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Greek Orthodox Folk Dance & Choral Festival Was Big Fat Greek Celebration

by Tera Zelinger

The Ontario Convention Center hosted the 28th Annual Greek Orthodox Folk Dance & Choral Festival on February 12-15. The event included more than 120 dance and choral teams from seven states, including: California, Oregon, Washington, Nevada, Arizona, Georgia and Florida.

The event’s festivities included folk dance and choral competitions, as well as evening entertainment with Glendi-Ziyya dancing for the adults, DJ Dance for the kids, and Basile, a nationally-renowned Greek-American comedian.

St. Prophet Elias Church of San Bernardino, was the only Inland Empire church that participated in the dance festival.

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March is Colorectal Cancer Recognition Month

According to the American Cancer Society, colorectal cancer is the second leading cause of cancer death and the most common cancer overall. This year more than 133,200 new cases will be diagnosed. Early detection can significantly improve your diagnosis.

Who Should Be Screened?
- Both men and women over 50
- People with a family history of colorectal cancer
- Patients with inflammatory bowel disease, including Ulcerative Colitis and Crohn's Disease
- Other risk factors include a diet that includes a high fat diet, physical inactivity, smoking or heavy alcohol use

If you are one of the 59 million adults screened, The Cancer Center at Riverside Community Hospital urges you to be screened.

There are several screening methods recommended by the American Cancer Society. Follow this guide to choose which one is right for you with your family physician.

If you would like more information on colorectal cancer, please contact the American Cancer Society at 800-ACS-2345 or contact the Cancer Center at Riverside Community Hospital at (909) 788-4158.

For more information, please contact The Cancer Center, 4500 E. Riverside Boulevard, Suite 101 (909) 788-8452 or (909) 788-4158 Fax (909) 788-4769

www.riversidecommunityhospital.org

Prescription Cards for Uninsured Extended Into 2004

(Family Care, in association with Advance PCS) One of the nation's largest pharmacy benefit managers, is extending the deadline for providing uninsured individual prescription discount cards at no charge to uninsured California residents, regardless of age or income. The free prescription card is accepted at more than 40,000 pharmacies, including Rite Aid, Walgreens, Vons, Walmart, etc. The prescription discount card is extendable to any uninsured California resident. There is no expiration date. The cardholder and family members will receive both generic and brand name prescriptions, with prescription discounts of up to 60 percent.

Family Care is a national association that has established an alliance with members and healthcare providers. Formed in 1983 by a group of physicians, and based in Houston, Texas, the association's primary goal is to maintain a patient advocacy program that addresses managed care issues, helps preserve the doctor-patient relationship, and provides access to low-cost healthcare.

To request a free prescription card, California residents may call toll-free 877-366-3309.
China's Two Faces

Part 2 of 3

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nese. Without the United States' back­ ing of Taiwan this issue would have been solved by China. Today, Taiwan is a very important trade par­ tner and investor. Taiwanese people are welcome to buy expensive apart­ ments in China. Trade between Chi­ na and Taiwan almost equals that be­ tween China and the European Union. Is this the real China? In the light of the current sabre rattling by China's officials? Without doubt, the “re-integration” of Taiwan is not a question of “whether”, but of “when” and “how”. China does not seem to perceive reality along a time line. China can avoid any military clash with American forces wherever that might be possible. To compete militarily with the United States would mean to multiply China's defense budget, which would be a disaster for the Chinese economy needed to mitigate internal crises. China can- not have it both ways. It cannot solve its internal problems and finance a military buildup at the same time. “Muddling through” is a more likely scenario for the next decades than any “major jump” to face the United States eyeball-to-eyeball. China wants to be seen as a se­ rious and powerful member of the in­ ternational community. Chinese peo­ ple are proud of their more than 2000-year-old history. The country will inevitably become a serious competitor beyond Asia. For these reasons, the United States should not regard China as a “natural enemy”, but seize the “golden opportunity” to develop a cautious co-operation with China - strategically organized with its allies and partners in the re­ gion - with the goal of stabilizing the current situation. A close look at China in this direction is the handling of the crisis with North Korea.

For all Western and Asian coun­ tries, China is (and will be) an attrac­ tive market. It is in the interest of the whole world, therefore, that China does not explode and that Europe and Russia should not try to misuse China to solve their problems with the “hyper populous” (exces­ sive power or might) U.S.A., and China should not fall into this trap. In the case that the U.S.-nation of Chi­ na’s no longer behaves like a nation. No­ body knows for sure how long it will take for that construction to be com­ pleted and what the final face of Chi­ na will look like.

The Chinese high-tech market is blossoming. A gold rush on the part of Western technology carriers and tech companies. Planes flying into Chinese cities like Beijing are packed with European and U.S. venture capitalists and tech company executives eager to tap the rich vein of innovation. Chinese officials have tried, at least for the moment, to make things easier by promoting a new law that legalizes internet access.

The Internet is a place where China has invested huge sums. The Beijing government has been encouraging the development of the Internet as a tool for economic development and social stability. The government has also been promoting the idea of the Internet as a platform for cultural exchange and national unity. These efforts have been supported by the Chinese government, which has invested heavily in the Internet infrastructure. As a result, the Internet is now playing a major role in China's economic development and social stability. The Internet is also becoming an important means of communication and information sharing. It is helping to promote cultural exchange and national unity, and it is also helping to promote economic development and social stability. The Internet is now an important tool for China's economic development and social stability, and it is becoming an important means of communication and information sharing. It is helping to promote cultural exchange and national unity, and it is also helping to promote economic development and social stability.
USAID Contract Award – “People, Energy, and Development (PED) – Increasing the ability of the people to cause their own development” IQC project.

MARTECH International, Inc. of Hemet, has announced that its team for the project led by the International Institute of Education (IIE) in Washington D.C. received the USAID Contract (“DOT-000-04-00003-00”) awarded by USAID valued at $33 million (approximately) IQC Prime Contract to IIE through which Martech will be providing services as a subcontractor.

The USAID Office of Energy and Information Technology (EIIT)’s “PEED” Project is designed to help developing countries and economies in transition by facilitating more effective knowledge management in the energy sector focusing on specific areas of interest within the broader themes of democracy and governance, environment and social development, and the environment. Specific areas of activities will include:

1. Institutional strengthening:
   - Policy process strengthening
2. Energy policy reform:
3. Environmental and related infrastructures:
   - Commercialization.
   - Use of renewable energy technologies, and
   - Demonstrating appropriate technologies to reduce related environmental degradation and mitigate emissions of greenhouse gases, and
   - Power generation efficiency of energy production, distribution and use, and
   - Stakeholders’ roles and participation, MARTECH’s successful experience in the World Bank, the Asian Development Bank, and the United Nations, on energy, environment, and information technologies will be utilized for implementation of different tasks under this USAID contract.

Note: MARTECH has recently moved its head office from Hemet, to San Diego and is located at 111 North Barron Plaza Ste., Suite 102, phone: 909-494-5564

greek Orthodo Folk Dance & Choral Festival Was Big Fat Greek Celebration continued from page 2

Contemporary in design and one of the most technologically advanced facilities in the nation, the Ontario Convention Center boasts over 225,000 total square feet. An ideal venue for conventions, trade shows, exhibits and meetings, the center provides a full range of high tech services, including video-conferencing, satellite capabilities, computeryzation and Internet access. For more information about the Ontario Convention Center, go to www.ontarioconvention.com or call 909-917-3002.

Both the Ontario Convention and Visitors Bureau and the Ontario Convention Center are managed by SMG, headquartered in Philadelphia, PA. The firm is the largest private facility management company in the world. With 143 venues, SMG manages convention centers such as the Moscone Convention Center in San Francisco, Hawaiian Convention Center in Honolulu and the Miami Beach Convention Center.

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April Morris

April Morris, CEO of Associated Engines, Inc., has utilized the expertise of her engineer father but also her own enthusiasm for the propulsion of social change, over the past 20 years, to point of making average annual sales revenues of $6-8 million. Morris notes that the company will accomplish something to what she describes as the company’s honesty and integrity, as well as the quality of services it offers.

Morris, a registered civil engineer and the company’s CEO in 1985, upon the retirement of her father, Robert Mills, the former Ontario city engineer who founded the company, has been at the helm of development for 30 years. The company employs 50 engineers and staff members and counts Cal State, San Bernardino Association of Governments, many of San Bernardino County and parts of Riverside and Los Angeles counties, as well as numerous cities and various developers as clients. Company engineers have served as consulting engineers on such projects as the Kaiser/Perkins California Speedway in Fontana, the Ontario Convention Center, and the O’Mara 6th and Mountain Edwards Theater Complex.

The company is currently working on the Cal State, Los Angeles and a few schools, airports and the Route 30 Freeway besides serving as “in house" engineering consultant to Cal State, San Bernardino and San Bernardino County. The company has a land survey department which sends four or five crews of engineers out to survey streets and roads, which involve the evaluation of such factors as boundaries, elevation, and topography for a specific piece of land, as well as a right-of-way department.

Associated Engines is a family business which is responsible for the rapid mapping of such development projects, besides its general land development department. April Morris has been fascinated by engineering for a considerable period of time, she said. “I grew up with it. My father...” adding that what most brought her closer to the profession was “the idea of creating something that would live longer than I do. Hopefully the creation will not be a professional one.

One of her earliest experiences at the company was working as project manager and overseeing the structural design of the Upland Hills Country Club. “My previous work wasn’t really work,” she said of her pre-engineering employment. “It was odd jobs. It doesn’t compare.” Her path was easier than that of most women in the field. Seeing it as how it was her father’s company, it wasn’t too difficult,” she said. “The company here is very successful” and “very easy and very honest.” Economic difficulties are sometimes apparent, she said, but she pointed out that her current business, The wear and tear of this cyclical business is difficult,” she said, “but it’s no more difficult for me than anybody else.” The company itself makes any potential difficulties worthwhile, she said. “It’s very challenging and very rewarding,” she said. “Not many women are engineers coming right out of school and becoming project managers and good citizens and find themselves moving into leaders of the community. There are not many women in the business how she added. However, she is now in college while a member of Tau Beta Pi and Chi Epsilon, Morris continues her community efforts by managing Associated Engineers, having served on the State Board of Directors of Consulting Engineers and Land Surveyors of California for 11 years and has also served as President of the Ontario and Upland Chambers of Commerce (she still serves on the boards of directors for the Upland chamber as a director emeritus. In addition, she will serve as the Island Empire Economic Partnership’s president 2004 and is a member of the board of the Los Angeles County Fair Association and chair of the building committee for a structural addition to Casa Huerta Hospital. Morris also works on numerous standing advisory committees. She plans to continue mentoring young engineers, she said, and move the company into more resources development (water distribution), land planning involving the design of pumping stations and systems, water recreation pilots, and reservoir planning.

Tribal Myths Versus Facts – One Tribal Leader’s Perspective

Tribal leaders should be asked to solve a budget deficit not of their making – and in accordance with federal law, tribes are not in position to tax tribes in any way. The Indian Gaming Regulatory Act outlined specific provisions for revenues from tribes with casinos to provide for tribal government operations, to provide for the general welfare of the tribe and its members, to support economic development to make charitable contributions and to fund local government agencies such as fire departments, police departments and others.

Myth: All tribes are one collective group and act as one unified organization.

Fact: American tribes are individually sovereign nations. Each tribe may have its own set of beliefs, values, relationships, and other characteristics that could be represented in different channels.

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Myth: Native American tribes are sovereign nations and would close our casinos if it meant conceding our sovereignty.

Fact: Sovereignty is a just a word and really has no modern meaning.

Myth: Sovereignty is a fundamental right of nation states and such is the foundation from which tribes re-establish the structure and goals of their respective governments. Sovereignty is critical to aid operations and development for such communities, businesses, and economies.

Fact: Sovereignty is the right of self-determination, and such is the foundation from which tribes re-establish the structure and goals of their respective governments. Sovereignty is critical to aid operations and development for such communities, businesses, and economies.

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Fact: Sovereignty is the right of self-determination, and such is the foundation from which tribes re-establish the structure and goals of their respective governments. Sovereignty is critical to aid operations and development for such communities, businesses, and economies.
Motivation, Ethics and Loyalty are Key Words in Cliff Cummings' Personal Lexicon

by Georgine Loveland

Clifford R. Cummings works at a whirlwind pace. He has a passion for his industry - he has been the owner of Toyota of San Bernardino since April 1997.

Prior to that, he served as general manager of the franchise from September 1996 to March 1997. He has also owned San Bernardino Hyundai since August 2003. Recently, Cummings has offered the Toyota-builde “Salesperson of the Month” award as a recognition of his efforts, car sold by car for the youth market, which is rapidly growing in popularity in its genre, especially since the introduction of the third model, he noted... And there are many more ties in the community.

Cummings has been in the car dealership business for a long time and has witnessed many changes in the Inland Empire, both in San Bernardino and in the rapidly expanding Palm Springs desert region. He is the operating partner of the 1-10 Toyota and the 1-10 Hyundai dealerships in both areas, and investigating new opportunities in that rapidly expanding market.

Cummings has weathered many storms during his years with Toyota, and holds the highest regard for the popular auto-truck manufacturer. He has not only been a loyal customer base and rectify any mistakes we may make. It is part of our evolution.

“Spend $30,000 to buy a car from someone you do not know you can present a no-sell picture. Our product list is so good that we attract the best talent pool.” A cohesive team is very important to Cummings and he holds the sales people in high esteem. When the consumer expects to make an informed decision, he acknowledges that they are important.

“I sell my memory to my customers,” he said. “I spend 10 minutes doing a personal touch, presenting achievable goals for $12, 000, the equivalent of a Full-scale car, they re- member that ‘Cliff gave that to me’ and appreciate the gesture and feel valued.” The people we work here in San Diego are absolutely stellar and turnover is minimal. Our people have been here for 20, 25, and even 37 years.”

Cummings is also proud of the quality of the Korean-made Hyundai. “It fills a niche in the market,” he said, “and comes with a 100,000 mile guarantee.” To better service to customers, the operation provides multi-lingual employees proficient in French, Arabic, Chinese, German, Spanish, Korean, various dialects and "occasionally English." As of March 1, a whole new Central American sales-related department has been established. Cummings plans to expand in the same manner. “Due to the 2004 economy, the dealership intends to strengthen its base and dominate the local market, rather than growing wildly and undermining its foundation. A person of precision and detail, Cummings addresses customer concerns. "We want people to talk to people," he stated. "We don't want to be pressured."

The company is also extending service hours to increase availability for the customer, not to make it easier for the customer. Customer service should be designed around the customer’s needs, not the other way around. He added, “We have growing pains, and our expanded hours on Saturdays and Sundays was terrific at first. It costs a lot. But a little bit of pain is worth it for the long term. If our customers are 97.9 percent happy, they will come back or refer others.”

“Tribal Myths Versus Facts – One Tribal Leader’s Perspective

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Tribal leaders are expected to pay taxes in the form of providing the funds necessary to fund local tribal government agencies and municipalities without the reservation, and to provide certain other California tribes that do not have casinos. This is what is known as the Special Distribution Fund in California, which is a Tribal-State Compact established fund that San Manuel has maintained. The San Manuel Reservation is one of the largest employers in the San Bernardino tribe, our tribal homeland and the largest income tax from all employees and also pays federal employment taxes and individual state taxes for those employees. Individual tribal members also pay federal income taxes and income on income earned. So to say that tribes don’t pay taxes is not accurate.

Myth: The San Manuel Band of Mission Indians doesn’t help local business or the economy. Fact: The San Manuel Band of Mission Indians is one of the largest employers in the Inland Empire of Southern California, and every year pays millions of dollars into the community through employment and contracts for construction and building, tourism, and continued on page 12

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B U S I N E S S J O U R N A L • P A G E 8

Does Your Estate Plan Leave Your Business in Good Hands?

by Jonathan Watts

Small business owners are mortal, just like everyone else. And because small businesses have made up mostly of business assets, they need to take extra care to be sure that their estate plans provide for their businesses appropriately.

The consequences of leaving things to chance can be dire. For example, suppose Kathy, who is 46 years old, is president and half-owner of a corporate group with a growing chain of specialty markets. She also owns a home with substantial equity and a large mortgage. Because the business has not become profitable, Kathy has few other assets, no life insurance, and no formal estate plan. Her daughter Amber, who just turned 20, is in her third year of college.

Kathy meets an untimely end in an auto accident, leaving Amber and the business in difficult circumstances. Amber needs cash, immediately, to keep Kathy’s house from going into foreclosure while the time to sell it. Because of the business’s recent surge, the value of Kathy’s interest approximately $2 million, is greater than the equity in her home, subjects her estate to the federal estate tax. So Amber needs money to pay the IRS, too.

Those employed have capital expenditure plans in 2004, and those, 70 percent plan to spend more than they did in 2003. In Riverside County, 57 percent of respondents reported greater sales in the fourth quarter of 2003 over the same period in 2002, with 24 percent reporting the same sales and 17 percent with lower sales. In addition, 44 percent of respondents

should run the business, and how the rest of the family should be provided for. You also need to be sure that there will be enough liquid assets to re- ivate taxes and other estate expenses, otherwise, your heirs may be forced to liquidate the business.

Putting your wishes into practice with careful consideration, as well as some professional advice, estate, tax, and business planning advice from your accountant and attorney can help you ensure that your business ends up in the hands of the right people.

Jonathan Watts practices law at the Riverside office of The Partin Law Firm. His practice emphasizes business planning, business law and estate planning. He can be reached at 909-834-8490.

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B U S I N E S S J O U R N A L • P A G E 9

Small Business Owners Optimistic Despite Slow Recovery

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they anticipate an increased demand for services and products. But in order to do so, respondents reported greater sales in the fourth quarter of 2003 over the same period in 2002, with 24 percent reporting the same sales and 17 percent with lower sales. In addition, 44 percent of respondents

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Arrows Prove It.
OPINION

What is the Future of Senior Health Care?

dave Schmidt
Chief Executive Officer
SCAN Health Plan

In light of the changes in Medicare that result from last year’s legislation, we should all be asking, “What is the future of health care for seniors in Southern California?” Unfortunately, the intent of Congress is to move more seniors into private health plans and reduce reliance on Medicare. As a result, the key is determining whether seniors get the care that they need to be sure that there is a decrease in healthcare costs and an increase in the overall quality of care.

If seniors do not trust the health plans, they reduce their willingness to spend the money wisely then give them in the first place.

The truth is that donots give not make a difference in the lives of others, to create awareness. How do you explain why corporations spend up to $100 million for a 30-second commercial during a football game, to announce that they have made two $5,000 contributions in honor of the players of the game. If a philanthropist is going to invest in a difference in the lives of others, they are more than half of one percent of contributions would be anonymous.

When you look at the last time you ever gave a large dollar amount anonymously. Do you know anyone who has ever owned a marketing major or a business major and want to help them contribute, for fear that others will ask for money. Be honest. Would you put money into a tip jar if it wasn’t right next to the cash register? Do you wait until the cashier is able to view your putting money into the tip jar? People give to be noticed, not to care.

It’s My Opinion...

by Joe Giese

At home, above my computer, hangs a picture of an old lion. His mane is mangy and his eyes are half shut. The caption below him reads, “It’s my opinion. Your opinion may differ.” One can explain one’s reasons why it is unlikely to have contributed, if they have not done so. The point in this is that opinions are like chains. There is one for everyone. And much as it pains me to say so, my opinion may not always be right.

I know what I believe about abortion, capital punishment and three-language play. Your opinion may differ, and that’s fine. We can have a difference of opinion because they have come to understand that those issues never get resolved and only causes heat.

And then there are those who express my opinion within these pages on occasion in the hope that you may see what I see — even if you do not normally see things that way. The column is clearly labeled as “commentary,” not news. Truth to say, these days a lot of what is called to us as news is very diluted in its one way or the other because of something that someone has said.

We are not going to change that. It is a truth that cannot be explained away.

CCWD’s Name Change

Representing Commitment

The Cucamonga Valley Water District (CCWD) officially launched its new name, Cucamonga Valley Water District, at a ceremony at the district’s headquarters on Jan. 25. Several governoal and industry officials attended the event.

CCWD’s Inland Empire partners are located within the Cucamonga Valley, a term that dates back to the late 19th, mid-20th century, and incorporating it into the district’s name is symbolic of the district’s growing one. The rebranding effort is a direct recognition of the partnerships to achieve its objectives.

The district’s leaders are instituting a wide-ranging partnership to increase water service area boundaries — both inside and outside of the Cucamonga Valley — to ensure sufficient water supply and infrastructure.

Glencrest Investment Advisors, Inc. offers strategies

Glencrest Investment Advisors Inc. announces its list of Top Tax
Reduction Strategies as tax preparation season fast approaches. Glencrest did develop this list of tax planning recommendations on the heels of a 2003 research study that indicated tax reduction strategies were one of the top three financial concerns of Inland Empire residents, along with retirement planning and estate planning.

Reducing taxes continues to be one of the main concerns of our clients,, said Tom Stoffel, senior managing director and chief investment officer of Glencrest. “We are pleased to share our best strategies with those who are planning for next year and want to make sure they have enough money.”

Glencrest offers the following advice and considerations for 2004 tax planning:

1. Take advantage of the maximum continued on page 17

FREE Income Tax Assistance for Elderly, Low Income, and Disabled February 21 through April 10

Get your income tax returns completed with the assistance of the Volunteer Income Tax Assistance Program (VITA) at the Pomona Public Library. The IRS-trained volunteers are available on Saturdays from 1:30 p.m. to 5 p.m. to assist elderly, low-income, and disabled citizens with completing their income tax returns. The Free service began Feb. 21 and will be available every Saturdays through April 10.

PFF Bank & Trust

Supports TRACKS Program in Claremont

PFF Bank & Trust recently donated funds to equip a new computer lab at Glencrest Investment Advisors Inc. and supported the New STARTS (Teaching Responsible Accounting to Theodore Roosevelt) Program in Claremont. It’s all part of an after-school program offered by the city of Ontario in cooperation with the Claremont Unified School District.

TRACKS (Teaching Responsible Active Citizenship) Program at El Roble Intermediate School in Claremont includes sports, dance, groups, excursions, workshops, support programs and special events.

And, thanks to a new partnership between the city and the Claremont Unified School District, a new activity center recently opened its doors at El Roble Intermediate School encompassing approximately 3,399 square feet, including computer laboratory facilities.

PFF Bank & Trust recognizes the valuable contributions that our youth in Claremont make to our community and our future. The YMCA offers the following: FREE Income Tax Assistance for Elderly, Low Income, and Disabled February 21 through April 10 at the Pomona Public Library. The IRS-trained volunteers are available on Saturdays from 1:30 p.m. to 5 p.m. to assist elderly, low-income, and disabled citizens with completing their income tax returns. The Free service began Feb. 21 and will be available every Saturdays through April 10.

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Meetings Resume at City Hall Location in Rancho Cucamonga

Since Feb. 18, all regularly scheduled City Council, Planning Commission, and Historic Preservation Commission meetings were held in the City Council Chambers at City Hall, located at 10500 Civic Center Drive in Rancho Cucamonga, California 91730.

Since July 2003, due to a seismic retrofit, the regularly scheduled City Council, Planning Commission, and Historic Preservation Commission meetings were held in the Cucamonga Canyon Water District (CCWD) Boardroom, located at 11214 Bashar Street in Rancho Cucamonga. The retrofit of the Council Chambers is now complete, but construction activity continues at the Civic Center. Customers are encouraged to observe the signate around City Hall.

City Council Meeting RCTV-3 Cable Broadcasts

Regular City Council meetings are held on the first and third Wednesdays of every month and are normally available to those with cable television service; live on RCTV-3 (the government access channel for the City of Rancho Cucamonga). Because of the retrofitting of City Hall, there were adjustments in the airing of City Council meetings on cable television. City Council meetings resumed their normal format schedule, which includes a live broadcast on the first and third Wednesdays at 7 p.m., for those with cable television access. The normal, regularly scheduled re-plays of City Council meetings will continue to air on RCTV-3 on the second and fourth Wednesdays of each month at 11 a.m., and 7 p.m.

City Council Meetings Available on Web site

Recently, the city has also added the option for customers without cable access to view the City Council meetings "on-demand" from their computer. A new feature of "Streaming Video on Demand" is available on the City’s Web site at www.rancho-cucamonga.ca.us/new.htm. This new feature will provide three-to-four meetings of City Council meetings in an archived format for those with high-bandwidth (DSL/Cable Modem) or lower-bandwidth dial-up Internet service.

The Administrative Services Department — Information Systems Division, in conjunction with the city to provide additional viewing options for our community. This option offers those with computer service the opportunity to watch a City Council Meeting. The archived council meetings are not available for download, but may be watched after the meeting, in accordance with the city’s normal cable television re-play schedule on the second and fourth Wednesdays of each month. (It is important to note that the picture and audio components can be adversely affected by many factors including the user’s Internet service provider, bandwidth, and the original video quality.

Planning Commission and Historical Commission meeting’s — regularly scheduled Planning Commission and Historical Preservation Commission meetings are live on the second and fourth Wednesdays of each month. Since Feb. 25, 2004, those meetings have resumed at City Hall in the Council Chambers.

For further Information

If you have questions or inquiries about the Council or City Commission agenda meeting board meetings, you may contact the city clerk’s office at (909) 477-2786, extension 2726. For information about the airing of City Council meeting on RCTV-3, please contact the city manager’s office at (909) 477-2700, extension 211.

For questions or inquiries about Planning Commission or Historical Preservation ‘commission meetings, have contact the Planning Division at (909) 477-2770. Information is also available on the Internet at www.rancho-cucamonga.ca.us on the electronic bulletin board played on RCTV-3.

Return of the Big Picture

by J. Allen Leinberger

The state of computer technology is historic, encompassing the rise and fall of the computer, with new and exciting computer technology taking its place. With the advent of the Internet, the world has become a smaller place. Even the way we communicate has changed. Social networking sites, instant messaging, and email have become the norm. But what about entertainment? The television industry has always been at the forefront of technology, from the first black-and-white broadcast to the high-definition television (HDTV) that we see today.

In the past, television was only available to those with cable television service. Now, with the advent of the Internet, anyone with a computer and an Internet connection can access television shows and movies online. However, this does not mean that television is dead. In fact, television is more popular than ever. According to Nielsen Media Research, 98% of American households have a television. And while the number of households with cable television service has declined, the number of households with internet-connected televisions has increased.

This article will explore the history of television and its current state. It will also look at the future of television and what lies ahead.

Tribal Myths Versus Facts — One Tribal Leader’s Perspective

continued from page 6

real estate and development. Whether it is a sister tribe working toward self-sufficiency, local organizations in need of resources, or communities struggling to find additional resources, the San Manuel Band of Mission Indians continues to seek out worthy causes, and as a philanthropic leader strives to still help to neighboring areas. Contributions made by the San Manuel Band of Mission Indians illustrate our commitment to our neighbors and community. Our tribe is not just funding through the doors for cultural, social, and economic projects to benefit the common good of the San Manuel Community. We have made a significant commitment to improving the lives of the residents of San Bernardino through our efforts and donations made to education, local municipalities, area beautification, the environment, and more.

So, as the San Manuel Band of Mission Indians feels a tremendous sense of responsibility to take a leadership position on issues so sovereign as revenue sharing and legal jurisdiction. This is a particularly important issue, and I strive to communicate with and educate other tribal leaders through my speaking appearances at Harvard, UCLA, and with the media who are hot on covering these issues. As chairman of the San Manuel Band of Mission Indians, I feel that my duty and responsibility is to protect the tribe's sovereignty in order to protect and secure our future as a nation.

Myth: The San Manuel Band of Mission Indians is not really interested in relationships with the community.

Fact: Throughout my chairmanship, I have been privileged to have an open and positive relationship with local government and the community of the San Bernardino. The San Manuel Band of Mission Indians respects the relationships with local communities and the government of the City of San Bernardino. The San Manuel Band of Mission Indians believes the relationships with local communities and the government of the City of San Bernardino is what I believe. What Greg Devereaux believes is going to be the interpretation of the relationship with the city. In America, we are both entitled to those beliefs.

Even Mrs. Acker has taken umbrage that Greg Devereaux is not the sharpest pencil in the box, so I am obviously upsetting both sides in this issue. Nevertheless, both I and the publisher of the Business Journal have suggested to Mr. Devereaux that he disagree with me, he should write a letter to the Journal for publication. Mr. Devereaux has so far declined. It was even suggested that he once of his city employees write the letter for him. He has so far declined that option as well.

What he warns for is for me to retract my earlier column because he believes that it is not supported by the articles in the Daily Bulletin or by the public record of the city. (This same public record has been falsified to lie about me before, in an unrelated issue.)

I had written a news article and was found in error on my facts, I would have to retract. But that is not the case. It is my opinion that Greg Devereaux has it in for Debbie Acker. I stand by that position.

Greg Devereaux, has informed me that he no longer has any respect for me. He has a right to his opinion. As do I.
China’s Two Faces

Part 2 of 3

"Are valuations and expectations running too far ahead of reality?" asked Duncan Clark, managing director of BDA China, an independent tech consultancy based in Beijing. "Maybe, but the fact is that multinationals and increasingly small- and medium-sized enterprises in technology need to have a China strategy," he said. "We’re not talking China’s talent, but China’s talent to understand what’s going on, China may come to you — in the form of a lower-cost supplier based in China, for example.

East Asian international orders

Before we deal with the future, it would like to briefly survey the past. In the century prior to Industrial Revolution and World War I, international relations in the region were fairly undevolved due to the isolation of Japan and the limited amount of international intercourse between China and the non-Asian world. At times, Japan was actively involved in continental affairs. It had an international agenda similar to the one that developed in Europe after the Westernphilian settlements and the set the tone for world politics.

From the mid-19th century to 1945, the international order in the region was based on the prevailing balance of power between a few major players — periods of peace punctuated by wars. Some equilibrium was achieved after the Russo-Japanese War. It was anchored on the Anglo-Japanese alliance, a weak China, a few powerful Western powers, but unclear how stable this situation was. Anyhow it was shattered by World War II. The post-war world was divided into two blocs — British and US — and international relations between two superpowers.

Evolution of China’s position from the U.S. ally against the Soviet Union, to potential adversary but with important economic ties to the U.S. and Japan.

Japan-U.S. ROK (Republic of Korea) and Taiwan-U.S. alliances.

Taiwan-related special was created in 1978, as Chinese aggression in the region, and China first entered China to the West, producing a hot. It is not possible to say for sure what this situation was, but it is possible to say that the situation was not as clear as it is now.

But what has remained unaffected is China’s American policy. It has created, for what it is worth, a need since the Industrial Revolution, a peaceful international order due to the need to get along with the rest of the world under the umbrella of the U.S. led military alliance which was not only to worry about their neighbors or other powers attacking them, it also allowed China to participate economically within the imperialistic world.

What are bases of U.S. primacy in Asia?

"Extensive U.S. military presence, particularly in the Philippines, Japan, Taiwan and South Korea, provide what international and non-Asian countries to trade with each other.

Evolution from 1945

Economic rise of Japan, ROK, and Taiwan from poor to rich nations.

Political transformation of ROK and Taiwan into liberal democracies.

Evolution of China’s position from the U.S. ally against the Soviet Union, to potential adversary but with important economic ties to the U.S. and Japan.

Get Ready For Nearly 40% of California Companies Plan to Move Jobs Out of State

According to the analysis, jobs in "mobility sectors" tend to be 33 percent more valuable to the California labor force than jobs in non-mobility sectors. As a result, California’s future economic potential will be enhanced by California’s ability to retain and attract those high-value "mobile" jobs.

The Future of California Jobs in 50 States

According to the California Competitiveness Project, 50 percent of California’s high-skilled technology jobs are in the state of California.

Economic success: the desire to make money and accumulate wealth.

Political success: the desire to gain power, fame, and influence.

Social success: the desire to change the world for the better and to be known as a social reformer, philanthropist, and benefactor.

Intellectual success: the desire to gain knowledge and be able to understand the mysteries behind certain ideas.

Spiritual success: the desire for complete spiritual fulfillment.

Physical success: the desire for inner and outer beauty or athletic superiority.

Follow 5 Success Principles

1. Know what kind of success you desire.

2. Be successful in whatever you do.

3. Respect your time.

4. Get your act together.

5. Cultivate a proper work habit.
Boost Profits With Four Simple Steps

by John Strelczyk

One of the most common mistakes companies make when they are trying to boost their profit margins is to not get new customers. Typically, this behavior is a reflection of their history. When they were growing rapidly, they probably had zero or just a few customers. To survive, they had to increase that number. Getting new customers made sense.

For companies that are out of survival mode, and are instead trying to boost their profit margins, acquiring new customers is not the best strategy. Studies by Cap Gemini and the Gartner Group have shown that, depending on the industry, it costs three-to-seven times more money to acquire a new customer than it does to target an existing customer for the purpose of making a new purchase.

The best profit-boosting opportunities lie in optimizing the relationships you have with your existing customers. Here are four simple steps to do just that.

• **Step #1 Find and Strengthen Your Pillars**
  
  Determine which five of your customers contribute the most to your bottom line each year. Can you name the top five customers of your head? Can you name the employees in your company name them? If not, that is a problem to be addressed, and addressed quickly. Depending on the size of the organization, a loss of any of the top five customers can range from serious to catastrophic. These clients are the “pillars” supporting your company. Think of your business as a structure sitting in the middle of a shingled-wet streets. Five pails are arranged in a circle and your business balances on top of them. What happens if one or two of those pillars shrink? What happens if one of them goes away completely? Part of the key to optimizing profit is in securing your pillars. If you look at the amount of time your organization spends on customer service, and break it down by customer, you would probably find that your “pillars” are the five customers who get the most service. Most likely they do not “Problem” customers usually command the most attention, followed closely by efforts to get new customers.

  Change that. Focus a proportionate amount of attention on customers based on how critical they are to your business! Take the resources being applied to the problem customers and focus them on the pillars. Talk those people with making your relationship with the pillars so strong that they will never crumble. Challenge them to find ways to help the pillars be successful.

  **Be a pillar to your pillar!**

• **Step #2 Inventory Your Offers**
  
  Starting with your pillar customers, take an inventory of all the products and services you currently render. Rank them in order of profitability. When all the offers have been identified, categorize them from one to five. Ones should be the 20 percent of the offers that are the most profitable. Two’s will be the next 20 percent, on down to five, which will be those products and services that are in the bottom 20 percent in terms of profitability.

  Now comes the interesting part. Create a grid with clients across the top, and offerings down the left side. Arranging the clients in order of how much they impact your bottom line.

The most impactful client should be the first one, and the least impactful client should be the last. For the offers on the right side of the grid, keep them in order of most profitable to least profitable. When you have your grid, getting the grid for it and for each client put chart marks on the products and services you provide for them. This is your profitability map.

• **Step #3 Attack the Gaps**
  
  Look how are your pillars. How are you doing in terms of providing fully paid offers to them? Any boxes without closed deals represent opportunities. Offer it and then apply this knowledge in the way you interact with your other customers. Again, start with the pillars and then work your way to the customer list. Most organizations acquire customers by filling a single particular need. The key to boosting profits is not to go get more of those customers. Find and strengthen your pillars so that your organization becomes a “call to action” for your customers. Inventory your offers; fill the gaps, and learn from your “leaves.”

  Every gap represents an opportunity to boost your profit. Start with the more profitable clients, and try to fill in the ones all over. Educate those customers about the additional products and services you offer. Find out what needs you have and design ways you can fill them. These efforts will not only strengthen your relationships, but will also make them more profitable clients for you.

• **Step #4 Learn From Your “Why Are You Here?”**
  
  As you are implementing step 3, take another look at your graph. Find out what you have got the greatest percentage of your products and services. These are the customers who just love what you do. They represent some of your best customers. Find out why. There is some reason or group of reasons.

Within the columns of the graph are the names of the customers. Carefully analyze the names and think about why they are there. University of California, Riverside - Since 1993. 26 percent of respondents purchased or upgraded technology applications that are the university’s most sought after. This is an incredibly exciting time to be joining UC Riverside,” said Warlters. “I’m looking forward to playing an active role in helping shape its future and assisting Chancellor Cords in achieving her vision.”

University of La Verne Opens Victorville Campus

As part of its continuing commitment to improve access to higher education, the University of La Verne recently opened its new High Desert Campus in Victorville.

Under the guidance of regional director Lance Rivas, the High Desert campus is located at 15447 Aanacona Road, Suite 100. It presently includes administrative offices and three classrooms, with three additional classrooms scheduled for completion this spring.

There were 165 registrations for the 10-week winter term, an increase of 29 students. Along with current offerings, the new campus will offer advanced studies, organizational management, health administration and business administration. These offerings are now being accepted for new systems program coming to Victorville in the next academic year, a bachelor’s degree in public administration and a master’s degree in leadership management. By adding these two programs, ULV will increase educational opportunities for working adults living in High Desert communities. The total number of degree programs available will be six undergraduate and two graduate, all with evening or Saturday classes that meet once a week.

In addition to the new regional campus, ULV continues to provide distance learning options to all professionals with heavy travel or unpredictable work schedules. Two line bachelor’s degree programs (organizational management, and health administration and business administration) are available.

CCWD’s Name Change Represents Commitment

President James Curatorio Jr.

"In addition, the change will help eliminate confusion some customers had regarding the word ‘county,’ as it doesn’t represent who we are any longer. The city was an arm of the county of San Bernardino, and for some newcomers, to believe that we are the actual city of a county of Cucamonga."

In 1955, when the district was formed, it was put in name reflecting that it was formed under the “County Water District” governance provisions of the California water code. The district’s governance structure will remain the same following the name change. CCWD also took this opportunity to change to the logo, new artwork proudly displays the flow of surface water through local canyons.

CWD’s dedication to quality, reliable drinking water to the city of Rancho Cucamonga, portions of Upland, Ontario and Fontana, and some unincorporated areas of San Bernardino.

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CWD’s dedication to quality, reliable drinking water to the city of Rancho Cucamonga, portions of Upland, Ontario and Fontana, and some unincorporated areas of San Bernardino County. The district also maintains an extensive sewage collection system for residential, commercial, industrial and agricultural use. The district serves 161,000 customers within a 47 square-mile area, which includes 42,000 water connections and 32,000 sewer connections.

With 112 years of experience, ULV understands the needs of working adults seeking to obtain college degrees. Utilizing an accelerated 10-week semester system, courses are conducted once a week in the evening to better accommodate students who are demanding work and personal schedules.

Founded in 1891, the University of La Verne is a Carnegie Doctoral/Research intensive institution, enrolling more than 9,000 students. An early pioneer in lifelong learning programs, it remains dedicated to providing sound, practical, updated, values-oriented education. ULV has offered programs to professionals in the High Desert since 1986.

For additional information on the ULV High Desert campus and its offerings, contact Inge Kendall-Mattson at 760-493-0036 or ingle@ulaux.edu.
Local Printer Founder in International Printing Organization

Top performing printing company joins elite group to provide excellent customer service.

The company's mission is to provide exceptional customer service through its dedicated team of professionals. They are committed to exceeding customer expectations by offering personalized attention and delivering high-quality products.

What is the Future of Senior Health Care?

A significant shift is expected in the future of senior health care, with a focus on technology and personalized care. The healthcare industry is advancing rapidly, and senior care facilities are adopting new technologies to enhance the quality of life for their residents.

Key to Unlocking Leadership in Your Organization

By Joanne C. Sajkowski, Ph.D.

While we are informed and enriched by more than 70 years of exploration into leadership, there are five key components to leadership that are not demonstrated by effective leaders. These five components are vital to unlock the leadership potential of any organization, regardless of size or industry.

1. Begin With Your Self

While leadership begins with the individual, successful leaders share a set of traits or principles. Navigating with vision is another key to effective leadership. When they are clear on their vision, direction, and purpose, they have the ability to guide their team.

2. Shape and Share a Vision

The most successful leaders think in terms of "we", actively sharing information and vision throughout the organization. They create a culture that is driven by shared goals and values.

3. Practice Partnering

In the last decade, the practice of partnering emerged as a key to success. When we actively align with others to achieve mutually desired results, we are partnering. Successful leaders think and talk in terms of "we", actively sharing information, power, influence, and responsibility for decisions that affect the whole organization.

4. Willing Leaders

Willing leaders select partners with different perspectives, talents, and interests. A diversity of talents and perspectives is critical to the organization's success. When faced with diverse viewpoints, leaders must work together to find common ground and create a shared vision.

5. Cushion Project Schedules

Overdue deadlines are a common concern. Project timelines and adherence to them, but build contingencies for unexpected setbacks.
CIOs Project Increase in Second Quarter IT Hiring

Demand for Talent Strongest in Pacific and South Atlantic States, Survey Shows

Eleven percent of chief information officers (CIOs) interviewed for Robert Half Technology's Information Technology Hiring Index and Skills Report plan to add full-time staff to their information technology (IT) departments in the second quarter of 2004, while 2 percent anticipate permanent layoffs. Eighty-seven percent of survey respondents expect to maintain current staff levels in the upcoming quarter. The net percentage of increase compares with a net 3 percent forecast last quarter and is the largest net increase reflected in the survey since the third quarter of 2002.

Key Findings

• A net 9 percent of CIOs said they plan to hire additional IT staff in the second quarter, while only 7 percent expect to lose staff. In total, 7 percent of respondents cited a heightened focus on customer and end-user support as the primary reason for hiring. (Full survey results, including additional charts, are available at www.roberthalftechnology.com/PressRoom.)

• Business expansion continues to be the leading factor driving IT hiring, as is its influence on staffing. It was cited by nearly 25 percent more respondents than in last quarter's survey.

Small Business Owners Optimistic Despite Slow Recovery

Continued on page 16

Community Bancorp Initiates a $0.05 Quarterly Cash Dividend

Community Bancorp Inc. (the "Company") (Nasdaq: CMBC) a community banking holding company with $477 million in total assets recently announced that its board of directors declared a $0.05 per share cash dividend on its common stock to stockholders on March 15, 2004, payable on April 1, 2004 to shareholders of record on March 5, 2004.

The declaration of a cash dividend reflects the confidence of the board of directors in the Company's direction of the company," stated Gary W. Deems, chairman. "In the past, we issued stock dividends to build stockholder value while at the same time our focus is to increase our capitalization and currently we have achieved progress in these areas, we feel it is appropriate to initiate a quarterly cash dividend."

Community Bancorp Inc., is the $477 million holding company for Community National Bank, and is headquartered in Pleasanton, Calif. The primary focus is community banking and commercial lending, with an emphasis on lending to small business. The Company serves Northern San Mateo County and Southeast Riverside County with retail banking offices in Fullerton, Fountain Valley, Garden Grove, Placentia, Tustin and Yorba Linda, and has an additional six SBA loan production offices that originate loans in the California, Arizona, Nevada, Oregon and Washington. Visit www.combc.com.
Jaime Wesolowski Welcomes the Challenges of a Vibrant Medical Institution

by Cliff Moran

Jaime Wesolowski, Riverside Community Hospital's CEO, assumed leadership of the hospital last year. He was appointed to the position after heading other hospitals in different parts of the country. Wesolowski was drawn to the hospital largely by what he recognized as its more comprehensive medical services.

Wesolowski was appointed to the position by the Hospital Corporation of America, enabling him to manage the operations of the 103-year-old, 374-bed hospital, which employs a medical staff of approximately 400, as well as 1,400 additional employees.

The facility admits an average of 237 patients daily; it admitted 18,065 people in 2003, and was voted the "2002 Top Company to Work for in the Inland Empire" by the Business Press newspaper.

Wesolowski served as CEO of Meadowbrook Hospital in New Orleans for 10 years before becoming CEO of Tampa, Florida's Oakhill Hospital in 1999, a position he held until his transfer to Riverside. His current post appeals to him more than his earlier one, Wesolowski said. "I saw a growing community that was challenging from a medical provider's standpoint," adding that the hospital has a tradition of "over 100 years of excellence," numerous, wide-ranging health care programs, and impressive physicians.

This is reassuring to potential patients, said Ann Matchi, the hospital's vice president of marketing. "There's a huge commitment to quality and safety," she said. "It really says a lot for the organization."

The extent of the hospital's health services is far greater than that of the hospitals he previously managed, said Wesolowski. The other hospitals had fewer rooms and did not offer such options as open heart surgery, a trauma center, transplant surgery, or a "very nice cardiac center."

A native of South Bend, Indiana, and graduate of Notre Dame University, Wesolowski received his M.A. in hospital administration from Xavier University in Cincinnati, Ohio, and originally planned a clinical career path before an undergraduate colleague changed his mind. "I was very interested in doing something in health care," he commented adding that he had first studied to become a nurse before his friend piqued his interest in the business aspect of health care, something he had always been attracted to.

A business aspect of Riverside Community Hospital that is particularly challenging is maintaining a sufficient staff, said Wesolowski. A law requiring stringent staff-patient ratios went into effect this year. "We're having difficulty meeting staffing requirements," he stated, adding that more than 90 percent of the hospital's medical staff are not given the opportunity to influence the hospital's future plans.

Wesolowski is pleased to be in the position to influence the hospital's future in a way that increases its service to the community it serves.

Dean Susan Summers has Promoted CSUSB's College of Extended Learning

by Cliff Moran

Susan Summers, the interim dean of Cal State San Bernardino's College of Extended Learning, has utilized the demand for continued education to help the college to continue providing this vital service to Inland Empire business and residents — in spite of previous reductions in hours and a halt in the program.

The college is funded by fees for its non-credit community courses, and Summers, which can range from $45 to several hundred dollars and suffered a setback when the state recently decided to supervise the summer courses in the college's place, although the college will again operate this program coming summer, said Jared Pritchard, CSUSB's associate provost for academic programs. The college offers courses on such topics as financial responsibility, marketing, strategic group planning, English or foreign languages, geography, and art or Web design for children. The school has a mailing list of approximately 40,000 and average annual earnings of approximately $3 million.

Summers, who majored in political science at CSUSB and took graduate courses in international relations at USC, originally planned to become a professor or work in government service before deciding that she would be better suited to provide guidance to those who want to see the world. "It's really a very satisfying job," she said. "Nothing like being involved in such a satisfying, challenging job."
Community Bancorp Inc. (the "Company") (NASDAQ: CMBA), a community bank holding company with $477 million in assets, announced record financial results for the fourth quarter and year ended Dec. 31, 2003.

Net income increased 105 percent in the fourth quarter 2003 to $318.4 million compared to $155.5 million in the fourth quarter 2002. Earnings per share (EPS) increased 56 percent in the fourth quarter to $0.61 per diluted share compared to $0.39 per diluted share for the fourth quarter 2002.

For the full year of 2003, the Company's net income increased 96 percent to $5.5 million compared to $2.8 million for the full year 2002. Full year EPS increased 69 percent to $1.42 per diluted share in 2003 compared to $0.84 per diluted share for the full year 2002. These results include the impact of the shares issued in a private placement of Company stock during the quarter of this year.

The Company's return on average equity (ROE) and return on average assets (ROA) for the fourth quarter of 2003 were 20.98 percent and 1.65 percent, respectively, compared to 18.38 percent and 1.03 percent, respectively, for the fourth quarter of 2002. For the full year 2003, ROE and ROA were 21.34 percent and 1.34 percent, respectively, compared to 16.00 percent and 0.77 percent, respectively, for 2002.

"Our continued focus on generating quality assets and low cost core deposits contributed to the improvement in our net interest margin and the excellent results in 2003," stated Michael J. Peruda, president and CEO. "Our net interest income increased 28 percent in 2003 over 2002. Our net interest margin increased 60 basis points from 4.40 percent in 2002 to 5.00 percent in 2003, and we ended the year with a 5.28 percent net interest margin in the fourth quarter of 2003, an increase of 54 basis points over the fourth quarter 2002. This improvement in the net interest margin is a result of the combined team effort of the lending and retail banking operations, where we have been able to generate new loans while maintaining the yield on the loan portfolio through the use of interest rate swaps. We also continued to restructure the Company's liabilities by focusing on increasing core deposits through our branch network."

Other operating income increased 18 percent to $7.7 million in 2003 compared to $6.5 million in 2002. "While gain on sale of loans increased $751,000 over 2002, as a percentage of total revenue (net interest income before provision for non-interest income), our gain on sale of loans declined to 18.23 percent in 2003 compared to 19.50 percent in 2002," stated James Mills, senior vice president and CFO. "Excluding gain on sale of loans, other real estate owned (OREO) and other repro­possessed assets, other operating income increased $336,000, or 1.58 percent, in 2003 compared to 2002. In the fourth quarter of 2003, we intend to continue the reduction in gain on sale of loans as a percentage of gross revenue by increasing our net interest income through asset generation and continued focus on the income from sources other than gain on sale of loans. Loan production, excluding mortgage loans, increased 23.23 percent to $318.4 million from $258.4 million for 2002. Of these totals, SBA loan origination totaled $106.5 million in 2003 compared to $85.1 million during the fourth quarter 2002. For the fourth quarter 2003, SBA loan originations were $41.1 million compared to $24.8 million for the fourth quarter 2002.

The Company sold $16.9 million, or 41 percent, of originations in the fourth quarter of 2003, $13.6 million, or 55 percent, of originations, during the fourth quarter of 2002. For the year ended Dec. 31, 2003, the Company sold $64.8 million, or 76 percent of SBA originations, compared to $64.8 million, or 76 percent of SBA originations, in 2002.

"In late 2002, the Company began to develop a separate SBA 504 lending division, utilizing separate product, "Our return on average assets represented 1.65 percent of average total assets for the quarter and for the year. Total interest expense for the fourth quarter of 2003 was $1.31 million, a decrease of $35 percent compared to $2.0 million for the fourth quarter of 2002. For the year ended Dec. 31, 2003, total interest expense decreased 18 percent to $7.7 million for the year. This improvement in the net interest margin for the fourth quarter and year was the result of the combined team effort of the lending and retail banking operations, where we have been able to generate new loans while maintaining the yield on the loan portfolio through the use of interest rate swaps. We also continued to restructure the Company's liabilities by focusing on increasing core deposits through our branch network." Other operating income increased 18 percent to $7.7 million in 2003 compared to $6.5 million in 2002. "While gain on sale of loans increased $751,000 over 2002, as a percentage of total revenue (net interest income before provision for non-interest income), our gain on sale of loans declined to 18.23 percent in 2003 compared to 19.50 percent in 2002," stated James Mills, senior vice president and CFO. "Excluding gain on sale of loans, other real estate owned (OREO) and other repossessioned assets, other operating income increased $336,000, or 1.58 percent, in 2003 compared to 2002. In the fourth quarter of 2003, we intend to continue the reduction in gain on sale of loans as a percentage of gross revenue by increasing our net interest income through asset generation and continued focus on the income from sources other than gain on sale of loans. Loan production, excluding mortgage loans, increased 23.23 percent to $318.4 million from $258.4 million for 2002. Of these totals, SBA loan origination totaled $106.5 million in 2003 compared to $85.1 million during the fourth quarter 2002. For the fourth quarter 2003, SBA loan originations were $41.1 million compared to $24.8 million for the fourth quarter 2002.

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Who Has Time for Success? You ... When You Follow 5 Success Principles

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The time is right for success

Consider today what you might be remembered for — what type of success you desire. Dedicate and re dedicate yourself, your time, and your energy to this one pursuit, cause, or ambition for the rest of your life. Do not give up or rest until you reach your goal. Only then will you attain true success and leave a lasting legacy to the world.

Dr. Emma Samuel Etuk is a powerful speaker who was educated in Nigeria and the United States. He has taught history at Howard, Dillard and Morgan State Universities, as well as at Bethune-Cookman College. He has written seven books, been heard on more than 400 radio talk shows and television programs covering the U.S.A., Canada, the Caribbean, Bermuda, Africa, the U.K., Japan, Canada and the U.S.A.
What is the Future of Senior Health Care?

continued from page 18

ties to expand its combination of health care and in-home personal care service to more seniors in Southern California. Plans for the future are very simple and straightforward. We will work even more closely with experts in geriatric care to ensure that SCAN continues to offer the kind of health plan that is responsive to seniors when they are well and when they need help. As a result, not only does health plan, we believe that we have arrived at a model for health care that is uniquely responsive to seniors' individual medical needs and which saves taxpayers money.

For Insight on Inland Empire Business — Subscribe Now! Call Today (909) 989-4733

MARCH 2004

INVESTMENTS & FINANCE

Arrowhead Trust Tabs New Senior VP

The Inland Empire's leading independent trust company names Sue Counts Senior Vice President and Chief Operating Officer.

In a move to strengthen its already strong management team, Ar­rowhead Trust Incorporated has named Sue Counts new senior vice president and chief operating officer, CEO Tom Huettner announced Wednesday.

In her new position, Counts will be responsible for directing, coordi­nating and administering ATI's daily operations. She is also the company's chief fiduciary officer, responsible for compliance and administration of all personal and employee trust accounts.

"We are excited at the level of in­dustry experience Sue brings," Huettner said. "And we're confident she will help us continue to provide the best trust and in­vestment service in the Inland Em­pire," said Huettner. "Having a talented team in place is key. Any trust firm needs to have a local, not-for-profit bank, and our own trust business. It is, in fact, a local, not-for-profit bank, and our own trust business. It is, in fact, a key part of how we work with our clients. Sue is a key part of that here at Arrowhead Trust."

Counts, who came to Arrowhead Trust in July 2002, brings more than 25 years of experience in the trust and related financial industries. She has been employed as a manager of em­ployees, trust operations man­ager and personal trust administra­tion with companies in Iowa and in her native Southern California, including: Norwest Bank and PFG Bank & Trust. "This position allows me to use

Vavrinek, Trine, Day & Co., LLP (VTD) of Rancho Cucamonga, a top 100 public accounting firm, has an­nounced its merger with Pearson, Del Prete & Co., LLP (PDF) of Palo Alto.

With estimated combined net rev­enues of more than $22 million, offices in six cities statewide, 1,800 clients and more than 170 employees, the merger is expected to place VTD among the top five California-based accounting firms.

The merger significantly expands VTD's service offerings and footprint in the Northern California market, a region it first entered seven years ago. Today, Northern California is the firm's fastest-growing region. All of

Vavrinek, Trine, Day & Co., LLP

In addition to enhanced pharma­ceutical benefits, in Riverside and San Bernardino counties, for example, SCAN will eliminate the monthly $50 per month premium, effective March 1. SCAN will also provide trans­portation services with no co-pay­ment and for 12 trips to health care ser­vices providers. SCAN welcomes new opportuni­ties to expedite its combination of health care and in-home personal care service to more seniors in Southern California. Plans for the future are very simple and straightforward. We will work even more closely with experts in geriatric care to ensure that SCAN continues to offer the kind of health plan that is responsive to seniors when they are well and when they need help. As a result, not only does health plan, we believe that we have arrived at a model for health care that is uniquely responsive to seniors' individual medical needs and which saves taxpayers money.

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

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Canyon National Bank Elects New Advisory Board Members

Canyon National Bank has elected five local business and community leaders as new members of the bank’s advisory board, announced Stephen G. Hoffmann, president and CEO.

Joining the 66-member board are: Blaine King, retired vice president/construction loan officer, of Twenty-Nine Palms; Tom Davis, chief planning officer for Agua Caliente Band of Cahuilla Indians in Palm Springs; Richard Altman, owner/operator of The Cathedral City Boys & Girls Club, board director of the Cathedral City Boys & Girls Club, board director of the United Way of the Desert, board director for the Cathedral City Chamber of Commerce, vice president and board director for the Palm Springs Youth Center. He also served as chairman of the Cathedral City Financial Responsibility Taskforce and vice chairman, Cathedral City Communications Commission. Kimberly Yang is the executive director for the Desert Family Medical Center in Palm Springs. Yang received a bachelor of arts degree from the University of California, Davis and a master of arts degree in psychology from the University of Northern Colorado. She also served two years as the president of the Twenty-Nine Palms Chamber of Commerce and chaired the Economic Development Team for the city of Twenty-Nine Palms for four years. Tom Davis served as the chief planning officer for the Agua Caliente Band of Cahuilla Indians in Palm Springs for the past 11 years. He received his bachelor’s degree in landscape architecture at California State Polytechnic University in Pomona, has completed postgraduate coursework in real estate development and is certified by the American Institute of Certified Planners. He is a past volunteer of two chambers of commerce and has served on the executive board and as volunteer for the Boys and Girls Club.

Richard Altman, who owns and operates a 43-room resort hotel in Cathedral City, has more than 30 years experience in the hospitality industry. He attended City College of New York, business management. Altman served as president and board director for the Cathedral City Boys and Girls Club, board director of the United Way of the Desert, board director for the Cathedral City Chamber of Commerce, vice president and board director for the Palm Springs Youth Center. He also served as chairman of the Cathedral City Financial Responsibility Taskforce and vice chairman, Cathedral City Communications Commission.

Blaine King recently retired from Canyon National Bank as a construction loan officer with many years of banking and lending experience. A retired colonel from the United States Marine Corp, where he served 27 years of active duty, he holds a bachelor’s degree in political science and history from UCLA and a master’s degree in political science from the University of California, Davis and a master of arts and PhD from Columbia University in New York City. He has served as a visiting assistant professor for the University of Redlands and assistant professor for Adelphi University in Garden City, New York.

The board’s new members have broad experience and diverse backgrounds that reflect the needs of the bank’s customers. They bring significant expertise to the board, including banking, real estate, construction, and economic development. These new board members will add strength and depth to an already strong advisory board, said Hoffmann.

When looking at why the market was so strong after 1976, and the bear market continued, we have to look at the economic forces at work. The word stagnation was coined to describe a stagnant economy enduring high inflation. This was caused in large part by the “guns and butter” philosophy of the Johnson administration and pursued by the Nixon administration, that wanted to be at the Vietnam War and concurrently increase spending for social programs without raising taxes--to pay for it all.

In fact, because of a stagnating economy, tax revenues went down, thus requiring massive borrowings by the government as well as increasing the money supply. This came high inflation, a credit crisis that the dollar, encouraged consumption because fore prices went up further, and thereby affected individual savings. While savings may have been enjoying high interest rates on savings, inflation was taking it back.

As earnings fundamentally drive stock prices, the stagnant economy--along with inflation--encouraged the bear market to continue. It was until Paul Volker was appointed to be the Federal Reserve head, that his Federal Reserve Board adopted a high interest rate monetary policy that discouraged business expansion, created a recession, and ultimately broke the back of rising inflation. Thus began the second longest bull market of the century.

What is similar about that period and now is the waging an expensive war without the additional revenues to pay for it. Not only is there no increased revenue but also the tax cuts of the last few years, meant to stimulate the economy, are causing massive deficits. Furthermore, the current quarter is the enormous outsourcing of manufacturing and technical labor to low wage countries, creating a jobless recovery from the recession, which translates into fewer of our citizens paying taxes to fund the government.

This is what I see in the market, similar to 1973-76, that will be followed by a continuing bear market until the monetary situation vastly improves. Policymakers, both in Washington and California, seem to be hoping that an economic recovery will cure these ills.

Current Fed policy is to keep interest rates low to continue consumerism, but rising rates in Europe and Australia are competing against our government’s borrowing requirements. This will ultimately result in higher interest rates, which are bad for both the stock and bond markets, and the enormous debts will be put off for another generation. In addition, the Social Security funds have been used in part as a borrowing source, and the reform of it and Medicare are also put off, just as the “baby-boomer generation” will lay claim to its benefits.

With all of this coming to a head concurrently, the seeds of inflation are being sown now, and may well affect all of our retirement plans.

Finding the PERFECT LOAN is easy... when you've got the RIGHT DIRECTION.

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he risk of their own health.

"In the Inland Empire where a large portion of our patients speak Spanish, good communication means having nurses and doctors who know how to ask, "Where does it hurt?" or "What happened?" in a patient's native language," said Gustavo Estrada, M.D., a family practice physician on staff with Molina Medical Center in Fontana. "With inadequate communication, diagnoses are certainly missed or made incorrectly. Too often there's a tendency to order more tests than necessary to determine the health problem."

The two-year award of up to $850,000 follows Molina Healthcare of California's 2003 year-end grant from The Robert Wood Johnson Foundation as part of the nation's largest publicly traded health care companies. "We know the health care needs of more than 15 million medical members and approximately 46 million specialty members nationally. Blue Cross of California can be found on the Web at www.bluecrossca.com. Blue Cross of California is an independent licensee of the Blue Cross Association."

"Blue Cross High Deductible Health Plans are not HHSs. The HSA, which must be established by the plan sponsor, is an advantage to tailored health benefits, is a separate arrangement between the individual and a bank or other qualified institution. You must be an eligible individual under IRS regulations to receive HSA tax benefits. The IRS has not yet issued HSA or High Deductible Health Plan regulations or determined that 'Blue Cross High Deductible Health Plans are qualified. Consultation with a tax advisor is recommended."

Blue Cross of California and its California affiliates, with more than 7.1 million members, is an operating subsidiary of WellPoint Health Networks Inc., one of the nation's largest publicly traded health care companies. WellPoint serves the health care needs of more than 15 million medical members and approximately 46 million specialty members nationally. Blue Cross of California can be found on the Web at www.bluecrossca.com. Blue Cross of California is an independent licensee of the Blue Cross Association.

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California-Nevada Maglev Project Remains Viable Candidate for Federal Funding

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which includes funding earmarked for deployment of a maglev project somewhere in the United States.

The CNSSTC and AMG are seeking $1 billion in pre-construction and construction grant funding in connection with the six-year reauthorization of TEA-21, and are exploring additional funding opportunities presented by other federal, state and local government, rail and air transportation programs.

The goal is to begin construction at both ends of the project and work toward the middle, much the same as the Union and Southern Pacific railroads accomplished in the building of the Transcontinental Railroad.

By continuing to work with our supporters on Capitol Hill, we remain hopeful that the California-Nevada project will receive this funding when the final federal transportation bill goes before President Bush, who is expected to sign into law, possibly in March or April.

Through a concerted effort of the CNSSTC and AMG, we are confident that the California-Nevada Interstate Maglev Project will receive this vital funding to begin construction on what promises to be the most exciting, advanced, and efficient transportation system linking two of the fastest-growing and most vibrant areas of the country – Las Vegas and Southern California.

The California-Nevada Interstate Maglev Project offers other significant advantages over all other maglev projects currently under consideration for federal funding, including those in Pittsburgh and Baltimore-Washington D.C., in that the full 269-mile corridor will be able to illustrate:

a. Maximum availability and use of the Interstate 15 right-of-way;

b. Minimum average cost per mile (maximizing federal funding);

c. Ease and predictability of construction;

- d. Minimum environmental issues;

- e. Strong ridership, revenue and economic benefits;

- f. Relief of a heavily congested Interstate 15 highway; and

g. True intercity demonstration of maglev technology.

Dean Susan Summers Has Promoted CSUSB's College of Extended Learning

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staying the same. It's akin to a small business because it's self-supporting. There are the same concerns and challenges, trying to meet needs out there, staying a step ahead, and constantly trying to build a resource pool. And the same out of the organization. It has great challenge and variety.

- In her 15 years at the university, Summers has served as associate dean of the college and assistant dean, as well as director of the university's extension programs and expects to be a candidate for the permanent position of dean. Summers is not the only member of the CSUSB community who has good impression of the college, as is indicated by Pritchard. "It's clearly a valuable auxiliary of what we do with state education," he added, describing Summers as a "valuable member" of the university administration. "It gives us the flexibility to move very quickly to yield to new demands for training. We're extending the reach of our university beyond the borders of campus.

- The college is an asset to the area, said Fred Jandt, interim dean of the university's Palm Desert campus who has taught courses in negotiation skills and mediation for the college. "I think they provide a wonderful service to the community," he said. "It's a way we can offer non-baccalaureate courses to the community based on the demands in the community."

- Financial difficulties have apparently not greatly hindered the college's usefulness to the community and could be offset by more streamlined marketing, continuing influence of alternate education in the region.

Arrowhead Trust Tabs New Senior VP

drawn from page 27

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Arrowhead Trust Tabs New Senior VP

continued from page 27

Counts, "I'm excited at the opportunity to help ATI grow and be recognized as a real financial asset for the people of the Inland Empire." Counts attended Basic Trust School at the University of Nebraska and National Trust School at North- western University and holds numerous certifications from nationally recog- nized trust institutions.

Headquartered in San Bernardino, Arrowhead Trust was formed in 1996 and is the largest independent trust company based in the Inland Empire. With more than $360 million in assets, ATI provides personal trust services, portfolio management and em- ployee benefit plans.

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### The Top HMO's

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Membership</th>
<th>Profile Model Type</th>
<th>Island Employees</th>
<th>Contracted LE</th>
<th>Care Provider Companywide</th>
<th>Group LE</th>
<th>LE Employees</th>
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<td>Kaiser Permanente Medical Care</td>
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<td>352,400</td>
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<tr>
<td>888</td>
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<td>275</td>
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<td>245</td>
<td>245</td>
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<td>IPA Group</td>
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<td>1001 Central Ave, 4th Floor</td>
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</table>

### Top Local Execs

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Fax/Phone</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>George Goldstein</td>
<td>(714) 952-1112</td>
<td><a href="mailto:tvsanta@maxicare.com">tvsanta@maxicare.com</a></td>
</tr>
<tr>
<td>Kevin Holt</td>
<td>(909) 335-6373</td>
<td><a href="mailto:tvsanta@maxicare.com">tvsanta@maxicare.com</a></td>
</tr>
<tr>
<td>Chris Wing</td>
<td>(714) 952-1112</td>
<td><a href="mailto:tvsanta@maxicare.com">tvsanta@maxicare.com</a></td>
</tr>
<tr>
<td>Ed Tavis</td>
<td>(714) 952-1112</td>
<td><a href="mailto:tvsanta@maxicare.com">tvsanta@maxicare.com</a></td>
</tr>
<tr>
<td>Gene Rapaport</td>
<td>(909) 840-0900</td>
<td><a href="mailto:tvsanta@maxicare.com">tvsanta@maxicare.com</a></td>
</tr>
<tr>
<td>Richard Bruns</td>
<td>(909) 840-0900</td>
<td><a href="mailto:tvsanta@maxicare.com">tvsanta@maxicare.com</a></td>
</tr>
<tr>
<td>Richard Ashcroft</td>
<td>(909) 840-0900</td>
<td><a href="mailto:tvsanta@maxicare.com">tvsanta@maxicare.com</a></td>
</tr>
<tr>
<td>Mike Dorsey</td>
<td>(909) 840-0900</td>
<td><a href="mailto:tvsanta@maxicare.com">tvsanta@maxicare.com</a></td>
</tr>
<tr>
<td>George Goldstein</td>
<td>(909) 840-0900</td>
<td><a href="mailto:tvsanta@maxicare.com">tvsanta@maxicare.com</a></td>
</tr>
<tr>
<td>John Peltier</td>
<td>(909) 840-0900</td>
<td><a href="mailto:tvsanta@maxicare.com">tvsanta@maxicare.com</a></td>
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<tr>
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<td>(909) 840-0900</td>
<td><a href="mailto:tvsanta@maxicare.com">tvsanta@maxicare.com</a></td>
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<tr>
<td>Loraine Dyson</td>
<td>(909) 840-0900</td>
<td><a href="mailto:tvsanta@maxicare.com">tvsanta@maxicare.com</a></td>
</tr>
</tbody>
</table>

### Dyson & Dyson Real Estate

Dyson & Dyson Real Estate recently debuted a new TV magazine show - "Dyson & Dyson Presents the Best of the Best of the Coachella Valley," showcasing the best of the desert's homes, country clubs and lifestyle, on Channel 20, Time Warner Cable.

"We are excited about our new magazine-style TV show to spotlight the desert's finest homes for sale, listing opportunities at all the great country clubs and our unique desert lifestyle," said company founder and owner Bob Dyson. "We have created a new company, Dyson & Dyson Broadcast Services, to produce an in-house real estate show like none other on local television."

The 30-minute show will air mornings and evenings seven days on a week Channel 20, the CBS affiliate on Time Warner Cable.

### Better of the Best

Rory Dyson, company co-founder, business partner and TV personality, will host the informative show which will feature properties that will be in the future profile the valley's cities, events, charities, people, and from the interesting community and business personalities to outstanding young people, "best of" in academics, sports and community activities.

"Best of the Best" will present Dyson & Dyson's prime properties and their 100 agents as the main focus of the show, said Shane Hynes, executive director of broadcast projects.

"We will also feature informative tip segments on interior design, landscaping, how to find a mortgage lender ... news you can use," he said.

### Dr. Richard N. Merkin Receives Sol Azteca Award

Dr. Richard N. Merkin, M.D., founder of the Medical Group & Onus IPA, was among a select group of individuals honored at the recent 8th Annual International Hispanic Awards held at the Esmeralda Resort in Indian Wells. He was recognized for showing a consistent effort and dedication to providing quality, affordable health care to the Hispanic community of the Coachella Valley. Dr. Merkin was selected out of hundreds of nominees from throughout the Coachella Valley for this award. All honorees are members of the community who have effected a positive influence on the Hispanic community in various ways, including education, health, sports, law enforcement and community service. Final nominees were selected based on their abilities to improve the quality of life for Hispanic residents. These recipients were honored with the Sol Azteca award.

### DaVida VanderPloeg Named News Director

DaVida VanderPloeg has been named news director of KMBZ-TV Journal Broadcast Group, Inc.'s NBC affiliated television station in Palm Springs. KMBZ is a vice president and general manager, Gary Taylor, recently made the announcement. Taylor said, "DaVida's enthusiasm, creative and a true news professional. DaVida's experience will enable our news product to grow even stronger." VanderPloeg noted, "This is a dream opportunity for me as a news manager. I look forward to joining the Journal Broadcast Group and the KMBZ 6 team, and I expect we will continue to grow alongside a dynam ico group of people who share my love for this business. Together, I expect we will excel and have an exciting time doing so. Returning to Southern California to lead a news surgery newsroom in Palm Springs is the realization of many years of hard work. Look out for us in the Coachella Valley, we're just getting started."

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For more information about Dyson & Dyson, call (760) 775-0099 or visit online at www.dysonandyson.com.

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Molina Healthcare Tackles Language Barriers

continued from page 30

McInerney, the vice president of Risk Management for California, said the language barriers remain a significant issue, particularly for patients who are not fluent in English. She noted that Molina Healthcare has made efforts to improve communication, such as providing literature in multiple languages and offering in-person translation services. Despite these efforts, challenges still exist, especially for those who speak limited or no English.

In response to these challenges, Molina Healthcare has implemented several strategies, including hiring bilingual staff and collaborating with community organizations to improve patient education and engagement.

The company also partners with local language service providers to ensure that patients have access to culturally competent care. Molina Healthcare believes that addressing language barriers is essential to providing quality healthcare and has made significant investments in this area.

Study Finds Nearly 40 Percent of California Companies Plan to Move Jobs Out of State

companies interviewed have explicit plans to halt employment growth in the state. These growing companies plan to simply do their expensing — new factories, new design centers — elsewhere. Nearly 40 percent of the companies (55 percent of companies in mobile sectors) plan to relocate jobs from California.

Reverse Gold Rush

California has already lost jobs to Texas and Arizona in the motion picture business. Since 1997, motion picture production days have plunged in California by slightly more than 60 percent, the study found. Meanwhile, over the same period, they have skyrocketed in Texas by close to 300 percent, Idaho and the U.K. (nearly 400 percent), and Australia, New Zealand and Canada (over 60 percent). Because California’s markets are smaller, its audiences are smaller and the number of distribution channels are fewer, the study found that California’s share of the market has decreased significantly.

The study found that while the California film industry has struggled, it has not been totally abandoned. Many companies have relocated to other states where they can access larger markets and audiences. However, the study also noted that the film industry in California is not completely dead and has potential for growth if efforts are made to improve its competitiveness.
Study Finds Nearly 40 Percent of California Companies Plan to Move Jobs Out of State
continued from page 37
period and three times the average for New York.
"California is in a league of its own in terms of complex and unprece-
dented regulation," added Konwacki.
Residential construction provides a good example of this complexity. Ac-
cording to the study, there is only a six percent probability in California of hav-
ing a subdivision approval with no modifications. By contrast, in Texas and Arizona, there is nearly a 75 percent chance of project approvals with no required modifications.
Furthermore, approvals require sig-
ificantly more time than Texas or Ari-
zona with California averaging 33
weeks, compared to 16 in Arizona and eight in Texas. This massive uncer-
tainty deterrs investment in the state. Indeed, California has experienced chronic un-
der-investment in residential construc-
tion, with a cumulative shortfall of
more than 500,000 units since 1995.
"California has been a classic 'cat-
graffity under-performer,'" says Jeff
Mahan, a partner in Bain's San Francisco office who led the California
Competitive Project analysis. "Despite
having so many distinct advantages
such as the sixth highest level of U.S.
worker productivity, the third largest
concentration of U.S. science and tech-
nology workers, and 40 percent of all
U.S. venture capital, California has been
losing ground to other states."
For more information or a copy of
the California Competitive Project
analysis, please contact: Cheryl
Krauss, e-mail: cheryl.krauss@bain.com
or phone: 646-562-7863, mobile:
917-783-0013 or visit www.bain.com.
The California Business Roundtable is a non-partisan association comprised
of chief executive officers of the state's
leading corporations with a combined
workforce of more than 700,000 Cali-
fornia employees. Since 1976, the
Roundtable has provided essential lead-
ership on high-priority public policy
issues and is a compelling adversary for
a strong economy and a healthy busi-
ness climate in California. For more in-
formation visit www.bcr.org.
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Rx for Rising Drug Costs?
costumes. Increasing prescription drug costs is one of the most effective
tactics aimed at consumers, when possible, to change the course of a disease.
Controlling prescription drug spending requires these and other new
strategies aimed at consumers, physi-
cians, and pharmaceutical manufac-
turers. Among other things, the adop-
tion of technologies such as elec-
tronic prescribing, which has shown
great potential to improve the quality of the
prescribing process and the rate of
drug benefit eligibility by highlighting
appropriate, cost-effective therapeutic
alternatives, needs to be accelerated.
The utilization of existing resources like generic medications, with a
proven track record of saving money
for individuals and society as a whole,
must also be ramped up.

Complaints... Praise! Suggestions?
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P.O. Box 789
Santa Ana, CA 92714 (909) 889-4733
Fax: (909) 388-1564
E-mail: iebj@busjournal.com

WEDN.: Friday, May 7, 2004
7:30 a.m. to 8:30 p.m.

Registration - Women & Business Expo

For more information about the Generic Advantage program, visit www.myfilepath.com

More Work to Be Done

While generics are one of the
least painful and most cost-effective
ways to help manage drug costs is by
the use of co-pay cards and an increase
in patent expirations on brand
name drugs. These savings are
substantial compared to the
increase in spending. Health plans are mtroduc-
ing consumers the ability to purchase
Rx drugs at a discount, and providing incentives to
use less expensive, effective over-the-
counter (OTC) medications such as
Claritin (for allergies) and Proclise
(for heartburn).

Steering patients to OTC Claritin, when appropriate, helped Blue Shield of
California shave three percent off the increase in drug costs in 2003.

The Generic Advantage
Perhaps one of the most effective
ways to help manage drug costs is to
consider the use of generics. Generic
medications, which contain the same active ingredients found in
brand-name drugs and are manufac-
tured to the same standards as brand-
drugs, offer from 20 to 80 percent savings over brand name
drugs. Using a generic medication, instruc-
ted as a brand-name drug, can save
on member co-pays and collectively
help physicians, fillers and
prescription drug plans.

For example, a one-percent increase in generic prescrip-
tions as a percentage of all
prescriptions results in 56 million savings
for Blue Shield. In fact, in 2003 the
company was able to reduce drug
costs by approximately $30 million
through increased use of generics, and
it's now poised to save even more
through an exciting new program.

Launched in September 2003, the
Generic Advantage is a collaborative
effort of four major California health
plans to hold the line on prescription
drug spending. As part of the
program, educational materials and
coupons good for co-payment
waivers, for first-time generic pre-
scriptions, are distributed through
physicians' offices and mailed direc-
tly to select members.

For more information, visit www.MyGenericAdvantage.com.

More Work to Be Done

While generics are one of the
least painful and most cost-effective
ways to help manage health care costs, they won't solve the problem of
exploding health care costs on their own. Health plans are already
actively engaged in managing the
pharmacy benefits, which is essential
to keep it affordable for employers to
change the course of a disease.
Controlling prescription drug spending requires these and other
new strategies aimed at consumers,
physicians, and pharmaceutical manufac-
turers. Among other things, the adop-
tion of technologies such as elec-
tronic prescribing, which has shown
great potential to improve the quality of the
prescribing process and the rate of
drug benefit eligibility by highlighting
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### The Top PPO's

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### Fifth Annual Apex Awards Are Held

Accompanied by drum rolls and cheers, winners of the fifth annual Apex Awards (Apartment Association Center Island Empire) made their way to the stage to be greeted with enthusiastic applause for a year's worth of hard work in their specific categories. The evening's celebration took place on Feb 20 at the Ontario Convention Center was resplendent with beautiful evening gowns, music, and great food. Everyone had a grand time. The program was emceed by Debbie Minta, a leading industry customer service manager and popular keynote speaker and consultant.

Winners were:
- **Vendor of the Year - Individual**
  - Sandra Colan-Williams, The

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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 Inland 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 magnificently banquet rooms, perfect for hosting your next event.

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At Deadline: Teri Ooms Resigns From IEHP
continued from page 1
Ooms said, "It was a very difficult decision to leave 13 years of my career and life in the Inland Empire. Working at IEHP has been an incredible experience. The level of support and commitment I received for myself, the overall organization and its mission was incredible."
IEHP's 2004 Chairman Roman Alvarez said, "While we are extremely disappointed in Teri Ooms leaving the Council of Churches, we certainly respect her position on her desire to be closer to her family, because at the end of the day, that is the most important component, family. Teri has committed to assist in the search for her replacement and offer her assistance as needed. Therefore, the IEHP board moves forward in all its endeavors." Mark Oatsworh, IEHP's 2003 chair man, stated, "Teri will be dearly missed at IEHP but I applaud her commitment to her family."
Ooms will assist with the search. Interested candidates should contact the Human Resources Office at IEHP and speak with Meredith Maloney regarding the process. Ooms leaves the organization at the end of March.

Management in Print

Eron...WorldCom...Tyco...

Era Ad...Sunbeam...The past three years have yielded a sharp increase in the number of companies whose executives left their ethical values at home where the dog apparently ate them along with the hookworm. There's nothing new about poor business ethics. Ancient Babylonians codified many of the same fundamental values that are violated daily. With 4,000 years of historical precedence demonstrating the value of ethical business, why do we go through cycles where the only ethical value is winning?..."According to author Rebecca Barnett, we keep forgetting that "codes of conduct don't prevent misconduct. It is the enforcement handbook. Up to this point business ethics has largely been a legal issue because of the mandatory sentencing guidelines set forth by the U.S. Sentencing Commission."

Although this may be somewhat of an oversimplification, the most important point in establishing a successful corporate ethical standards system is the development of a code of conduct. Company codes of conduct are often written in 'legalese' by the legal or internal audit department. Drafted only to protect the organization from potential vulnerability, they poorly cover everything from discrimination to sexual harassment, from overseas bribery to insider trading. Frequently, these codes are never enforced, and are unwritten and unwritten in practice..."The code of conduct for the Health Care Finance Administration, produced in collaboration with the American Medical Association, contains a statement which acknowledges the importance of the relationship between public sector ethics and corporate ethics. It states, "Ethics and business ethics are not mutually exclusive. The principles of ethics should be the same in both the public and private sector."..."For Insight on Inland Empire Business...
Myers Power Products, manufacturer of small engine components and marine engines, has paid its $5,450,000 for a 14,000-square-foot, industrial building in the City of Corona from FCI. The property is located at 17-7th Street in Corona, for lease by Crowne Distributors, another small engine manufacturer.

In writing about the sale at FCI, president Mike Bostman noted that the company is expanding its national distribution network and has increased its workforce to meet the growing demand for small engine components.

In other transactions, Coldwell Banker residential brokers represented the following shipments to senior associates. RBF also represented Myers Power Products in the sale of a 14,000-square-foot, industrial building in the City of Corona from FCI. The property is located at 17-7th Street in Corona, for lease by Crowne Distributors, another small engine manufacturer.

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Have Bonds Run Their Course?

continued from page 21

Diversification: the Value of Bonds
Bonds offer a combination of stable income and relatively low price volatility. They bring attributes to a portfolio not found in other asset classes. The collapse of the equity markets over the past three years has demonstrated how crucial diversification in different asset classes can be. Core bond funds, historically, are the best-performing bonds over time and are currently yielding approximately 4.50 percent versus money market yields, which are hovering below 1.00 percent. It is important to select a core bond fund that is diversified across sectors and securities in order to minimize potential price volatility.

Core Bond Strategies: Benefit From Active Management
Core managers can opportunistically enhance returns by implementing tactical shifts within the portfolio. These shifts might include extending or shortening duration and/or increasing or reducing exposure to specific sectors. For example, we currently believe that the corporate bond area is attractive relative to other sectors and are able to weight the portfolio accordingly. A well-managed fund can implement tactical moves that individual investors cannot employ in a cost-efficient manner.

Brian W. Matthews, CFA, managing principal, Payden & Rygel portfolio manager, Payden Core Bond Fund, discusses bond portfolio management.

How it all began
Founded by Bob Bidwell, who at a young, ambitious 22-year-old, led the first overland expedition to California. He struck gold and bought 28,000 acres beside Chico Creek and Chico was born in 1860.

An innovative farmer and horticulturist, he grew wheat, assorted grains, nuts, olives, raisins and more than 400 varieties of fruit. Bidwell served in the U.S. Congress from 1865-1867. He met and married Anna Elliott Kennedy. The Bidwells advanced ideas for women's rights, election reform, and control of business monopolies; they were controversial and way ahead of their time.

Their generosity — they actually gave land to anyone who requested acreage — led Chico to grow into the vibrant and colorful town it is today.

Chico State University is born
In 1887, Bidwell donated the land for the state teachers college that later became California State University, Chico (one of the oldest institutions in the California State University system). It numbers more than 14,000 students and offers more than 128 undergraduate majors, with options to graduate programs.

The ultimate park
Bidwell Park, dedicated in 1905, covers approximately 3,600 acres and is the largest municipally-owned park in the United States. It is vast and beautiful and offers many diverse areas of entertainment for the public to enjoy. The (original) "Adventures of Robin Hood" with Errol Flynn was filmed here. Horseback riding, swimming, picnicking, boating, golfing and fishing are a few of its many offerings, which include a special area for children. Park maps are available at the Chico Visitor Center in Chico.

Chico — an Enchanting Surprise
by Camille Bounds, Travel Editor

A mansion with a mission
The Bidwells built their home (now Bidwell Mansion) in the style of an Italian villa, and it was appointed with the most modern "swanglided" home comforts and the first indoor bathroom ever installed in California. The mansion is opened daily with docent-led tours.

Art is everywhere
Chico wasn’t named one of the “100 Best Small Art Towns in America” without good reason. The Chico Art Center that sits next to the Amtrak depot at the site of the old Chico railroad depot is worth a visit. It is a constant exhibition of local artists’ work and continuing classes are always in progress. Art in just about every form can be found everywhere — studios around town, on the outskirts, in homes, lovers and in shops — turn around and you are near some form of art display. There is usually some special spotlight in Chico’s monthly schedule.

An exercise in perfection
The Sierra Nevada Brewing Company pays tribute to hard work and the entrepreneurial abilities of Ken Grossman who founded and built the beer brewery company from scratch. It is a superb example of a business that is run with utter perfection. A visit to this establishment is an unexpected adventure. A gift shop and first rate taproom and restaurant are also available.

Scheduled fascinating tours of the brewery with its magnificent copper kettles are worth the time spent. (And I don’t even like beer.)

Great food galore
The Upper Crust Bakery and Cafe on Main Street has walls covered with local art and baked goods that will topple any visitor’s will. Try the 18-Mile Salad, you will never have tasted the same. Cory’s on Third Street offers a Sunday brunch that will give new meaning to great food and enormous portions. A meal can be made out of one of their huge cinnamon buns.

The Red Tavern on the Esplanade serves a lovely, varied menu with fine food and wine, complemented by great service. The Black Crow Cafe and Taproom on Sales Street offers a changing well-done bill of fare, including a selection of wines and an impressive chef. You can’t go wrong here.

Let them entertain you
Go see a well-done theatrical production at the Blue Room located above Calliope’s Hardware Store, which, by the way, is one of the oldest and best hardware stores in California. (Do not miss this remarkable gem.)

Or, in the summer spend an evening with Shakespeare in the park.

Where to stay
Everything from The Music Express Inn, to delightful bed and breakfasts and comfortable modern accommodations at the Oxford Inn are just a few of the town’s lodging offerings. We have space to just scratch the surface of Chico — whimsical, historical and, at the same time, all very serious about its everyday business. It is an old cliché that says, “That is why you have a place to visit but I would never want to live there.” Chico turns that old bromide around because there is a strong feeling that draws you in and an emotional pull that creates a desire to find a real place to settle down and stay.

In the Broadway musical “Brigadoon,” the enchanting village comes to life for 24 hours once every 100 years, and then the whole village disappears into the Scotoit forest for another 100 years. Well folks, Chico is more than 100 years old and it’s here to stay in the California mist. Come be enchanted and charmed — you will be glad you did.

Location and how to get there:
Chico is located in the northcentral part of California, approximately 160 miles NW of San Francisco (near the Oroville Dam). United Airlines has connecting flights from Oregon and Orange County. An 800 call to AAA will offer land options. A travel agent can arrange transportation and lodging. For brochures and information, call the Chico Chamber of Commerce at 1-800-852-8570 or visit www.chicolocater.com.

Camille Bounds is the travel editor for the Western Division of Sunrise Publications and the travel editor for the Inland Empire Business Journal.
Where is the Inland Empire Economy Headed in 2004?

You’ll hear about the Inland Empire’s growth areas and trends for different industries including media entertainment, real estate, health care, the financial markets, interest rates, retail sales and the job market. You’ll also have the opportunity to question the experts and to network with top Inland Empire executives.

THE OUTLOOK FOR INLAND EMPIRE CITIES, SAN BERNARDINO COUNTY, RIVERSIDE COUNTY AND THE STATE OF CALIFORNIA

REAL ESTATE
RESIDENTIAL - NEW HOME GROWTH
John Hagan of Pac West Development

COMMERCIAL OFFICE OUTLOOK
Jon Brookes of Empire Companies

INDUSTRIAL AND DISTRIBUTION PROJECTIONS

FINANCIAL MARKETS
CONVENTIONAL LENDING
INTERNET RATE OUTLOOK
Candice West

S & P 2004 PROJECTIONS LENDING
Brian Carter & Co.

REAL ESTATE CONSTRUCTION & MORTGAGE MONEY
Thomson Institute for International Real Estate

HEALTH CARE INSURANCE 2004
Mark Williams of Riverside Community Health Foundation

TOURISM 2004
Jim Wolcott of Big Bear Lake Resort Association

WORKERS COMPENSATION?

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

Name: ____________________________________________
Company: _______________________________________
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Signature: _______________________________________

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8. Do You Have What It Takes to Be a Successful Leader? Have you ever thought that you would make a great leader, but haven't been given the opportunity to learn how to develop your leadership skills? Here's your chance to do just that. Robert J. Sternberg, creator of many popular and successful psychological theories, including the Triarchic Theory of (Successful) Intelligence, will speak to students and faculty on "A Model for Developing Leadership." The public is also invited to attend. Sternberg will be on the Cal State campus at 10:30 a.m. in the Santos Manuel Student Union Events Center. Seating is limited, please RSVP at rjsma@calstatela.edu. Include in RSVP Sternberg talk and the workshop list the number of guests attending with names, nature of interest and contact information. Parking at the university is $1.50 per vehicle. For more information please contact Raúl Díaz-Rorres at raul_diaz@calstatela.edu or call the Learning Center at (909) 856-6476.

10. The 32 Rules of Prospecting - Do you find yourself missing out on opportunities? Want to get more value from your efforts? You will discover tips and ideas for prospecting your way to success, better control of the prospecting process to identify opportunities quickly and proven techniques for getting the most from your process. Come prepared for a discussion and bring plenty of business cards to this strategic sales workshop! Wed., 10 a.m. - noon, Plaza Office Building (Beach & Warren), 17011 Beach Boulevard, Suite 900, Huntington Beach. Eugene Brown of Sandler Sales Institute will host this workshop. Cost: $99 prepaid includes free book. For more information and for reservations please call (714) 841-9849.

13. The Los Angeles County Fair & Music Festival returns to Fairplex, 22,7A and portions of the grounds, with a fun, traditional and entertaining event that will appeal to the Irish in all of us. It will run through the 14th. For more information please contact Sharon Ayury at (909) 865-4262.

20. The Great American Train Show will make an appearance in Fairplex, 7 A and 7A through the 21st with hundreds of G-scale trains, remote-controlled trains and railroads displays presented by hobby shops and train specialists. For more information please contact Sharon Ayury at (909) 865-4262.

20. The Small Business Development Center is offering the following four-hour workshop, "Developing Your Business Plan." This four-hour in-depth workshop will cover each of the business plan components with hands-on exercises. Sat., 9 a.m. - 1 p.m., 363 S. Park Avenue, Suite 101, Pomona. Fee: $450 per person (includes workbook, which is required), reservations required. Also, for information and registration call the Mt. San Antonio College Small Business Development Center at (909) 450-7232.

22. Aerospace, defense and manufacturing professionals, as well as the general public, are invited to the National Aerospace Contractors and Engineering Conference, EC, one of the 100 largest tradeshow in North America, to experience a virtual factory on the show floor. The expo features more than 1,000 companies from throughout Los Angeles, Orange, San Bernardino, Riverside and Ventura counties as well as exhibitors from around the globe, who will be showcasing the world's related technologies. Expo runs through the 25th. Los Angeles Convention Center, 1201 S. Figueroa. For more information please call Janis Elkep from The Noble Company at (310) 785-6515 ext. 246.
Mission Oaks Bank Named Gold Business of the Year

Mission Oaks National Bank was named Gold Business of the Year by the Temecula Valley Chamber of Commerce at an awards banquet held at Pechanga Resort & Casino. Mission Oaks, a Temecula-based community bank that is entering its fourth year, was selected for the honor from a list of seven other nominees in the medium-sized business category.

“It’s a real honor to be nominated for the award and it’s especially gratifying to win with so many deserving nominees,” said Gary Votapka, Mission Oaks president and chief executive.

This year’s winners were selected by a panel of educators from local universities and colleges. The selection criteria with its independent, outside judges makes the process much more objective and the award that much more coveted, the chamber said.

In addition to the chamber award of the Year 1-75 Units - Heritage Park Apartment Homes (Seniors) - Southern California Housing

- Community Manager of the Year 151-350 Units - Mountainside Apartments
- Support Person of the Year - Village Green Apartments - Lewis Apartment Communities
- Regional Manager of the Year - The Village at Sierra - Southern California Housing
- Lease Up Community of the Year - The Village at Sierra - Southern California Housing
- Most Improved Community of the Year - Cathedral Palms Apartments - Southern California Housing
- Community Manager of the Year 151-350 Units - Mountaineer Apartments - Mountain Communities Woodcreek
- Community Manager of the Year 76-150 Units - Villa Galera - Southern California Housing
- Community Manager of the Year 151-350 Units - Mountaineer Apartments - Mountain Communities Woodcreek
- Most Improved Community of the Year - Cathedral Palms Apartments - Southern California Housing

Statler’s Best Bets: Disney’s New Snow White Musical!

continued from page 51

— to the making of a musical experiment that is as important to the life one of our company’s most beloved stories for all families — and the child in all of us," Ozment added.

“Snow White — An Enchanting New Musical,” has been created by Walt Disney Parks and Resorts Creative Development, headed by executive vice president, Anne Hamburger, a piece of theatre for families with younger children. The team assembled by Creative Entertainment for “Snow White” is led by one of musical theatre’s most important new figures, a woman who has directed more than 20 musical productions, on streamlining its SBA loan process.

Tim Freese Named Sr. VP/Credit Administrator

Tim Freese, a veteran banker with strong community ties, was named to serve senior vice president and credit administrator at Mission Oaks National Bank. Previously he was senior vice president and commercial loan officer responsible for developing and managing the commercial loan portfolio.

In his new role, Freese will continue to oversee his own loan portfolio but also serve as a resource for other lenders in the bank to assure that new and existing loans are structured and managed properly.

Freese, a Temecula resident and graduate of San Diego State University, has more than 25 years of experience in banking, most recently assisting small- and medium-size businesses in Southwest Riverside County with commercial and real estate loans.

In active community affairs, Freese is the chairman elect of the Murrieta Chamber of Commerce and member of the citizens advisory and general plan advisory committees for the city of Murrieta. He also served as a volunteer for several non-profit organizations in the Temecula Valley.

“Laws were made to be broken”

Christopher North, May, 1830

“Had laws not been, we never had been obliged to live in a society that is committed to breaking those laws not been broken.”

Sir William Davenant

1606-1668

We can also provide assistance in script development, tracking and training. Globalstride can provide custom solutions as well.

We offer flexible pilot and testing programs to guarantee our initial service levels. At Globalstride, we are confident that you will find that we can offer world-class customer service.

We currently offer voice (inbound and outbound), live chat, and email management solutions. With full US support, our offshore service centers in Asia, we can generate significant cost savings for our clients. Typically, our customer service solutions save our customers up to 30% of comparable operating costs for contact centers based in the United States.

Globalstride hires only the most qualified representatives and has 24/7 capabilities. All solutions are scalable to fit your business needs. Globalstride has built the offshore operations for multinational such as America Online and Citibank.

We are confident that we can develop solutions for you that can not only lower your operating costs but improve the overall levels as well.

The score, with music and lyrics by Frank Churchill and Larry Morey, is one of the best known of any musical. "Walt Disney World,” “I’m Wishing,” “One Song,” “Heigh Ho,” “The Washing Song” (Buddle-Uddle-Um-Dum), “The Silly Song,” and “Some Day My Prince Will Come” are all performed in this new production. For general information call (714) 775-6655 or visit www.disneyland.com.

Disney’s New Snow White Musical!

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