

"While American workers have been very good at participating in their 401(k)s, we believe they can be more effective maintaining a diversified plan that is not heavily weighted in one area, such as equities or fixed-income investments," said Hopkins. "Participants can take the guesswork out of balancing their assets by chang­ing their default investment option to an age-appropriate fund that is invest­ed based on a predetermined schedule that becomes more conservative in the target retirement date approaches, such as Fidelity Freedom Funds."

Plan Sponsor Trends

The report also revealed intriguing trends among plan sponsors, most notably around the removal or lifting of company stock restrictions. The number of plans with company stock and a company match that required the match to be invested in company stock decreased from 48 percent to 35 percent in 2002. Additionally, more than 20 percent of large plan sponsors with company stock reduced or removed restrictions on exchanging out of company stock while more than 40 percent are considering reducing, or removing these restrictions in 2004.

"Consistent with the previous year, removing company stock restrictions is a finding we observed again in the 2002 data," said Hopkins. "In an effort to provide participants with the most successful diversification strategies, plan sponsors are continuing to adjust their plans and remove restrictions around company stock."

Fidelity Investments Building Futures IV Report/4

The report also revealed that near­ly 90 percent of sponsors are taking advantage of new legislations by adopt­ing catch-up provisions made available through the Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA).

Continued on page 37...
HMOs’ Profits Climb 81% to $5.5 Billion in 2002
Medicare+Choice Earnings Up 117.7%

The nation’s HMOs reported an 81 percent increase in profits for 2002, earning $5.5 billion for the year, compared to $3 billion in 2001, according to Weiss Ratings, Inc., the nation’s leading independent provider of ratings and analyses of financial services companies, mutual funds, and stocks.

HMOs reporting the largest year-over-year increases in earnings include:

Southern Star HMO Inc.
Empire Healthchoice Assurance, Inc.
Blue Cross of California
Blue Cross Blue Shield of Wisconsin
Blue Cross Blue Shield of Michigan

“Profitability continues to improve as insurers raise premiums and restructure policies to reduce costs,” commented Melissa Gannon, vice president of Weiss Ratings, Inc. “While this holds well for the industry’s overall health, rising premiums have forced many consumers to select more restrictive health plans or opt not to purchase insurance entirely.”

Medicare+Choice Profits Up

In analyzing the profitability of HMOs, Weiss found that profits from the industry’s Medicare+Choice line continued on page 29

New Web Site for Environmental Health Services

San Bernardino County Department of Public Health recently announced that its Web site has been updated to allow the public easy access to information about food safety tips, vector control information or water safety tips. This information is available on the county Web site at www.sbcounty.gov/dehs.

Business owners, such as restaurant owners, can access health and safety codes or find the cost of permit fees. Food workers who need to obtain or update their food handlers' cards can find the site of a convenient class near them. Complaints regarding environmental health can also be submitted online.

San Bernardino County Public Health’s Environmental Health program performs a wide variety of tasks including inspecting public eating places, public swimming areas, landfills, small well systems, controlling vectors (insects or animals such as flies, rats, mosquitoes, etc.) and their possible diseases, as well as offering public education programs.

Are you ready to be Lean for Life?

Achieve rapid, safe weight loss and reduce your risk for heart disease and diabetes in just eight weeks with California’s number one medical weight control program! Whether you want to lose ten pounds, 100 pounds or more, we can help you become—and stay—Lean for Life®

www.lindora.com 1-800-LINDORA
HMOs' Profits Climb 81% to $5.5 Billion in 2002

continued from page 27

of Sanovim improved 117.7 percent, earning $1 billion in 2002 compared to $462.9 million in 2001. The line's improved performance was due to the discontinuance or reduction of costly Medicare-Choice plans by many insurers and the enactment of the 1999 Balanced Budget Act (BBRA), which resulted in higher reinsurance rates. Likewise, as seniors have left or been dropped by their Medicare-Choice plans and returned to traditional Medicare, HMOs have capitalized on the increased need for Medicare supplement insurance (Medigap). This has resulted in a 90.6 percent increase in Medigap profits in 2002, climbing to $270.5 million from $141.9 million in 2001.

Support for Parents continued from page 23

To ensure a reserve of at least three to six months' worth of expenses in case of emergency. This will come in handy not only if you're laid off but also if either of your parents needs long-term care or assistance sooner than you expected.

Use resources. Many useful resources are available to adults caring for their parents. Eldercare.gov helps find local services for seniors, the National Alliance for Caregiving (www.caregiving.org) is dedicated to providing support for family members and professional caregivers, and Children of Aging Parents (www.coap.org) is a nonprofit, charitable organization dedicated to assisting family caregivers.

Find the balance. While baby boomers are preparing for and taking care of their aging parents, and in many cases, simultaneously supporting and saving for their own children, they should not forget to plan and prepare for their own retirement needs and long-term financial goals.

Seek help. This is a prime opportunity for people with aging parents to reflect on their personal economy and take time to calculate, plan, and save for their own retirement goals. Seek the assistance of a qualified financial advisor who can help you create a comprehensive financial plan.

Due to the 544 HMOs studied, Weiss found that only 136 companies, or 25 percent, reported a loss in 2002 compared to 36.6 percent of insurers in 2001. The overall strength of the industry was also evident by across-the-board improvements among HMO size categories. Nearly 71 percent of small companies—those with fewer than 10,000 enrollees—reported profits in 2002 compared to only 5.5 percent in 2001 and 48.7 percent in 2000. Notable upgrades and downgrades of the 513 HMOs reviewed by Weiss using year-end 2002 data, 182 companies were upgraded, while 38 were downgraded. Notable upgrades include:

- Health Insurance Plan of Greater New York (New York, N.Y.) from C+ to B+ from C to B+.
- McCare (Am Arbor, Mich.) from C to A+.
- Pacificare of Oklahoma Inc. (Tulsa, Okla.) from C to B+.
- Memphis Managed Care Corp. (Memphis, Tenn.) from D to B.
- Health Plus of Louisiana Inc. (Shreveport, La.) from C to D+.

At Doctors' Hospital Medical Center of Montclair, you'll find a kind and gentle atmosphere with a highly trained staff and experienced physicians. From babies to seniors, the hospital provides a wide range of programs and services.

For quality care...

...with a personal touch.

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0202 San Bernardino St.
Montclair CA 91763
P&AB Provides Guide to Japanese Privacy Issues

continued from page 21

ional survey of Japanese consumers, conducted by Dr. Wotin and Harris Interactive Japan. The survey found large majorities of Japanese consumers to share the dominant attitudes toward privacy of North American and European consumers. Large majorities indicated that they regard their privacy from both business and government operations; report low trust in government agencies; and that they are seeking passage of strong national privacy-protection laws; and favor independent verification of compliance with their privacy policies and the law.

The guide also describes a steady stream of stories in the Japanese mass media between 2000 and 2003 on im- proper disclosure and misuse of consumer data, as well as the rise of both spam and identity theft problems in Japan. These developments — as well as the move in Japan to computerization of identification information about residents held by local government — made enactment of a national personal privacy law a major political issue after 2000.

Passage Was a Hard Struggle

"Passage of the Privacy Law as

signed petitions to stop the $7 billion health care tax, and gives voters the right to decide if they want this costly law. Secretary of State Kevin Shelley found that sufficient signatures had been obtained to place the referendum on the March 2004 ballot, but did not certify the measure, pending a ruling by the court on a legal challenge filed by the proponents of SJ2.

SB 2 would require employers with 20 or more workers to pay for health coverage for their employees, or pay a huge tax to create a new governmental bureaucracy to manage the health-care system for workers. Beginning in 2006, businesses with 200 workers or more would have to provide health insurance for their employees and their dependents, including domestic partners. Employers with 50-199 workers would be required for coverage for employees only beginning in 2007, while businesses with 20-49 workers would have to provide coverage by 2016. The measure would tax aegra when a tax credit is enacted. A re- study by the Los Angeles Area Eco- nomic Development Corporation estimates the costs of SJ2 at more than $7 billion for California's business and workers.

Prospects: While employers report similarly conservative staffing plans for the fourth quarter when 23 percent of the companies interviewed predicted an increase in hiring activi- ty, while 20 percent planned to decrease the hiring pace," said Wilcox. "A year ago at this time, employers forecast a booming job outlook when 47 percent of companies surveyed thought employment increases were likely and 3 percent intended to cut back."

For the coming quarter, job prospects appear strongest in durable goods manufacturing and finance/ insurance/real estate. Employers in non-durable goods manufacturing, wholesale/retail trade and education plan to reduce staffing levels, while those in health care, government and public utilities, and real estate are expecting to maintain employment. The measure, pending a ruling by the court on a legal challenge filed by the proponents of SJ2.

The center and all its activities are led by Dr. Alan Westin, professor of public law and government emeritus, Columbia University, and pres- ident and publisher of the center. Its three co-directors are Belair, partner at Okada, Biden & Belair and P&AB's vice president; and Lory Shetler, P&AB's exec- utive director.

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Cautious Staffing Pace Expected to Linger in Riverside

Cautious Staffing Pace Expected to Linger in Riverside

Riverside area employers expect to hire at a slow pace during the first quarter of their current activity. When the seasonal variations are removed from the survey results, the data reveals that the hiring forecast from January to March is more positive than it was last quar- ter and relatively consistent with the outlook in November.

About the Survey

The Manpower Employment Outlook Survey is conducted quarterly to measure employers' intentions to increase or decrease the number of their workforce during the next quarter. It is the only forward-looking survey of its kind, un- paralleled in size, scope, longevity and area of focus. The survey has been running for more than 40 years and is one of the most trusted surveys of employment activity in the United States. The Manpower Employment Outlook Survey in the U.S. is based on interviews with nearly 16,000 public and private employers in 470 markets across the country and is considered a highly respected economic indicator.

About Manpower

Manpower is the world leader in the staffing industry, providing work- force management services and solu- tions to businesses through 4,000 offices in 60 countries. The firm annually provides employment to more than 100 million people worldwide and an industry leading 26% of its employees are from minority groups. Manpower is the only U.S. staffing firm to receive the coveted "Great Place to Work" award from the Great Place to Work Institute. In North America, Manpow- er staffing services include administrat- ion, both initial and ongoing, as well as the assignment of contract professionals in information technology, scientific, finance, engi- neering, telecommunications and oth- er professional areas under the Manpow- er Professional Brand. More infor- mation is available on the company at www.manpower.com. Or call: 1-800-265-8165.

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

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Today's workplace environment is a stressful place. With increasing responsibilities and less workers, most people are forced to take on more tasks with less financial benefits. To add to that stress, a boss or co-worker criticizes your performance on the job. Unfortunately you may think that you are being per­
dected or that your efforts are not recognized or Semi­nars that provide an increased awareness are underpinned by conferences and professional development bulletins. One of the best qualified and experienced people in the financial services sector.

Mukandam, who said that dramatic increases in money laundering and the proliferation of new Financial Action Task Force (FATF) recommendations and the U.S. Patriot Act have contributed to that, said he has seen a trend in the financial and the labor market, as well as those trends likely to carry us through the next few years.

In one of its first cases, the FATF received information that a bank, pur­

The Five O’Clock Club Employment Trends for 2004

As the year ends, Dr. Richard Bower, chief executive officer of the Five O’Clock Club, (www.FiveOClockClub.com) <http://www.fiveo­clockclub.com> lists the major trends in the labor market, as well as those trends likely to carry us through the next few years.

There are a few things to keep in mind as you think about your job in 2004.

1. The job market is starting to im­

2. Teenage unemployment remains high. A major reason behind the decline according to the Bureau of Labor Statistics, teenage unemployment is around 16 percent, meaning a significant portion of the labor supply that will pass through adulthood will have little or no work experience.

3. Discrimination against seniors will diminish. Although a recent Five O’Clock Club study revealed that seniors cite discrimination as a major job search problem, the labor shortage projected for the next few years may have resulted in a change in attitude or simply reducing, when some de­

4. Employers should self-man­

5. The unemployment rate will fall even more slowly as those who have been downsized or who gave up and began actively job searching again. The unem­

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The challenges for them is determining what criteria will be used to identify the best can­

How can managers ensure their first hires out of the downturn are smart hires? Hughes advises firms to seek candidates who have a history of se­

passing those who Successfully hired and have lost the will to job hunt. As the economy and job market improve, more people will enter the race for jobs and thus it may appear unemployment is slow to improve.

When is the best time to save money. Your company may be able to hire employees to be internally mobile and to be responsible for their own career development, which will reduce staffing costs, when some de­

There is a strong trend to give employees more information, so that they can self-manage all that has to do with their careers.

continued on page 39

Who Will Be Your Next Hire? Employment Expert Offers a Checklist to Identify Potential Top Performers

MEMO/D.PARK — As many firms keep a watchful eye on the em­

...more important, as they are creating a fad m

Hughes adds that the pressure to hire right is especially strong in the cur­

test employees to be internally mobile and to be responsible for their own career development, which will reduce staffing costs and lost significant amounts of money through corporate scandal.

Finance and banking will return. It is generally believed that inves­

The Five O’Clock Club

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OFFICE TEAM

JANUARY 2004

BAYER, chief executive officer of The

You may have been in a similar situation before. Have you heard the same de­

You can decide if the issue should be dropped, or if you need to address the issue with your ac­

As many firms keep a watchful eye on the em­

For further information on ICC, please visit www.iccwbo.org.

A true unemployment rate does not include people who have lost the will to job hunt. As the economy and job market improve, more people will enter the race for jobs and thus it may appear unemployment is slow to improve.

Many expect that in the coming year, top talent will be in short supply due to the current labor shortage. However, this is not necessarily the case, and there are a few things to keep in mind as you think about your job in 2004.

1. The job market is starting to im­

2. Teenage unemployment remains high. A major reason behind the decline according to the Bureau of Labor Statistics, teenage unemployment is around 16 percent, meaning a significant portion of the labor supply that will pass through adulthood will have little or no work experience.

3. Discrimination against seniors will diminish. Although a recent Five O’Clock Club study revealed that seniors cite discrimination as a major job search problem, the labor shortage projected for the next few years may have resulted in a change in attitude or simply reducing, when some de­

4. Employers should self-man­

5. The unemployment rate will fall even more slowly as those who have been downsized or who gave up and began actively job searching again. The unem­

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The challenges for them is determining what criteria will be used to identify the best can­

How can managers ensure their first hires out of the downturn are smart hires? Hughes advises firms to seek candidates who have a history of se­

passing those who Successfully hired and have lost the will to job hunt. As the economy and job market improve, more people will enter the race for jobs and thus it may appear unemployment is slow to improve.

When is the best time to save money. Your company may be able to hire employees to be internally mobile and to be responsible for their own career development, which will reduce staffing costs, when some de­

There is a strong trend to give employees more information, so that they can self-manage all that has to do with their careers.

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Who Will Be Your Next Hire? Employment Expert Offers a Checklist to Identify Potential Top Performers

MEMO/D.PARK — As many firms keep a watchful eye on the em­

...more important, as they are creating a fad m

Hughes adds that the pressure to hire right is especially strong in the cur­

test employees to be internally mobile and to be responsible for their own career development, which will reduce staffing costs and lost significant amounts of money through corporate scandal.

Finance and banking will return. It is generally believed that inves­

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JANUARY 2004

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continued on page 39
Ten Financial Tips for Women

By Brad Skirv

On average, women earn 76 cents for every dollar men earn in the workplace. Because women typically spend approximately seven years out of the work force to have and rear children, they may be further curtailed. With lower pay and less time spent in the work force, women are generally left with smaller retirement portfolios, lower company pension benefits and lower Social Security benefits than men.

Despite the fact that women earn less money than men, they generally need a larger retirement nest egg. On average, women live seven years longer than men and must finance more years in retirement. And although a woman may share her husband's job, she may be devalued quickly if she becomes ill and dies first, which considering life expectancies, makes for a shorter life. In addition, 50 percent of marriages end in divorce, and the average age of widowhood is currently at 56 years. Therefore, most women are solely responsible for their finances at some point in their lives. What can women do to prepare for these financial challenges? Here are 10 tips:

1. Take control.

Despite the stereotypes, studies show that most married women act as their own financial advisor or work to maintain financial planning. Moreover, women outnumber men in every state, county and city in the nation. As an advocate of empowerment for women business owners, and in the community as a whole, the goal is to continue to educate and inform women about their financial responsibilities.

2. Invest more.

To make up for discrepancies in retirement benefits, women should consider investing more than their male counterparts do. For example, a woman who takes seven years off work to raise a family may be penalized financially. In addition, women outnumber men in every state, county and city in the nation. As an advocate of empowerment for women business owners, and in the community as a whole, the goal is to continue to educate and inform women about their financial responsibilities.

Robbie Motter Elected Chair of New Republican Women's Caucus

The Temecula Valley Congres of Republicans (TVC) has announced that they have formed a new Republican Women's Caucus and have elected Robbie Motter as the new Chair. The Republican Women's Caucus is dedicated to electing more qualified women to leadership positions in California and the Republican Party. The TVCR is chartered by the rules of the California Republican Party to organize, educate, and promote Republicans at the local grass roots level. Dennis Critt, president of the Temecula Valley CR, and Andrew Hernandez, 1st vice president, stated, "Robbie Motter's obvious selection as the chair of the Republican Women's Caucus was based on her proven leadership in the community as a successful businesswoman, author, teacher and radio and cable TV host. The caucus, which is open to both women and men from all over California, will be a major force in developing the leadership necessary to win state and future Republican women leaders."

The Republican Women's Caucus will start holding local events in January and will help expand the organization to the other 50 local chapters of the statewide organization - the California Congress of Republicans (CCR).

The first statewide event is planned at the meeting of the California Congress of Republicans to be held April 3 at the historical Mission Inn in Riverside. Electing Republican women leadership will assist to reach out to new women leaders.

To reach Robbie Motter or to find out more information on the Republican Women's Caucus, please contact (909) 244-6420 or e-mail: rmotter@aol.com.
Local Alzheimer’s Association to Expand Programs and Services

With five successful years in op-
eration, the Alzheimer’s Association’s Coachella Valley regional office plans to expand a number of programs and services to more effectively serve the local community, according to Stephen Geist, regional director.

“Our grassroots efforts here in the Coachella Valley have succeeded the critical five-year mark,” said Geist. “We have just celebrated with our fifth annual fund-raising gala and the community has responded positively to our ongoing efforts to reach the more than 7,000 residents here suffering from the disease.”

Since taking the helm in August, Geist is committed to expanding the number of Caregiver and Early Stage Support Groups to 10 across the valley and a “facilitators’ training and support session in January. His goal also includes adding a number of bilingual programs to the mid- and east-Valley areas.

Some of the money raised at the gala has been earmarked for the Mau-
reen Reagan Early Stage Support Group, a 10-week session course that includes and involves persons with early stage memory impairment and their care partners. Members are screened prior to assure that this group is appropriate.

Geist is also planning to strengthen the organization’s speaker’s bureau to include more professionals who are knowledgeable about Alzheimer’s dis-

case and its many research programs currently underway. It is the goal of the national or-
ganization to eradicate the disease, and research is critical to that end.

Geist is recruiting experts such as physicians, psychiatrists, family ther-
apists, and nurses, as well as professional and lay-caregivers who can present current Alzheimer’s information and knowledge at community events and health-related meetings. Education is a key component of its outreach programs.

The newly appointed Alzheimer’s Association is striving to broaden its base of community involvement and is seeking to expand membership of various in-

committees and persons involved in the advisory council, advocacy/public policy committee as well as fundraising com-
mmittees, the gala and memory walk.

Anyone interested in becoming involved with the Alzheimer’s Asso-
ciation as a volunteer, support group fa-
cilitator, committee member, and/or to serve on the speaker’s bureau is en-

couraged to contact regional director, Stephen Geist, at (760) 836-3435.

The Alzheimer’s Association is located at 73-710 Fred Waring Drive, Suite 208. The local office serves the entire Coachella Valley area from Palm Springs to Blythe — as well as the High Desert to Yucca Valley.

New Spa Resort Casino Employed Fiscally Sound, Environmentally Friendly Power System

On-Site Co-Generation Power Plant Is First of Its Kind in Use by a Tribe in California: State-of-the-Art Plant to Save Tribe Nearly 50 Percent in Energy Costs Annually

Once again taking a leadership position, the Agua Caliente Band of Cahuilla Indians is pioneering co-generation power plant at the tribe’s newest business venture, the Spa Re-

sort Casino in Palm Springs. The state-of-the-art facility, which marks the first time such a system in this size will be used by a tribe as a primary electrical source in Califor-
nia.

The new property is already be-
ing hailed as a catalyst for Palm Springs’ redevelopment, and the tribe, which has long been known for its in-
novative business strategies, expects the co-generation plant to save nearly 50 percent in electrical payments annu-

al. Further, the plant dramatically decreases demand on the area’s limited power grid.

The system is a self-contained power plant located on-site at the new casino, and consists of four natural gas-operated “co-generation” units. The plant is expected to make the property 95 percent electrically self-sufficient because it can generate up to 1,400 kilowatts, or 1.4 megawatts, per hour. What’s more, the plant will

LifePoint Reaches Financial Results for the Second Quarter Ended Sept. 30, 2003

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laid to us to hire experienced personnel to help move LifePoint to the next stage of development. We are focused on the successful re-launch of the IMPACT® Test System with an enhanced, updated product that better serves the customer needs. We are implementing a definitive, focused mar-

keting plan to facilitate rapid accep-
tance of the system.

During the quarter ended Sept. 30, 2003, LifePoint did not make any sales or record cost of sales. During the quarter LifePoint spent $0.1 million on research and development, $0.1 million on selling expenses, and $0.4 million on general and administrative expenses. For the same six-

month period in 2002 LifePoint spent $0.1 million on sales, $0.3 million on research and development, $0.16 million on selling expenses and $0.7 million on general and administrative expenses.

For the six months ended Sept. 30, 2003, LifePoint did not make any sales or record cost of sales. During this six months LifePoint spent $1.5 million on research and development, $0.2 million on selling expenses and $1.0 million on general and administra-
tive expenses.

For the six months ended Sept. 30, 2003, LifePoint did not make any sales or record cost of sales. During this six months LifePoint spent $1.5 million on research and development, $0.2 million on selling expenses and $1.0 million on general and administra-
tive expenses.

LifePoint, Inc., a leader in non-invai-
drug diagnostic technologies and solutions, has developed, manufact-
ured and markets the IMPACT® Test System — a rapid diagnostic testing, screening and monitoring device for use in law enforcement and the workplace, and in the future, ambu-

lances, pharmacies, and home health care markets. LifePoint’s patented and proprietary technologies for the use of salivas as a non-invasive, blood-com-

patible test specimen, used in con-

junction with the axis immunosensor technology licensed from the United States Navy, have allowed LifePoint to develop a broadly applicable, rapid on-site diagnostic test system. The first product simultaneously detects drugs of abuse and alcohol. The initial three product targets - market law enforcement, in- dustral workplace and medical emer-

gency room — are estimated to be over $1.6 billion in total opportunity. Visit www.LifePointInc.com.

Fidelity Reports Key Trends in 401(k) Investing

continued from page 24

At-Bed Research

Fidelity reported that 79% of Building Futures Volume IV report on a comprehensive analysis of 2002 data for 8.1 million participants in nearly 10,000 plans serviced by Fid-

delity Institutional Retirement Ser-

vices Company. For the first time, the report is available exclusively online at http://buildingfutures.fid.com.

The phone survey was administered to 498 participants in Fidelity defined contribution plans who called Fideli-

Through Fidelity Workplace Services, Fidelity Investments provides hu-

man resources administration and en-

gagement solutions to more than 16.5 million participants in more than 12,600 retirement, pension, health, welfare, payroll and stock plans as of Oct. 31, 2003.

Fidelity Investments is one of the world’s largest providers of financial services, with assets under management of $1.3 trillion, including managed assets of $90.3 billion as of Oct. 31, 2003. Fid-

delity offers investment, management, retirement planning, brokerage, hu-

The New EU Security Strategy for 450 Million Europeans in 25 Countries

by Klaus Becher

At their summit meeting on Dec. 13th, in Brussels, the member states of the European Union presented the new European Security Strategy that defines, for the first time, the role and purpose of the EU’s agglomerate power in the world. After a scheduled next enlargement, the EU will represent 450 million people in 25-countries from Lisbon to Tallinn and from Dublin to Nicosia—produce one-quarter of the world’s GDP.

The EU’s Security Strategy is not an answer or counterweight to the US Security Strategy. It serves a different purpose. Unlike the NSS, it is not a policy statement which seeks an all-powerful and economically slavishly obedientEuropean commander-in-chief of the world’s most powerful armed forces, but a declaratory text and instrument of a new and more dynamic external policy. The summit meeting of 15 heads of state and governments. As all strategies should, the EU strategy does not address specific issues, but defines challenges and broad objectives. Given the wide differences in party preference and electoral dynamics in EU member nations, the EU cannot, and should not, be more specific about the particular values to be pursued and means to be provided in particular cases.

It is exactly by virtue of its generality that in effect this EU strategy comes closer to the formulation of a vision of a European identity than any of the long debates of the European Union.

This is exactly by virtue of its generality that the implementation of the lessons of the Balkan wars of the 1990s has been prevented.

The EU’s Security Strategy should be seen as a proposal by the EU—its nature, method and wording is by no means the final answer or counterweight to the US strategy. It cannot, and should not, be more specific about the particular values to be pursued and means to be provided in particular cases.

The EU’s Outlook in this context, however, is deliberately defined as a broad and coherent perspective that goes beyond the global role the U.S. plays. This is realistic, as Europe’s power projection is limited in time and space. The obvious, the military, to more distant parts of the world is limited. Europe’s first strategic objective, as stated by the new Security Strategy, is “extending the zone of security around Europe” by supporting “a ring of well-governed countries” in Europe and around the Mediterranean, also including Israel and its neighbors. The idea is that the shared security of the countries in the region of the Balkan wars of the 1990s have been driving Europe’s strategic debate.

The EU Security Strategy cannot be described as a security strategy in the conventional sense at all. It is an instrument of a new and more dynamic external policy, not to mention that the EU member states are two permanent members of the UN Security Council, four of the “of the Eight” and 26 members of the enlarged NATO.

Still, the EU is not a unified actor in foreign, security and defense policy, and nobody should expect that its member states are going to bend over control of these policies as long as they are controlled by the Euro-Community and European Parliament in the foreseeable future. However, rapid and decisive changes have occurred since 1998, when the British-French initiative of St. Malo, in the way Europe’s foreign and defense policy is organized. The new institutionalised instruments for conducting a more focused, more responsible and more powerful security and defense policy and for pursuing their nationally-owned, but jointly-used resources.

How to Deal With Harsh Criticism

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and anguish. You release by changing the things you have the power to change, and by releasing the things that are out of your control. Let go of filling your mind with new constructive thoughts and your mood with positive emotions. Develop a happy self-image replace the loss of control you had from careless words, thoughts, and emotions. No situation may allow you to realize there is some truth to what your coworkers or boss has said. If that’s the case, then it will only be true if you let it change and change. Instead of viewing their words as harsh criticisms and allowing them to kill your spirit, let another constructive idea for you to work and improve on.

The next time you are broad-sided by the statement of someone with such powerful but excessive emotions. By the time you get all the way from the self-statements to the self-appraisal control over the way you are affected by things that you have no control over. You are in charge of your own mind and your life. You can do the work and change.

Janelle Hill is an award-winning freelance writer and the founder and CEO of the Breast Cancer Foundation. Her leadership position in the industry, along with her work in key positions, has allowed her to develop strategies for building interpersonal relationships, developing planning and innovative presentations. Her cutting-edge approach to health and beauty has positioned the National Breast Cancer Foundation as one of America’s leading breast cancer non-profit foundations. You may contact her by visiting her website at www.nationalbreastcancer.org.
What This Country Needs Is a Good Place to Smoke A Cigar

by Joe Lyons

909 / 087-1928
900 Ontario Mills Drive, Ontario
Mon / Thurs 11:30 a.m. – 9:30 p.m.
Fri 11:30 a.m. – 10:30 p.m. • Sat 4:30 p.m. – 10:30 p.m.
Sun 4:00 p.m. – 9:30 p.m. • Reservations Recommended
It’s New York without the attitude! This award-winning restaurant is where famous fare is finely defined. Our menu features prime steaks, Australian lobster tail, garlic roasted chicken, rack of lamb, prime rib and fresh seafood specialties. Join us for jazz in our Manhattan Room where acclaimed artists have made us the Island Empire’s most intimate jazz experience! We take care of every detail with innovative menu items, specialty dishes, dramatic desserts, outstanding wine selection and entertainment to complement your dining experience - and discover our magnificent banquet rooms, perfect for hosting your next event.

Chicken Dinner Across From the Courthouse

by Joe Lyons

Roast with me for I have found that the restaurant that I thought I had lost. For many years I enjoyed lunch at Shelly’s in the Virginia Dare Center at Footfall and Havens in Rancho Cucamonga. I was a big fan of their Blackened Cajun chicken. On a warm summer night, you could even enjoy dinner out on the patio. Then it dissolved into a rock and roll and soon after, it disappeared from sight. Shelly’s had originally been an extension of a couple of restaurants down in Orange County. As it turned out, when that group went away, a new Shelly’s opened up in Santa Ana and hired the chef (Joseph Garmino) and as many of the crew as they could from the R.C. location. It sits across from the gigantic, looming structure of the Ronald Reagan Courthouse.

The old Island Empire Shelly’s was light and open with whitewashed walls. Shelly’s Courthouse Bistro in Santa Ana is all dark wood and deep beige walls, with a remarkable old bar dominating the room. So, first things first. The Blackened Cajun chicken is just as good in Santa Ana as it was in Rancho Cucamonga. Even the cheese bread is exactly the same! Hooray! The overall menu is best described as New Orleans style. Not really Cajun, not really Creole, but very good for California tastes. (I once convinced a 12-year-old boy at Virginia Dare that the alligator tail appetizer came from a live ‘gator’ that his dad had to select like a lobster. He wouldn’t touch it.)

As with many Orange County restaurants, al fresco seating out front is popular. A martini menu is featured, with about a dozen different tastes that we all enjoyed...and cigars are listed with the desserts, mostly decent Nicaraguans and Dominicans. They feature a quite palpable, if diminutive, wine list as well.

The rest of the dinner menu comes with mixed sentiments. I liked the Cajun rice but one member of the party did not. That person liked the park, I thought it was heavy. The lobster ravioli was OK and the stuffed mushrooms were so-so. Everyone in the group agreed that the desserts were excellent—New York cheesecake in raspberry syrup, chocolate cake, cheese cake with praline sauce that tasted like candy, and a wonderful whiskey blye bading. Quarterly cigar dinners are scheduled and I made a point of getting on the mailing list. I don’t normally do chicken with my cigar, but for Shelly’s I am willing to make an exception.

Shelly’s Courthouse Bistro, 400 West Fountain St. Santa Ana CA. 714-543-9821

Women Entrepreneurs Hold Keys to 2004


A non-smoking state like California, they are the last bastions of fine cigar smoking, wine bars and red meat. There is no smoking in strip malls that sell cigarettes and beer, the argument is. There are tobacco shops which can be found in malls. They have good walk-in humidors for cigars and pipe tobacco, but you have to get past gifts and sculptures to get to them. Some freestanding tobacco shops have chairs in the front window, so gray-haired baby boomers can tell tales of the old Offensive. There are the Cigar Bars. In

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January 2004

EXECUTIVE TIME OUT

She Just Keeps Rolling Along

by William Anthony

In 1990, a young steamboat captain, owned by C. Greene bought his first vessel and launched what would soon be America’s oldest cruise line — The Delta Queen Steamboat Company. In 36 years, the company celebrated the Delta Queen’s 10,000th passenger (as opposed to the Mississippi), more than any other vessel in the world.

Continued on page 43

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Cigar Bar

Orleans wrought iron umbrellas are one of many historic buildings in the "old quarter" of New Orleans. La. New Orleans was the existing destination of the "Mississippi Queen." A Fredericksburg cigar shop, lib- liary, Golden pottery and Dixie Dining Saloon (seats 200), plush, in mahogany, dressed with rich tapestries and accented with one of the oldest crystal chandeliers afforded. The Missis­ sippi Queen offers three sunsets on a day: plus afternoon tea and late-night snacks. Emporia

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Management in Print

Despite the often quoted perception that 90 percent of new companies go out of business during the first year, the reality is that most companies can make it through the initial year. The problems mount up during the second year of business, and by the third year 90 percent aren't around. Of the remaining 10 percent, only half make it into the fifth year. Everything else being equal (it usually isn't) a business that makes it through the first five years will be around for some time to come if it can survive changes in technology, swings in the marketplace, sudden increases or drops in prices, and competitive pressures from everywhere. Inadequate capitalization is often cited as the primary reason for business failure. The real reasons are usually a combination of measurable objective factors and others that aren't based on business metrics at all, but can still adversely impact business growth.

Best-selling Business Books

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

1. "Good to Great," by Jim Collins (HarperCollins. $27.50) (2) Climb ing the steps from being good to being great.
3. "Now, Discover Your Strengths: How to Develop Your Talents and Those of the People You Manage," by Marcus Buckingham (The Free Press. $27.00) (1) Finding out how you and your staff can grow even stronger.
5. "Execution: The Discipline of Getting Things Done," by Larry Bossidy & Ram Charan (Crown Business. $27.50) (4) Why executing a plan well is the true core of every business.

* Indicates a book's previous position on the list.
** Indicates a book previously on the list on back in.

For further information, please contact:

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Chuck Harder "For the People"
Weekdays 3 - 4 PM

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Local News & Up-Dates
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MANAGER'S BOOK SHELF

Business Books

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<td>Edward Jones</td>
<td>1. 5420 Philadelphia St., RD</td>
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<td>Stock, Bonds, Mutual Funds, Life Insurance, Estate Planning, 401(k), and other Retirement Plans</td>
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<td>A.G. Edwards &amp; Sons</td>
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<td>Real Estate, Corporate Finance, Wealth Management</td>
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<td>Raymond James Financial Services, Inc.</td>
<td>11. 1725 Valley Center Road, Ste. 220</td>
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<td>Mutual Funds, Equities, Life &amp; Health Insurance, Retirement Planning, Estate Planning, Full Variable Annuities</td>
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<td>Pacific Premier Investment Services</td>
<td>12. 211 S. El Centro Ave., Ste. A</td>
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<td>190+</td>
<td>Mutual Funds, Equities, Annuities, Life &amp; Health Insurance, Long-Term Care Insurance</td>
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<td>13. 601 N. Palm Canyon Dr., Ste. B</td>
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<td>Complete Investment Services, All Stock Exchanges, Real Estate Planning</td>
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<td>Full Service Brokerage, Bond Brokerage, Retirement Plans &amp;我想</td>
<td>Full Service Brokerage</td>
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<td>Garin Investments</td>
<td>16. 600 S. Palm Canyon Dr., Ste. B</td>
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<td>Garry N. Nichols &amp; Assoc.</td>
<td>17. 1100 W. Arrowhead Ave, Ste. 101</td>
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Note: See applicable RON - Would not disclose on a walk-in. The information in the above chart was obtained from the computerized list. To the best of our knowledge the information represented is current as of now. Every effort was made to provide the most up-to-date, most accurate information, and the names of owners and brokers are prominently displayed. For further information or additonal information on companies not listed, call the Empire Business Directory, 430-887-7926. Reviewed by Redlands Online. Copyright 2003.
Disney On Ice™ Presents Princess Classics

Another year has rolled around once again, I don't know where the time has gone. All I know is almost all my time is spent on my weekend at "Starlet At Large" program, and my weekend entertainment offering - "Starlet's Best Bets" on KCAA 1050 AM. This month, another wonderful theatrical offering will hit the "borders" and ice.

For its 25th production, Disney On Ice™ has created its largest, most intricate setting yet – a three-story, awe-inspiring castle that transforms to bring seven royal Disney fairy tales to life in Disney On Ice presents Princess Classics. The ice spectacular opens at The Pond Area of Anaheim on Dec. 25th and plays until Jan. 4th. It then moves to the LA Sports Arena on Jan. 6th for a five-day run and then on to the Long Beach Arena on Jan. 14th for five more days of performances.

The challenge was to create a backdrop for classic Disney fairy tales, each set in a different time period with unique, recognizable styles: an 18th century design for "Cinderella"; an Arabian palace for Jasmine in "Aladdin"; an underwater kingdom for Ariel in "The Little Mermaid"; a medieval castle for Princess Aurora in "Sleeping Beauty"; a French state-room for Belle in "Beauty and the Beast" and a fairytale fantasy "Madam Le", and a Tyrolean texture for "Snow White and the Seven Dwarfs."

Scenic designer Edoardo Scaglio, a master designer of theater at New York University who has previously worked on the Radio City Music Hall and The Kennedy Center, describes his creation as "a wonderful hybrid-fusion castle. It gives a nod to all of these periods and countries and has the ability to turn and recreate itself to support each particular princess story." An Arabian palace for Jasmine in "Aladdin" is designed to move something, a 33 feet tall and weighs eight tons, making it larger than most Broadway sets. Throughout the show, the castle will move within its architecture and revolving as a whole. The castle's enormous size and multiple transformations present an unique construction challenge.

"It's a big jigsaw puzzle," says Mark Frieden, vice president of scenes and scenic elements for Feld Entertainment, Inc. "Every time you move something, it affects the rest of the castle," he adds. Scaglio is the castle designer. Each carefully designed segment pieces and moves, revealing an extensive array of colors and patterns painting a new picture for each setting. Hues include the fluorescence of Ariodann's kingdom - somber grays and reflective stained glass for the brain's French castle from "Beauty and the Beast"; exotic fuchsia, purples and hued stained glass for "Aladdin"; sparkling tins of lavender, blue and silver for Cinderella, and a finale filled with white and gold.

"You see every facet of it," Scaglio says. "You would catch a jewel." While the castle can't be measured in carats, Scaglio is in awe of its size. This is the biggest set I have done in my life," he notes.

Surrounding the castle areprotective, intricately decorated gates. Lighting designs from within the castle and on the outside add more detail to the castle structure. At one point, the castle will magically disappear as audiences go under the sea, surrounded by neon coral sea fans set aglow by black light. The castle reappears before long, a symbol of strength, looking like a jewel in a brand new light.

Scaglio reflects on the significances of the story and the stories he hopes the castle will reveal. "Now more than ever, there's a need for people to go back to a place to feel secure - their comfort zones. At Disney On Ice, we're able to retell the stories we know as children, and our children's stories, in wonder and dazzling ways. I think that is the beauty of this show."

Tickets run from $110 to $50 a performance and may be purchased from Ticketmaster. Disney On Ice Princess Classics and are available at Tickemaster ticket centers, the arena box office, or call 800-745-3000. For more information, call 714-465-3688 or 866-524-7678. To learn more about Disney On Ice, visit www.disneyonice.com.
Ten Financial Tips for Women
continued from page 34

of someone with 40 years of uninterrupted services. The good news is that the U.S. Department of Labor, which is the agency where the earn-
ings of almost all other groups have remained the same or decreased, earnings of women have increased. Higher earnings for women should mean the potential for more investments.

3. Know your risk tolerance.
Consider how much risk you are willing to take in exchange for the poten-
tial to earn higher returns. Histori-
cally, equity investments have pro-
vided higher returns over the long term than less-risky investments, such as money markets and short-term bonds, although past performance is no guarantee of future results.

4. Participate in employer plans.
Collect information about the reti-
rement benefits that are available through your employer and actively participate in any plans offered, tak-
ing advantage of all possible compu-
ter matches and tax-deferred contribu-
tions.

5. Do not depend on pensions or Social Security.
Fewer years in the work force, fewer years with a single employer and lower pay all may contribute to a lower average pension for female re-
tirees. Women also tend to have lower Social Security benefits than men. Benefits are calculated based on a woman's highest 15 years of earnings. If the benefits recipient doesn't have 35 years in the work force, the Social Security Adminis-
tration will add zero-earnings years to the record to equal 35 years. This will lower the average monthly earn-
ings figure and may significantly lower your benefits.

6. Get out of debt.
Debt is a serious issue for men and women. However, credit coun-
selors report that women are more likely to take the first step toward becoming more disciplined and reducing their debt. First, under-

What This Country Needs Is A Good Place to Smoke a Cigar
continued from page 40

What in this age when a cell phone and a laptop can be your office wherever you are, this is as good a place as any to
get your work done. If you've been
slugging your way through the same
tom Clancy novel for the last 30 years
with wine, and they can keep their
valuable stock under lock and key
right there in their own locker.

The well-heeled members of Club Aficionado have a selection of hand-rolled cigar brands that are only available back East and because of that, they are special brands that are not
priced to Specials, not just in price, but in production as well.

As a member of the club, we're
goed on the cigar toast organized as a
founder by Arturo Fuente. Al-
though his Fueler X is a pop-
ular brand, the ones that were sent
down for the event were specials, nor-
mally only available back East.

The decor is done in soft earth
tones with indirect track lighting. The
ceilings are designed to look like big
cigars. Eventually, the bar will be paint-
ed on them to add to the effect. The
bar is lined up with various red wine
servers, port glasses and Morels.
All are selected to go well with those
big brown smokers. A planned-
fire license change will allow for
whiskeys and liqueurs to be added.

The furniture is mostly dark,
corked, dark leather. Best of all is
the monster air filtration system.
The lady in my side has asthma.
The fake one on Hallowell's.
Kathy's Berry Farm can knock her down.
She sat by my side at Club Aficiona-
ado while I enjoyed a Fuente X and
even she hardly noticed the

use resources.
 There is wealth of helpful infor-
mation easily accessible on the Web,
including sites such as 
What This Country Needs Is A Good Place to Smoke a Cigar
continued from page 40

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Charity Auction and Golf Tournament to Be Hosted by Local Credit Union

The San Bernardino Credit Union will be hosting a charity golf tournament on Friday, March 19th at the Shadrin Hills Golf Club. The proceeds will go to support both Arrowhead United Way and the Cal State San Bernardino Athletic Association.

There will also be a silent auction of sports and entertainment memorabilia and other items with a portion of the proceeds also going to the charities.

Greg Stockdale, president of San Bernardino Credit Union and an avid golfer, is enthusiastic about the credit union's first charity tournament. "This is our opportunity help out two of our community partners, involve them in the event, and have some fun doing it," said Stockdale.

A true community credit union, San Bernardino Credit Union is open to everyone in San Bernardino and its surrounding cities and strives to promote greater public awareness of and involvement with local organizations. Said Stockdale, "We want to celebrate not only our own success, but those of these fine organizations too."

The tournament will begin at 8 a.m. and end with a deli lunch buffet and a silent auction. A number of sponsorship opportunities are available at various levels and golf registration is open until filled. To register and/or sponsor part of the tournament, contact David Dunlap at 909-889-0838 ext. 229.

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**EXECUTIVE NOTES**

KPRF-TV has hired Tom Jordan to produce and anchor Sunday night evening newsmagazine show, "Eye on Riverside County," Jordan's first newsroom job, hired on Sunday, Dec. 21st at 6:30 p.m. on channel 2, "Eye on Riverside County," is the half-hour remote magazine previously hosted by David Garcia. Tom Jordan not only becomes the new host of the show, but will also be active in reconfiguring the program to match current events....Longtime theater faculty member Ron Barnes, a professor emeritus since 1997 and founding chair for the Cal State San Bernardino theater arts department, will be honored Jan. 11 when the University Theatre is named after him. A $300,000 endowed scholarship has been set up in Barnes' name with the help of friends and family. For more than 160 supporters have contributed. For years, Barnes was the theater department's patron of classes, directing period plays by Aristophanes, Molire and Shakespeare. He was also a force in statewide educational work when he served as president of the Southern California Educational Theatre Association and the California College Television. CETA awarded him his highest honor for his efforts, the CETA medal. Tom Harris, executive vice president and manager is pleased to welcome Jonathan W. Pauls as the Ontario office of NAI Commercial as an associate specializing in the leasing and sales of industrial property throughout the Inland Empire. Prior to joining NAI Commercial, Pauls was associated with Atec Telecom, where he developed and implemented new business plans for telecommunications sales and service companies as well as negotiated leases and lines of credit with financial institutions. Pauls has also been associated with AdapTech Technologies. The Marston and Rose Mary Bourn College of Engineering has hired 13 new faculty members for the 2003-04 academic year. Established in 1899, it is the fastest-growing engineering school in the UC system, with a population projected to grow from 2,000 undergraduate and graduate students to 3,000 in the foreseeable future. Jerome Schultz, a distinguished professor of chemical and environmental engineering, has been hired to be the director of the new bioengineering center. One of the two new research centers, including one investigating embedded networks, in the college. They will join three existing centers. The Center for Nanoscale Science and Engineering (CNSE), the Center for Research in Intelligent Systems (CRIS), and the College of Engineering-Center for Environmental Research and Technology (CERT). Los Angeles World Airports (LAWA) has named Louis J. Ferreira as its new CEO. Ferreira will also be responsible for LAWA's Information Technology Division overseeing information systems and telecommunications functions, in addition to establishing internal policies and formulating a strategic vision for the technology needs at LAWA's four airports, Los Angeles International (LAX), Van Nuys (VNY) and Palmdale Regional (PMD). As the administrator heading the information technology, he will report to LAWA's Chief Operating Officer Paul Green. CB Richard Ellis has announced the appointment of Dennis Ceen and Kevin Klreich, two leading professionals in the field of business equipment and asset financing to represent a business unit being developed on a North American basis. The new unit is named CREE Equipment and Asset Finance Group, providing a broad range of funding solutions to financial institutions, such as work stations, printing presses, heavy equipment and cranes and warehouse equipment. He will report to LAWA's Long Gown. Long known for her "random acts of kindness," Marcia Bourn, celebrates her 70th birthday on Jan. 4 at the Palms Casino Resort in Las Vegas. She is the daughter of the late Samuel Langston Bourn and the late Alice Jane Bourn. CENA has been proud to have an Hispanic Outlook in Education "school of the year" for the 2003-2004 academic year. The school's principal, Mr. Jim B. Sanchez, along with his students and teachers, were honored at the 2003 CENA National Conference. The school, which is located in the Rio Hondo School District in Los Angeles, is one of the first Hispanic-American charter schools in the country. The school has a strong focus on language, history, politics, economics, education, immigration, and the arts. The school is proud to have received the Hispanic Outlook in Education "Impact Award" for its contributions to modern day society. For a broader appreciation of its contributions to today's society.

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**Cal State San Bernardino Named a "Publisher's Pick"**

"Hispanic Outlook in Education" is one of the most recognized Hispanic publications. The newspaper is proud to have received the "Publisher's Pick" for the 2003-2004 academic year. The school's principal, Mr. Jim B. Sanchez, along with his students and teachers, were honored at the 2003 CENA National Conference. The school, which is located in the Rio Hondo School District in Los Angeles, is one of the first Hispanic-American charter schools in the country. The school has a strong focus on language, history, politics, economics, education, immigration, and the arts. The school is proud to have received the Hispanic Outlook in Education "Impact Award" for its contributions to modern day society. For a broader appreciation of its contributions to today's society.
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