PFF Bancorp on OTC Bulletin Board

PFF Bancorp, Inc. the holding company of PFF Bank & Trust, Glencrest Investment Advisors, Inc., and Diversified Builder Services, Inc., announced that arrangements for the transition of trading of the company’s common stock from the New York Stock Exchange to the over-the-counter market have been completed. Trading on the NYSE and the company’s trading symbol “PFB” was discontinued as of the close of the market on July 25, 2008. On July 28, 2008, the company’s stock began trading in the over-the-counter market and quoted on the OTC Bulletin Board under the symbol ‘‘B.’’

The transition to the over-the-counter market will not affect PFF Bancorp’s previous announced agreement to acquire FBOP Corporation. This communication is made, in part, in respect of proposed business combinations involving PFF Bancorp, and FBOP Corporation. In connection with the proposed actions, PFF Bancorp, Inc., filed with the SEC a preliminary proxy statement and other materials regarding the proposed transactions, and plans to send with the SEC a definitive proxy statement as well as other materials regarding the proposed transactions. The definitive proxy statement will be mailed to stockholders of PFF Bancorp, Inc. security holders of PFF Bancorp, Inc. are continued on page 26

The Drucker difference and Toyota’s success

By Ira Jackson, the dean of the Peter F. Drucker Graduate School of Management, the business school of the Claremont Colleges.

It happened in early 2007. Toyota outpaced General Motors and became the largest automaker in the United States. More Toyotas are sold in this country than any other type of car. It was an extraordinary feat.

And then, soon after this great milestone, Toyota went through a rough patch with the loss of key U.S. executives, problems with quality and calls from environmentalists for a greater commitment to ending global warming.

These may well be growing pains.

After all, the lean Toyota Production System (TPS) is still the envy of the business world and emulated by hospitals and postal systems as well as by other major auto companies. Toyota today is now worth more than such global powemouses as Wal-Mart and Procter & Gamble. From humble origins, Toyota now has a market value that exceeds the worth of all the other major auto companies combined.

Toyota is still on track to open three new plants next year in order to secure 15 percent of the worldwide auto market by 2010.

The Wall Street Journal has also reported that Toyota is cutting back the production of the Scion, a brand leader aimed toward the youth market, as a way to keep the brand unique. Why? Because part of Toyota’s success is that it recognizes the value of brand.

Even with its growing pains, Toyota offers us an insight into how to be successful in new ways. Rick Wartzman, the director of The Drucker Institute, the research arm and think-tank affiliate of the Drucker School, wrote in Business Week last year that Peter Drucker’s ideas had a great influence on the development of Toyota.

As Rick wrote, “As much as any company anywhere, Toyota Motor eagerly embraced many of the key principles that Peter Drucker first laid out in the 1940s.”

continued on page 7

Pechanga Resort & Casino Suffers Layoffs

The Pechanga Resort & Casino, the second largest employer in Riverside County, will be laying off approximately 400 team members.

Amy Minmear, president, stated, “We are extremely proud of our talented workforce and we fully credit each and every team member with making Pechanga the premier gaming resort in California. Until recently, Southern California’s economy also showed considerable growth, allowing Pechanga to greatly expand our personnel over a few short years.

“However, as a result of the current economy, Pechanga Resort & Casino will be downsizing our workforce of over 4,700 team members. This has been the most difficult decision we have had to make since beginning operations.

“For months, we have resisted the pressure to lay team members off, but because of the prolonged economic downturn, we must downsize in order to adjust to the current market conditions and position ourselves for continued on page 30
Casa Colina Centers for Rehabilitation has been the recipient of eight new foundation grants awards. These grants total $1,196,520 and will be used to help develop new services and support the diverse programs offered through Casa Colina's continuum of medical rehabilitation.

The Bob Woodruff Family Foundation awarded a grant of $100,000 and the Timothy C. McWilliams Foundation awarded a grant of $25,000 to Casa Colina's Wounded Warriors Program, a fund to help provide services for military patients and their families. These veterans and active duty soldiers are referred to Casa Colina from across the United States to receive rehabilitation for traumatic brain injuries acquired while on duty in Iraq and Afghanistan. Casa Colina's board of directors has made a commitment to provide every beneficial service to these courageous men and women whether or not there is reimbursement, and the Wounded Warriors Program helps make this happen. Additional support continued on page 19

CASA COLINA RECEIVES OVER $1,000,000

August 2008

Effectively Manage Your Multi-Tasking Day

By Michael Guld

Effectively managing your multi-tasking day involves effect­ively managing the following:

1) Effectively manage your goals - Before deciding on what to work on...you need to know what you're working for. If you have not established your goals, you can't celebrate when you achieve one. The first step is to take a baseline snapshot of where you spend your time in a typical day and weekly period and whether it is leading you to reach your goals.

2) Effectively manage your priorities - The most important decisions you make during the day are actions to take and not to take. This prioritization will determine where your time, energy and focus will be spent. Ask yourself “for every action taken or not taken what is the intended result?” Life is about choices. In choosing what to work on, you need to distinguish the “urgency” and the “important.” Start early working on the “urgent” before the deadline approaches.

3) Effectively manage your focus - Your first goal is to filter out the noise, which is anything dis­tracting to your task. Everyone wants a piece of your time and attention, but you are not entitled to a piece of your time. Schedule time for interruptions and manage the time for the interruption. “Do you have a ‘minute’? rarely turns out to be “a minute.” You could respond, “Yes, I have a minute... but it will be after 2 p.m.” Turn up your personal and business spam filters that block any­thing that steals our time and our attention. If the task is not urgent or you feel it's unimportant or not knowable, make you more money, save you time, or provide a worthwhile benefit, ignore it.

4) Effectively manage con­versation - While the three most important axioms in real estate are said to be location, location, location, in business it’s communica­tion, communication, communication. When it comes to communication and managing conversation, it’s not just what you say... it’s what people hear. Say “yes” slowly. While no one task you agree to do takes that long, it’s we agree to multi­ple projects over and over again that the overwhelming feeling begins.

5) Effectively manage expec­tations - Much stress in the work­place can be reduced by effec­tively managing expectations. If you are overwhelmed by having too much to do than you can pos­sibly get done within the time committed, determine the most important priorities to complete and reset the deadlines with others.

6) Effectively manage tech­nology - With all the new tech­nologies designed to save you time and to make you more efficient, many feel more stressed than ever before because we are accessible 24/7. Also, we are now living in “drive-thru soci­ety,” and everybody wants what they want, when they want it. Expec­tations in communication response time have been raised, and due to e-mails and texting, people not only expect replies, but quick replies. The responses are what acti­ons to take and not to take. Ask yourself what you want, “do you want to give me a minute?”

7) Effectively manage organ­ization - Being unorganized can lead to feeling stressed and busier than you actually are. Organization is a process, not an event, and it should be scheduled in as a part of your day. Some people are naturally organized and others have to work hard to stay ahead of the clutter. While some people are filers and others pilers, your goal should be to touch each piece of paper more than one time.

8) Effectively manage your mind and emotions - Most people do not mind working hard but they resent worrying hard. Feeling overwhelmed and over­worked can lead to stress, how­ever, stress is not the cause and effect. When you find your mind and your emotions wandering to the do list asks, “why worry?” Instead of wor­rying, go back to the source caus­ing the worry (diagnosis) and write it down. Reset your priori­ties, make a plan and take action to fix the conflict in your mind; those who get it all done. Winners are those who get the greatest results.

Life is not a race to the finish line. Winners are not the ones who get it all done. Winners are the people not only get the most out of everything they do and make the biggest difference. While few people will go to their graves say­ing, “I wish I would have worked more hours,” they may say, “I wish I got more out of the hours I worked.” It’s not all about mak­ing a good living... it’s about having a good life. Wherever you put your time, your focus and your energy is where you will get the greatest results.

For more information, Michael Guld can be reached at (804) 360-3122 or at michael.guld@guilford.com.
Kaiser Permanente to Build Fontana Facility

In the new Kaiser Permanente Fontana facility, patients will stay in rooms with views of the San Bernardino Mountains and sunsets. There will be more staff to meet their needs, and family members can await news of a loved one’s surgery in quiet, landscaped places.

"It will be a state-of-the-art facility where we plan to continue our 60-plus years of excellent medical care," said area Medical Director David Quan, one of the several Kaiser Permanente officials who announced plans for the new hospital.

The 482,078-square-foot, 314-bed hospital, which will replace the existing one, is being built to meet new, more rigorous seismic safety standards established by the state.

The standards require that hospitals not only remain standing, but also operational to serve the needs of the community in case of an earthquake.

It is part of an aggressive plan for the healthcare provider that includes the construction of the 224-bed Ontario Vineyard Medical Center, slated to open in fall 2011; a 100,000-square-foot office in Redlands, which will open in October; and a smaller office in Upland, which will also open later this year.

Last month, Kaiser Permanente purchased a 101-bed hospital in Moreno Valley for $53 million.

The new seven-story hospital, being built at a cost of $700 million, will be joined by a 55,774-square-foot hospital support building and 32,100-square-foot central utility plant.

Construction will be a phased process that will take place over the next five years, beginning in January.

Six buildings will be demolished as well as most of the existing hospital, to make way for the new hospital, to be located south of Medical Office Building 3 and north of Valley Boulevard.

When it opens in 2013, the new hospital will feature a 51-bed emergency department and cardiac center.

The cardiac center will be a welcome addition because patients needing open heart surgery now have to go to St. Bernardine Medical Center in San Bernardino or Kaiser Permanente Medical Center in Los Angeles.

In addition, patients’ rooms will be private and big enough to accommodate family members.

The hospital-support building will house an array of services including radiology, a pharmacy and specialty clinics.

William Meyer, medical group administrator inland Empire, summed up the hospital project as not only a thrive campaign for patients but also a thrive campaign for facilities.

"We have thought about this for 20 years and taken action in the last five," he said. "This is the first step to the future on this campus."

The history of Kaiser Permanente in the San Bernardino area dates back to 1945 when Henry Kaiser established health plans for workers and families at his steel mill in Fontana.

The existing hospital was started in the mid-1950s.
"Communication! Communication! Communication!"

The Most Important Key to Success in Business Leadership

By Lee Befchosletter, president and CEO of Map Consulting

You hear it all the time: suppose you ask most executives what is the most important skill for success in business leadership, the majority will likely tell you "communication." Thinking the answer must be something like inspiring leadership, strategic thinking, or savvy marketing or far-sighted financial planning--all of which are important attributes that leaders learn when they learn the truth.

Generally, a leader's success is directly tied to his or her ability to focus on the business fundamentals--the daily blocking and tackling that every manager must be a master of in his field. Strategic leaders stress fundamentals like discipline, accountability, transparency, alignment of vision and his or her values, and empowering employees. Additionally, these leaders have mastered the six basic functions of management: leading, planning, organizing, staffing, controlling and communicating. But what's the bottom line to all these functions together--the most important key to great leadership?

Think about it...how do the best leaders motivate and inspire their employees? How do you communicate? Do the best organizations promote disciplined leadership and strategic alignment? With clear values, operating principles and strategies, market leaders sell their products and services? With 'com' as a nifty acronym for corporate campaigns in silo, by clear communication. The point itself is creeping much of the way business leaders sit alongside and are inherently linked to the very idea of success.
CREDITORS' PROTECTIVE ORDER

On (date) the above-named Bankruptcy Petition was filed in this court and an automatic stay has been ordered in the related bankruptcy cases.

A creditor who objects to the automatic stay must file a motion no later than (date) to have the stay lifted.

Signed: (signature)

[Name and Title]

[Signature Block]
The Drucker... continued from pg. 1

TAKING ACTION NOW! OPPOSE A MULTI-BILLION DOLLAR PAID SICK LEAVE MANDATE

AB 2716 is a proposed new law that would unreasonably expand employer's local and government agencies' costs and liability by mandating paid sick leave for all employees, including, interns, seasonal, part-time, temporary, and full-time employees.

All employers in California would be mandated to provide paid sick leave to an employee after only seven days of work in a calendar year. The proposed new law impacts all employers, large and small, regardless of the current level of sick leave already provided.

This proposal, estimated to cost employers billions of dollars in increased costs, places a massive burden on our local businesses at a time when our economy is underperforming and job cuts are continual.

Founded in 2004, the Southwest California Legislative Council is the regional business advocacy coalition of the Temecula Chamber of Commerce, Murrieta Chamber of Commerce, and Lake Elsinore Valley Chamber of Commerce.

The Greenhorn Ranch is an ideal venue for meetings and retreats. With our miles of trails, creeks and ponds coupled with our Equine Assisted Team Building Program, our guests will find unlimited opportunities to develop personally and professionally as individuals and as a team.

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Inland Empire's Largest Employers (Ranked by Number of Inland Empire Employees)
THEY JUST WANT all three since bad luck is believed to photograph them in groups of three. Notice, for instance, that if you aged in groups of four can symbolize bad luck for those people. This is very similar to those Japanese or Chinese it sounds very much alike. For instance, many Asians believe that black cats, walking around the house can just the chase of goods and services can directly affect the purchasing decisions of the customers and providers. To meet the unique needs of customers and providers, the providers are willing to do everything they can to help each other. Once a contract is signed, the providers will usually do their best to fulfill the contract to their needs until the end. There comes a time in both your professional and personal lives when it is clear you are ready to stand. Through all the swirling complexity, change and challenges, there is a point at most some people have found, and set our bar standards. This means refusing to be engulfed in the flux of the moment and the drive of mediocrity that flows through many lives and organizations. It means accepting the accountability and responsibility that go hand-in-hand with excellence. While it's true that people from other cultures are very good about referring their friends and family if you serve them with sensitivity and patience.

As successful organizations often try to renegotiate a purchase contract. This is because they believe, in general, it makes good sense to do so. The process involves the following steps: (1) looking at your inventory, (2) checking what others sell, and (3) deciding whether you want to sell it. In high context countries, it is understood that contracts only reflect the agreement between the parties at the beginning of a relationship which can change as they get to know each other. The concept of duty is the obligation to help each other agree "ad hoc" the contract to their needs until it is consummated.

Some people from outside the U.S. are UNETHICAL because they INSIST on renegotiating every A purchase contract after it has been SIGNED. While it's true that people from other cultures often try to renegotiate a purchase contract after it has been signed, it has to do with nothing to do with ethics. America is a "low context" country where everything is outwardly expressed, so people from other cultures, for instance, may believe that the number four is unlucky because when pronounced in Japanese or Chinese it sounds very similar to those cultures' word for "death." Items packaged in groups of four can symbolize bad luck for those people who believe in numerology. Notice, for instance, that if you buy a tea set it is usually packaged with six cups, not four, for this reason.

On the other hand, the number three can be bad luck for many Southeast Asians. You never want to package or even photograph them in groups of three since bad luck how to come to the person in the middle. As there are very few hotels or hospitals with a 13th floor in America, the same building could be found with a fourth floor. You can see that this belief is similar in both countries just the numbers are different. It is very common for Japanese or Chinese to say that some items are less desirable than others. For instance, the number 13 is generally considered unlucky in many cultures. Many cultural beliefs happen to directly affect the purchase of goods and services. For example, many consumers may avoid buying products with a black cat on the package or any item that is associated with black cats. Similarly, some groups may prefer bright colors while others favor more muted tones. It is important to consider these cultural differences when designing marketing materials and advertising campaigns. Understanding the cultural nuances of the seven sins of strategy is crucial for managers to develop effective strategies. The following sections provide a detailed analysis of each of the seven sins and how they can be avoided.

Sin #1: Substituting Planning for Thinking
Since thinking is hard work, it's tempting to fall back on strategic planning in an attempt to shape the direction of your business. However, this ignores a crucial distinction: strategic thinking involves the generation of insights—strategic planning involves the application of the insights into an action plan. Once you take a sincere interest in your customers' cultural background they are usually more than happy to tell you about their language, food, and even beliefs. Get into the habit of asking every customer, "Where do your ancestors come from?" Notice, this can get the conversation started with some clients. However, if you find a customer is service-oriented and patient with people who have language and cultural problems, they will usually find a friend or family member to interpret. Each culture is a universal language as is friendliness and a willingness to learn about other people's way of life.

Action: Provide managers with the knowledge base and tools necessary to distinguish strategic thinking from planning and provide them with tools to facilitate that thinking.

Sin #2: Lacking the Discipline to Say "No"
Many organizations invest in an intelligent allocation of limited resources. One of the biggest obstacles to this is that "intelligent allocation" requires us to make trade-offs and focus on other resources. Too often, because trade-offs involve risk, we take cover in the status quo and don't make any trade-offs at all. While not making trade-offs can result in competitive success, the allocation of resources can be limiting. It is often a sign of long-term mediocrity.

Action: Identify your resources - capital, talent and time - and begin deciding how they are allocated, including your time. Any surprises? How is this allocation different from past years? Have you considered whether tradeoffs are occurring? If they are, are you allocating your time, your energy and money into thinking and acting? If the answer is no, there are many reasons why you may not be allocating your time, energy, and money into thinking and acting. One of the biggest obstacles is that "intelligent allocation" requires us to make trade-offs and focus on other resources.

Sin #3: Not Preparing to be a Strategist
Before you can develop great strategy, you first need to develop great strategists. While most organizations provide development opportunities for executive leadership, communication skills, product marketing, etc., very few organizations have provided their managers with the roadmap to enhancing their strategic thinking capabilities. As successful organizations continue to grow, the need to decentralize strategic decision-making becomes more important.

Action: Invest in a strategy development process that is simple, concise and effective. Set a date for the day of quarter and plan the "Strategy Tune-up," when the team assesses the key business assumptions and goals to plan.

Sin #5: Allowing Budget to Dictate Strategy
One of the most entrenched practices in organizations is the process of developing a budget to dictate the strategy. Most managers will readily admit that it's a faulty premise but often the only way they can find to turn this "aircraft carrier" of a process around. Constricting the creative strategy development process at the outset with a page of budget numbers can close off avenues that might fundamentally enhance the business in ways not previously explored.

Action: Leave the budget numbers until all the other components of the strategy thought process are put in place. Only then should the budget numbers be added. This allows the innovation and creativity to be utilized and then the budget numbers are added in. It is the innovative thinking that drives the budget numbers. The budget numbers should reflect the changing market trends and customer needs. It is important to consider whether resources are allocated (including what you spend your time on) is an objective way to begin measuring. If you are not seeing the return on value, then this may be a sign that you are not returning the requisite value for the investment.

Sin #4: Employing Human Capital Strategy
Not investing the time in a sound strategy development process can have long-term ramifications on the strategy—the organization mindlessly changing directions each time it's bumped into a pastiche of strategies or not being able to reflect the changing market trends and customer needs. Writing down what your resource allocations (including what you spend your time on) is an objective way to begin measuring. If you are not seeing the return on value, then this may be a sign that you are not returning the requisite value for the investment.

Sin #6: Not Linking the Strategic Plan to Action
One of the great ironies is that the organizations that invest their time in strategy development often don't have a clear strategy on how to implement that plan on a daily basis to drive the activities of their organization. They've invested time, money and energy into thinking that sets strong strategic direction, only to have that direction evaporate over the course of the year due to the "out-of-sight, out-of-mind" phenomenon. Action: Transform your continued on page 29
ECONOMIC OUTLOOK

The most pervasive theme of U.S. economic performance in the past 20 years is the rise of the financial sector. From the stock market crash of 1987, the collapse of the savings and loan industry and recession in 1990/91, the Asian financial crisis in 1997/98, the dot-com collapse and collapse of several hedge funds, to a wave of corporate scandals and job offshoring, the U.S. economy has demonstrated an innovation-oriented and performance-driven performance after each shock.

The siren calls and unique challenges of the current downturn should not be underestimated; however, if past tendencies to address problems through market forces and government intervention are any indication, a prolonged period of economic contraction is unlikely. By the same measure, a "snap-back" recovery is not expected, as many of the current issues, particularly housing, will take time to correct. What started out as a subprime mortgage problem has ballooned into market-wide negative technology and reversal of the housing wealth-fall. As prices fall, more financially able homeowners with little or negative equity are walking away from their mortgages, driving further decreases in home prices. This, in turn, should spur buying activity, which, coupled with further price declines, will reopen the housing market. The mark:

In the last minutes before the closing bell on Friday, a professional stockbroker known for his nerves of steel suddenly bought his high risk portfolio, seemingly without regard to price or loss. At the bar right next to him, a couple openly rib him about his uncharacteristic behavior and privacy of his financial modeling. What's in "his" nerve when he admits he didn't have any research to back-up the trades. The markets were closed for the holiday weekend, but when they reopened on Tuesday, the market moved to new all-time highs. It was simply because the stockbroker had been right, but why?

Pattern Recognition

Pattern recognition is seeing the patterns and process behind everything you do and have done. Remember that those with the greatest potential are those who are the most adaptable to any circumstance. They instantly understand the process that underlies any other person's success and can replicate it with ease.

InstaDecision: 4 Steps to a “Blind” Moment

By: Dr. Maurice A. Ramirez

As long as you know what you're looking for, you can allow the situation to develop organically. You can then decide away any subconscious feelings and your impressions and use them as a analytical tool. That's the essence of heuristics. By recognizing patterns and impressions and using them analytically.

Before you can fully immerse yourself in another's viewpoint, you need to shed your framing bias. First, identify what your preconceptions are about the situation. Second, develop your own framing bias to clear your mind and explore the experience for the first time. What's your first impression? Are you reacting the way you are because of your preconceived ideas or because you are looking at the situation through fresh eyes?

Heuristic Introspection

Heuristic introspection is a non-linear thought process in which you must "be your customer." Much like how a fine artist "knows" if a painting or musical composition "works." You're going by their gut, your employees should know what a customer would feel.

When you think heuristically, you truly understand the customers' wants and needs. The next time you want to know how your customers would feel about a particular product or service, adapt a non-linear (heuristic) research process by starting with a focus of your study base. Your focus group of one (you) will guide your initial thought toward reaching your customers.

Empathy

Empathy is quite literally to walk in the shoes of our customers, to become one with your customers. Become part of the story, even for the limited purpose of the product story. Generally, people like and dislike the same things. If you're not with the world's line for your favorite roller coaster at an amusement park. What do you feel? Listen to your gut-chances are your customers' gut would tell them the exact thing. You may not identify with the problem, but you'll know what you need to do to make it feel "right.

How can you now translate what you've discovered into a reproducible decision?

If you're developing an ad for job hunting, you need to understand what you're doing, when you're not one. Why do people run? What is important to runners? How does running make you feel.

continued on page 39
Are Your Success Pillars in Balance?
By Douglas Vermeeren

Most people live their lives like they watch the television. They just sit back and watch what is happening on their hands and they have the power to change the channel to any channel they want. But people don’t. There is opportunity to experience anything they can dream. But they don’t. There is content to simply watch what ever is on, rather than choose what they really want.

Success in this area is because they deserve your attention. There is a great truth in a different way; an ancient proverb shares this apparent. However, an important beginning principle for creating greatness in your life is to recognize the principle of personal power and accountability.

Every person comes with the ability to choose their actions and reactions for any given set of circumstances. How we use this ability will ultimately determine all of the outcomes we will experience in our lives. Those who attain the most success in their careers and lives do not because their circumstances have been dramatically different from others, but because their choices have been. It is our personal choices and accountability that have the most influence on the kind of lives we will lead.

Many people do not realize that even the so-called “little moments” can have great impact, and it may be easy to justify not giving just attention to them because the consequences may not be immediately apparent. However, an ancient proverb shares this great truth in a different way: “The smallest leaf has leaves built with the smallest bricks.” Our lives are the same, and we must be attuned to how important even the kind of lives we will lead.

New is the definition different for every individual, and only you can define your view of success. Understand that success is a journey and not a destination. It can never be a spot of permanent completion. Success is akin to climbing a mountain. Many may get close to finding appropriate balance while you are in motion rather than finding a comfortable resting place to stagnate.

Success is found in the balance of four independent elements. Not everyone who begins all these success pillars begins with “your feelings about...” Success is very much attached to “what you know about,” but there is a significant part of finding successful:

1) Your feelings about wealth - Success in this area is not based on a specific number on a bank statement. In fact, it has very little to do with money. But it has everything to do with how you feel about yourself and your work. How do you know if you have enough to meet your obligations? To live the life you choose? To be free to pursue the dreams you have? To be meaningful to you? There are many people who are extremely rich, but not wealthy. How do you feel about your current level of abundance or wealth?

2) Your feelings about your health - Success has very little to do with the physical thing you are given or the nature of the treatment you are met in this area. In some ways this area is slightly more important than the others. It’s really more of a foundation than a pillar. Until you have these elements being met in your life, you cannot inspire others to lift another to their greatness. Without you, there is a lot like a lifeguard who can’t swim. What you need to choose in this area and you’re confident you are headed in the right direction, magical things happen for you and those around you.

3) Your feelings about your relationships - David O. McKay, a religious leader, said it best when he stated that, “No success can compensate for failure in the home.” Everything starts in the home, but relationships also include everyone you interact with. Consider the quality of the mountains you can climb the tallest mountain peaks in China known as the Himalayan Mountains. Hours of climbing, our group finally reached the tops of the beautiful mountains. The sun was high, but we were satisfied with the goal. We were high up where we could literally see the curvature of the earth; it was exciting. I turned to one of my co-workers and said, “You know how high up we can literally see the curvature of the earth? It was exciting. I turned to one of my co-workers and said, “You know how high up we can literally see the curvature of the earth? It was exciting. I turned to one of my co-workers and said, “You know how high up we can literally see the curvature of the earth?”

4) Your feelings about your self-achievement, dreams and spirituality - What are your inner most yearnings? What are your motivations, as well as a reaction to things of the spirit? How do feelings about these things motivate you to do work and pursue projects that treat your customers. As Bill Black, former CEO of Canada’s Mortgage and Housing Corporation, once said, “We need to make a country a club around here, but when we finally get to the top of Fortunel’s list of ‘100 Best Companies to Work For’ for more than a decade is a distinctive commitment to customer satisfaction isn’t really more of than creating an added burden or employees who are expected to go out of their way to serve customers. Wegman’s high service standards actually improve working conditions for their employees. “This is hard work,” a Wegman’s employee told us on a recent store visit, “but what makes it worth it is that our customers love us.” They love shopping here, and that makes me feel good about myself.”

5) Your feelings about your work - Your work may not be the most important thing you do, but it is a significant part of your life. If you are not doing what you love, you may be in a job that you have to be there for something else, but you’d like to believe otherwise.

Research into service providers that understand the employee-customer connection suggests that you can actually improve service by focusing on employee satisfaction.

1. Give employees reasons to be proud: No one can possibly put everything they’ve got into their job until they understand how their daily work benefits the end customer.

2. Create the connection: No one can possibly put everything they’ve got into their job until they understand how their daily work benefits the end customer.

3. Get the system off their backs in most organizations, there are 101 rules and regulations on your service rep - the one person in your company that is responsible for the daily work of the system that so provoked your anger. The number one reason a company’s spirit of employees is the daily wearing down of the spirits of employees by a system that doesn’t support, an employee who is never given a chance to contribute is not a suffering employee, a national chain of cafeterias, tired and an employee who is never given a chance to contribute is not a suffering employee.

If you are hiring right in the first place, your people want to do their very best work, and you can only continue to do if so that they are able to take real pride in what they do, if they can help their colleagues to do their very best work.

For more information, visit www.ContentCrew.com
GILDA'S CLUB DESERT CITIES CAMP FOCUSES ON CHILDREN TOUCHED BY CANCER

Camp Zink Comes to Gilda's Club Desert Cities, Wednesday, Aug. 6 from 10:00 a.m. - 4:00 p.m. Gilda's Club will be introducing Zink the Zebra to younger children who have been touched in some way by cancer. Noogieland, led by youth program manager, Stem Brickman, is an ongoing program at Gilda's Club giving much needed support to children. Zink the Zebra promotes the understanding and acceptance of human differences through specially created character education programs that help children and adults realize the necessity to respect and show compassion toward others.

Zink the Zebra facilitates interactive activities that help develop awareness and acceptance of individual differences. The Zink program creates an environment where personal experiences and feelings can be shared in order to help children through the cancer journey and beyond.

This day-long camp will include arts and crafts, games, magicians, and even a visit from Zink the Zebra herself! Food, beverages and fun will be provided in a welcoming, open and supportive environment. "Adults are not the only ones who can have a cancer experience to be isolating; kids often deal with isolation as well. They often feel that it is hard to fit in. Zink teaches us that we are more alike than we are different. Camp Zink is for children, grandchildren, nieces and nephews or any other child who has been touched by cancer in our community," said Paula Kennedy, executive director, Gilda's Club Desert Cities.

Camp Zink is open to Gilda's club members and orientation is free! Not yet a Member of GCDC?

Membership is required for all activities at Gilda's Club - but it's FREE! and becoming a member is easy:

1) Call 769-770-5678 to sign up for a new member orientation.

2) Schedule an appointment with your convenience with one of our licensed professionals to design a custom plan.

3) Enjoy our support groups, activities, lectures and more!

The Gilda's Club Program is free of charge. New member meetings are held every Tuesday at 1:00 pm and 1st and 3rd Saturdays at noon. The meetings include an overview of the program and a tour of the clubhouse. Members receive a monthly calendar listing the activities in which they may take part.

For more information, visit Gilda's Club Desert Cities at 67-625 East Palm Canyon Dr. #7A in Cathedral City or at www.gildascalifornia.org or call 769-770-5678.

Market Report

Rental Rates Continue To Decline In The Inland Empire Office Market

Market Overview

Over the past 12 months, the Inland Empire office market inventory has expanded by 9.1%. Many of these projects were started 2-3 years ago during a period of high office demand in the Inland Empire. Since that time, the vacancy rate has risen from 11.5% to 16.1%, mainly due to the rapid increase in construction completions.

Over this last year, net absorptions have remained positive; however, we are beginning to see a strong negative net absorption trend. Net absorptions were negative 53,220 sf last quarter and that number has jumped to negative 296,800 sf this quarter. This means that a smaller percentage of the rising vacancy rate is due to construction completions, and a rising tide is ebbing in terms leaving the area. Especially hard hit has been the older Class B properties, which have seen a flow of tenants moving into newly developed Class A space. Property owners of new buildings are offering generous free rent incentives in order to pull tenants away from their existing leases, effectively freezing tenants out of their existing leases in order to move them into recent vacancy space.

Conditions are not expected to improve in the immediate future. With 2.1 million sf of office space currently under construction and extensive ground and road related infrastructure, the vacancy rate is expected to further increase and rent rates are expected to be very competitive in the near future.

Casa Colina Rec...

continued from pg. 2

The Timothy C. McWilliams, Jr. Foundation also awarded Casa Colina an additional grant of $25,000 for equipment to evaluate and train patients to use augmentive communication devices. The UniHealth Foundation awarded a three-year grant of $842,520 for a project to evaluate the health of individuals aging with intellectual and/or developmental disabilities. This grant will support focused promotion of healthy aging practices with Casa Colina's Padua Village residents and will also include three-year evaluation of healthy aging practices in a larger population across Los Angeles County with community partners Cedars Sinai Medical Center and L.A. Care Health Plan.

The Lu Henner Guenther Foundation previously awarded Casa Colina a $50,000 grant that continues to be used to pilot "Teen Scene," a new social- and life-skills program for teenagers with additional needs or related diagnoses. This is a new program offered through Casa Colina Children's Services, Teen Scene held its first session this summer.

In addition to developing new programs, Casa Colina has received funding to assist in continuing current programs and for daily operations. The California Children's Services Foundation awarded a two-year grant of $175,000 for General Operating Support that focuses on the work of Children's Services, the Transitional Living Center and Adult Day Health Care. The grant supports on-going programs that keep patients gain and maintain function while supporting successful integration into home and family life.

Two grants for General Operating Support were awarded specifically to the Children's Services: a $20,000 grant from the Kenneth T. and Eileen L. Norris Foundation and a $4,000 grant from the Carl E. Wynn Foundation. These foundations have supported Casa Colina for many years, contributing to the success of several signature programs.

Dr. Felice L. Lovero, president and CEO of Casa Colina said, "Casa Colina is grateful that so many foundations have recognized the importance of the work being done here. Their support reinforces the value of rehabilitation and we are indebted to these agencies that help us continue as a pioneering Center of Excellence in rehabilitation health services."

Give The Gift Of A Smile.
The two party system?  

By Lee Iacocca

Remember Lee Iacocca, the VP at Ford credited with the birth of the Mustang, the man who rescued Chrysler from their death throes, and the owner of the famous quote, "Lead, follow, or get out of the way."

Well, he's back! He has a new book, and here are some excerpts:

Am I the only guy in this country who's fed up with what's happening? Where the hell is our outrage? We should be screaming bloody murder. We've got a gang of clueless bozos steering our ship right over a cliff. We've got cor­

ning in Iraq, the Middle East is burning and nobody seems to know what to do. And the press is waving "poorocrats" instead of asking hard questions.

The two party system is dead and our country is in trouble.

Am I the only guy in this country who fed up with what's happening? Where the hell is our outrage? We should be screaming bloody murder.

We've got a gang of clueless bozos steering our ship right over a cliff. We've got corruption, gangsters steering us blind, and we can't even clean up after a hurricane much less build a hybrid car. But instead of getting mad, everyone sits around and nods their heads when the politicians say, 'Stay the course'.

Stay the course? You've got to be kidding. This is America, not the damned 1ntancc. I'll go a step further. You can't call yourself a patriot if you're not outraged. This is a fight I'm ready and willing to fight. How about you?

Am I the only guy in this country who fed up with what's happening? Where the hell is our outrage? We should be screaming bloody murder. We've got a gang of clueless bozos steering our ship right over a cliff. We've got cor­

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Sarah Coldwell, Inc.
5401 Chapman Ave. 
Riverside, CA 92502

Toni Challenge of
3012 W. La Cadena Ave. 
Riverside, CA 92503

WCRS, Inc. dba DEF-Alerts
18122 Santa Ana Ave. 
Buena Park, CA 90620

Reservoir Recovery Resources
200 S. Willow Ave.
Lake Elsinore, CA 92530

Citizens Business Bank
IS PLEASED TO ANNOUNCE THAT
BRUCE BRANSTINE
HAS JOINED THE BANK AS
VICE PRESIDENT
PRIVATE CLIENT ADVISOR

Parents and yours
traveling across the ocean for. I've had enough. How about you?

It's a fight I'm ready and willing to fight. How about you?

I'll go a step further. You can't call yourself a patriot if you're not outraged. This is a fight I'm ready and willing to fight. How about you?
By Bill Leonard, Member
State Board of Equalization

The Governor announced that raising the sales and use tax is something he is considering. Since my department collects the tax, I recently asked our chief economist to prepare a dynamic revenue analysis of an increase in the sales and use tax. A dynamic analysis sees how much a tax increase would affect economic activity, and thus provide a more realistic idea of the revenues that will actually come in. A static estimate assumes the policy change will have no economic effect and is simply a calculation.

The state’s static revenue estimate for a one percent increase in the sales tax is $6 billion per year. The dynamic estimate I requested takes into account how the increase would affect economic activity over time and concludes the state would actually take in $7.5 billion, which is over $300 million short of the state’s official (static) estimate. This would be an ongoing year over year cost once the policy change kicks in. The tax hike filters through the state’s economy. This is eerily familiar territory for those who remember Governor Wilson’s tax increases came in $1.8 billion short of static estimates even the first three years.

The new estimate concludes the tax hike would also result in more than 50,000 jobs lost in California from the reduction in economic activity. For the revenue go to: http://www.fincalifornia.com/fiscal/fiscaldata/index.cfm and look under the Fiscal Data tab at Total (1997). The report is called “California’s Fiscal Data.”

PFF Bancorp o...continued from pg. 1
advised to redact the proxy statement and other documents filed with the SEC carefully and in their entirety when they become available because they contain important information about the company’s transactions. Security holders may obtain free copies of the preliminary proxy statement and other documents filed with the SEC by PFF Bancorp, Inc., and will be able to obtain free copies of the definitive proxy statement and other relevant documents to be filed with the SEC through the website maintained by the SEC at http://www.sec.gov. Free copies of the preliminary proxy statement and other documents filed with the SEC are also available on the investor relations portion of PFF Bancorp’s Website at www.pffbancorp.com.

The company and its directors and executive officers and other persons may be deemed to be participants in the solicitation of proxies in respect of the SEC on June 19, 2008. Information about the company’s directors and executive officers and other persons participating in the solicitation of proxies includes their names, addresses and the number of shares of the company’s common stock owned, if any, by each participant.

Continued from page 25

2008 Inland Empire’s Largest Employers

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Spending Proposition 10 Money
I wrote before about Senator Dave Cox’s idea to recover a half billion dollars a year from First Five California Counties that have a budget surplus. The First Five program uses cigarette taxes to fund early development and non-smoking programs for kids in their first five years. This money is from Proposition 10, the 1998 initiative that levied a massive cigarette tax and created 59 state and county bureaucracies to distribute the money. In short, Cox found these county programs were not only missing the money but they had already lost almost $2.5 billion unspent since 1999. Since the money is mostly county controlled it is difficult for the state to oversee. Cox wants to redirect all future revenues around a half billion dollars a year - the state’s Healthy Families and Medi-Cal programs, covering 200,000 kids who are currently eligible but not enrolled in the program. As for the $2.5 billion that is available to be spent now, Cox’s proposal gives 50% to schools and the other 50% to those city councils that once were under the hammer of elected officials who are accountable to the public.

On the Cox plan here: http://www.johnleonard.com/newspaper/20080621/334642046.html

Some Republicans are opposing the Cox plan and railing around the status quo. Shawn Steel, Republican National Committee member, editor, penned a column for www.dailybulletin.com in which he argued that Orange County is running their program well, and as long as a bad tax is on the books, Steel thinks that letting locals spend it is a better alternative than Cox’s proposal. http://www.dailybulletin.com/search/chic0_98721797/ourcolumn

Adam Probolsky was on a continued from page 30

MONTCLAIR CHAMBER OF COMMERCE ANNUAL GOLF TOURNAMENT

Wednesday, August 20, 2008
Sierra Lakes Golf Course
16600 Clubhouse Dr., Fontana
For information call (909) 624-4599
www.montclairchamber.com
Pack Up All Up All Your Cares and Woes
By J. Allen Leinberger

Remember the original "Rollerball" movie? The one with James Caan? There was a scene in there where a computer scientist announced that he had "cracked the 13th century. All of it."

We have don't that problem any more.

Today most computers have a save function built in. Even so, back up systems of various sorts have been around for a while. For most of the '90s those little 3.5-inch floppies held everything we could ask for. As space demands grew, the Zip drive became popular. Now, as I have reported before, those little flash sticks have become ubiquitous. And they are getting smaller and cheaper. Originally they were two inches long with a USB plug on one end and they held up to 500 MB. The Kingston Technology Company now makes several different designs, each for a specific purpose. Some are MAC or PC specific. Some carry security systems to protect your information, should it fall out of your pocket. Some come built in, as games, as they are designed for high-speed gaming demands.

Two to four gigabytes is about average today. By Christmas they will surely be higher. They come in a variety of shapes and sizes as well. One tiny little thing is sort of X-shaped in red plastic. It is called the Data Traveler or DT Mini Fun. It holds four gigs and comes with two free games built in. Others have covered or slide covers. Some have eyelets to run cords through, so you won't lose them. Some come in colors. Some are being made up as promotional giveaways. These are usually preprogrammed with music, movies, photos and new programming all demand more and more storage space, and you have a choice of buying a newer, bigger computer, or plugging in a new hard drive into the one you own right now. This is especially important if you have large files that need to be transported from, say, the office to the home. The WD Passport series is there for such demands. The last time I crashed my entire collection it disappeared. Now I have put my entire music and photo libraries on a Passport to save them. Not that it matters to me but Passports come in a variety of colors.

The really big bang in external HD is the WD My Passport series. They are described as "high-performance dual drive storage systems." They have quad interface and Raid 0 (Striped) to copyies your entire computer every hour, or whatever you set it for. It does it automatically. You don't have to plug it in or remember to hit SAVE when you phone. At the time I was hard drive everything that I had in the computer on June 23. It can be called up right now, just in case I lost something. Since the device is called My Book, you can imagine that it sits, like a silver book on my desk next to my computer. I don't have to think about it. I don't even remember that it's there half of the time. It just quietly does its job, with a little light that runs up and down like a Cylon from Battlestar Galactica.

There is one very important part of all of this and it's not about selling you one of these devices. Many times I have talked to people who got some message on their computer that they were running out of hard drive space. Too often they panic and delete files or programs that they need. A good hard external drive, even a four gig flash stick, can help you scan what you need saving without dismantling your computer. You can run all your photos, your music, your term papers and thesis, not to mention movies. These things can be preserved without taking up valuable internal hard drive space that you need for day-to-day work. The investment in a flash stick or a My Passport Elite Portable USB Drive can help you save your computer without regret later.

Maybe you don't need a My Book Studio Edition with 2 TB tied to your Time Machine program, but just like insurance or a spare tire, it's better to have it and not need it than to need it and not have it.

Of course, other areas of the digital technology also have affected the hard drive development. Music, movies, photos and new programming all demand more and more storage space, and you have a choice of buying a newer, bigger computer, or plugging in a new hard drive into the one you own right now. This is especially important if you have large files that need to be transported from, say, the office to the home. The WD Passport series is there for such demands. The last time I crashed my entire collection it disappeared. Now I have put my entire music and photo libraries on a Passport to save them. Not that it matters to me but Passports come in a variety of colors.

The really big bang in external HD is the WD My Passport series. They are described as "high-performance dual drive storage systems." They have quad interface and Raid 0 (Striped) to order to provide a "perfect blend of maximum performance and power savings."

Maybe that does impress you, try this. They come in one or two TERRABYTES! Best of all, for me at least, they are designed to be MAC-friendly. They are seamlesly with the new MAC USB called Time Machine. This is a really dummy-proof program that executes degree in marketing and public relations. Together RX Access honoree Dr. Albert Artega, president of La Salle Medical Associates, Inc. at a recent Inland Empire 46ers baseball game for helping more than 100,000 individuals every health nationwide. Over 1.5 million Americans have already enrolled in the program and 260,000 of those are children. Current cardholders have already saved nearly $68 million on prescriptions.

Christopher D. Myers, president and CEO of Citizens Business Bank, has announced the appointment of Bruce Brunstine to the position of vice president and private advisor of the bank's trust and asset management division, CitizensTrust, the appointment of Ethan Sanfield to the position of vice president and relationship manager of the bank's Agricultural & Livestock Industries Group, and the appointment of Keith Mathis to the position of vice president and relationship manager of the bank's Ontario Airport Business Financial Center." Bigbom Golf Club is proud to announce the promotion of Steven Conicola as their new general manager. Bigbom is a private community and golf club located at the base of the Santa Rosa Mountains approximately three miles south of Highway 111 and El Paseo in South Palm Desert. Mark Gustafson has joined Canyon National Bank as senior vice president, strategic officer. Gustafson is relocating from Ames, Iowa where he has extensive experience in consumer banking. The Ontario Reign of the ECHL, an affiliate of the Los Angeles Kings, announced that they have added Greg Meija to the front office staff as ticket sales account executive. Meija joins the Reign after spending the last year with the Los Angeles Clippers of the NBA and will be responsible for the sales and service of groups and season tickets for the Reign. Mary Jane Cooksey joined Dameron Communications as one of its youngest interns. Cooksey is a third year student at CA State University, San Bernardino. She is currently working towards her bachelor's of sci-
similar wave length on the OC County blog a couple weeks ago. He thinks the Cox propos­al is about getting more people focused, not giving more revenue to a bloated state bureaucracy. Regardless of the mismanagement at many county programs, Steel wrote that Orange County’s First Five Commission, “consistently receives top marks for effectiveness and efficiency.”

"However, the dirty secret is that many of the County’s First Five programs are target­ed at children of illegal aliens. What I would like to know is what percentage of the cost of the First Five program is offering services to illegal immigrants. The Cox proposal would divert $600 million a year from the Prop. 10 account and direct those to Healthy Families and Medi-Cal programs that have clear income and residency requirements. Cox’s plan would also divert $700 million a year from the Prop. 10 account and include $300 million to be used for the First Five program in targeting services to illegal immigrants."

Cashing in on High Gas Prices

With the drain of your wal­let at the gas pump, some government services to illegal immigrants. Cox’s plan would divert $600 million a year from the Prop. 10 account and direct those to Healthy Families and Medi-Cal programs that have clear income and residency requirements. Cox’s plan would also divert $700 million a year from the Prop. 10 account and include $300 million to be used for the First Five program in targeting services to illegal immigrants.

The SBA... continued from pg. 8

just to name a few.
The sessions were designed to debunk the myths of interna­tionally for only large corpora­tions. The seminars were targeted toward business profes­sionals interested in gaining a better understanding of the complex­ities of international business. Upon completion of the program, a certificate was awarded by the participating organizations. Orange County</p>

The SBA’s Leadership Award

District Executive Adriette Quijada was recently recog­nized by the Federal Executive Board with a Leadership Award. This award is given to individ­uals who have made a con­tribution to public service.

Some of the award criteria includes: developing new and innovative ideas, encouraging empowerment and the develop­ment of partnerships within the community. He has been empowered team mem­bers to partner and maintain strong relationships with the lending community and commu­nity based organizations from all industries to better serve the small business commu­nity. Director Quijada has also been a vocal supporter of Orange County’s SCORE Program. The network of Small Business Development Centers, Women’s Business Centers and SCORE.

The SBA’s First Five program included: comprehensive severance package, for the Counties of Orange, Riverside, San Bernardino, Davidson is her personal trademark for being over­all generous and genuine manner that makes her a true champion of home-based entrepreneurs. Quijada received her bachelor’s degree from the University of California and her master’s degree from Pepperdine University. Davidson formed MBD Marketing, Inc. in 2006 to provide the right person­alization services to small and home-based businesses. However, she noted that her time in the public sector was a real work long before she started her own home-based business.

Inland Empire Business Journal
August 2008

Dutton Report Alert: Here’s a Way to Save Money, Stop Funding Illegal Activities

We have heard for months now that every agency receiving public education money in California could not possibly find even $1 to cut from their budget. Remember, in some govern­ment consider it a “cut” if you don’t believe we are telling you what we saw. The latest example of govern­ment waste was published this week in the San Bernardino Sun. The San Bernardino County Schools Superintendent’s office pub­lished a brochure to teach illegal immigrant students how to pur­sue higher education in California. And, they would be able to pay in-state tuition.

School Districts around the state have claimed that they have to cut teachers, increase class size and refocus some school programs in order to bal­ance their budgets.

We are promoting illegal activity.

However, the district made an exception for students who have legal documentation, such as a green card or Social Security number. The brochure encourages students to apply for financial aid and says they can pursue higher education in California.

The district also demonstrated success by recently being named one of the nation’s top 50 school dis­tricts by the National Association of Elementary School Principals. The district also has a strong track record of graduation rates and high test scores.

But the district belied is stopping legal students from getting the education they need. The illegal immigrant students are being told to apply for financial aid and pursue higher education in California. The district is not only committing fraud, but also encouraging illegal activity.

The district is preventing legal students from accessing the same educational opportuni­ties as their peers. Without access to financial aid, these students will struggle to afford to pursue their education.

Bill Leonard, Member State Board of Equalization

By Bill Leonard, Member State Board of Equalization

The total amount of motor fuels taxes received by California state and local govern­ment in 2000 was $2.1 bil­lion. By 2007 it was up to $4.3 billion. The debate is this: is that new tax money coming out of your budget, or are you shifting your spending from other taxable items to gasoline? The statisticians and I disagree on this. They believe you are simply shifting your spending by buying fewer taxable items (clothes, restaurant food, etc.) to pay the higher gas price, including the tax. I believe there is a shift in spending going on, but that it is just as likely to be from non-taxable items, such as your premium cable package or movie tickets, or to go further afield, maybe even less food and medical services, as the end up cutting costs in one area, but those savings are more than eaten up in the higher gas tax due on each fill-up.

Pechanga Resort...

We have a different number at this point, but we anticipate approximately 400 team members will be affected. We are conducting a thorough review of staffing needs to ensure we continue offering guests an extraordinary experience.

We are developing a comprehensive severance package, including outplacement services, to make the transition as easy as possible for affected team mem­bers.

Pechanga remains dedicated to continue being an outstanding employer and we are committed to using our resources to help our displaced team members.

Search for Commercial Space For Lease/Sublease

For office, retail, industrial and executive suites.

Inland Empire Business Journal
August 2008

We are receiving reports of a new bill that will make it impossible for illegal immigrants to access public education in California. The bill would make it a criminal offense to enroll an illegal immigrant in a public school district.

The bill is being pushed by a group of Republican lawmakers who claim it is needed to protect the state’s taxpayers. However, the bill would not only violate the rights of illegal immigrants, but it would also prevent legal students from accessing the same educational opportuni­ties as their peers.

The district is also facing financial challenges, with a 2014-15 budget of $97.5 million. The district has already made cuts to programs and services, but the bill would make it even harder for students to get the education they need.

We are promoting illegal activity.

The district is also promoting illegal activity by being unable to access the same resources as legal students. Without access to financial aid, these students will struggle to afford to pursue their education.

We are promoting illegal activity.

The district is also promoting illegal activity by trying to discriminate against legal students. The district is preventing legal students from accessing the same educational opportuni­ties as their peers. Without access to financial aid, these students will struggle to afford to pursue their education.

We are promoting illegal activity.

The district is also promoting illegal activity by trying to discriminate against legal students. The district is preventing legal students from accessing the same educational opportuni­ties as their peers. Without access to financial aid, these students will struggle to afford to pursue their education.
**Inland Empire’s Largest Employers**

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<td>Fantasy Springs Resort Casino</td>
<td>Investor Owned</td>
<td>Hotel</td>
<td>81-207 Radio Springs Parkway, Indio, CA 92201</td>
<td>(760) 347-6800</td>
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<td>City of Corona</td>
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<td>Government</td>
<td>116 W. Main Street, Corona, CA 92882</td>
<td>(951) 735-5200</td>
<td>1,058</td>
<td>Municipal Government</td>
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<td>Yes</td>
<td>Greg Irvine</td>
<td>Assistant City Manager</td>
<td>(951) 735-5200</td>
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<tr>
<td>Moreno Valley Unified School District</td>
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<td>PO Box 1209, Moreno Valley, CA 92557</td>
<td>(951) 600-1000</td>
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<td>PO Box 1209, Victorville, CA 92395</td>
<td>(800) 555-3974</td>
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<td>California Steel Industries, Inc.</td>
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<td>7 California Steel Way, Fontana, CA 92336</td>
<td>(909) 850-5400</td>
<td>850</td>
<td>Steel Rolling Mill</td>
<td>Yes</td>
<td>Yes</td>
<td>Kyle Schalit</td>
<td>President/CEO</td>
<td>(909) 850-5434</td>
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<td>Naval Surface Warfare Center</td>
<td>Base Managed</td>
<td>Military</td>
<td>PO Box 3600, Corona, CA 92878</td>
<td>(951) 600-1200</td>
<td>617</td>
<td>Indep. Assessment</td>
<td>Yes</td>
<td>Yes</td>
<td>Tom Clarke</td>
<td>Community Director</td>
<td>(951) 600-1200</td>
</tr>
<tr>
<td>Mountain High Resort</td>
<td>Commercial</td>
<td>Recreation</td>
<td>8200 Blue Road, Suite 100, 201 Blue Resort</td>
<td>(951) 789-7950</td>
<td>600</td>
<td>Ski Resort</td>
<td>Yes</td>
<td>No</td>
<td>John McCord</td>
<td>Marketing Director</td>
<td>(951) 789-7950</td>
</tr>
<tr>
<td>Parkview Community Hospital</td>
<td>Hospital Managed</td>
<td>Health Care</td>
<td>500 N. 8th Street, Riverside, CA 92505</td>
<td>(951) 789-7950</td>
<td>500</td>
<td>Hospital Medical Center</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td></td>
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<tr>
<td>Baja USA Casino</td>
<td>Commercial</td>
<td>Entertainment</td>
<td>PO Box 1209, Imperial, CA 92252</td>
<td>(951) 789-7950</td>
<td>400</td>
<td>Manufacturer of Vending &amp; Amusements</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
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<tr>
<td>Alta Loma Elementary School District</td>
<td>School Managed</td>
<td>Education</td>
<td>15600 School Road, Alta Loma, CA 91701</td>
<td>(951) 789-7950</td>
<td>400</td>
<td>Education</td>
<td>No</td>
<td>No</td>
<td>Mike Whitney</td>
<td>Asst. Super of Personnel</td>
<td>(951) 789-7950</td>
</tr>
<tr>
<td>City of Pomona</td>
<td>City Managed</td>
<td>Government</td>
<td>150 S. Gandy Avenue, Pomona, CA 91766</td>
<td>(951) 789-7950</td>
<td>150</td>
<td>Municipality</td>
<td>Yes</td>
<td>No</td>
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<tr>
<td>Hemet-Glenwood Facility</td>
<td>Base Managed</td>
<td>Military</td>
<td>13208 E. Main Avenue, Hemet, CA 92545</td>
<td>(951) 789-7950</td>
<td>100</td>
<td>Connections</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
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<tr>
<td>Amtrak</td>
<td>Operations Managed</td>
<td>Transportation</td>
<td>8200 lipstick Drive, Riverside, CA 92505</td>
<td>(951) 789-7950</td>
<td>8200</td>
<td>Transportation (Reservation Office)</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td></td>
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<tr>
<td>The West Mission Hill Resort</td>
<td>Commercial</td>
<td>Recreation</td>
<td>15330 Mission Hill Road, Rancho Mission Viejo, CA 92670</td>
<td>(951) 789-7950</td>
<td>700</td>
<td>Resort</td>
<td>Yes</td>
<td>Yes</td>
<td>Michael Macdill</td>
<td>Director of Sales &amp; Marketing</td>
<td>(951) 789-7950</td>
</tr>
<tr>
<td>Goodwill Industries</td>
<td>Commercial</td>
<td>Non-Profit</td>
<td>3600 W. Main Avenue, Ontario, CA 91761</td>
<td>(951) 789-7950</td>
<td>700</td>
<td>Aircraft Communications</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
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<tr>
<td>North American Medical Management - California</td>
<td>Commercial</td>
<td>Health Care</td>
<td>5001 E. Grant Rd., Suite 100, Ontario, CA 91761</td>
<td>(951) 789-7950</td>
<td>600</td>
<td>Physician Practice Management</td>
<td>No</td>
<td>No</td>
<td>Stephanie Hughes</td>
<td>Director of Marketing</td>
<td>(951) 789-7950</td>
</tr>
<tr>
<td>Furniture</td>
<td>Commercial</td>
<td>Retail</td>
<td>1525 W. McKinley Avenue, Pomona, CA 91766</td>
<td>(951) 789-7950</td>
<td>500</td>
<td>Fine Environments</td>
<td>No</td>
<td>No</td>
<td>Scott Kelly</td>
<td>Marketing Director</td>
<td>(951) 789-7950</td>
</tr>
<tr>
<td>The Toro Company</td>
<td>Commercial</td>
<td>Manufacturing</td>
<td>21415 Gramercy Drive, Rancho Mission Viejo, CA 92670</td>
<td>(951) 789-7950</td>
<td>214</td>
<td>Inspection</td>
<td>No</td>
<td>No</td>
<td>J. Lacunza</td>
<td>Executive Assistant</td>
<td>(951) 789-7950</td>
</tr>
</tbody>
</table>

**Inland Focus**

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**590 AM**

Tuesday Evenings, 8:30 PM

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Hosted by

Cliff Cummings and Bill Anthony

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Internet commerce solutions
A mid-year review of the Inland Empire office market does not look all that promising for owners and developers, at least not in the short-term, according to a 2nd Quarter Office Market Trends report from national real estate services firm Grubb & Ellis. The report points out that negative absorption for the region was at -281,000 square feet, more than double the number from the first quarter of the year. The report also shows that the vacancy rate is inching toward the 20 percent mark and new construction completions are not being developed by tenants, instead coming online vacant.

Additionally, there appears to be an expectation gap between developers' asking rents and the market's current vitality. As a result, Class A and B asking rents have not yet exceeded recent sales prices, which have climbed above $2.19 and $1.80 per month. For owners, there appears to be a result. Class A and B asking rents have not yet exceeded recent sales prices, which have climbed above $2.19 and $1.80 per month. As early May, developers had to mount rate changes above 3.5 percent compared to 2.9 percent in early January.

The report also highlights that expansion needs and to consolidate individual submarkets will fare better than others. The report predicts that the market's current vitality, as indicated by average asking rates, will continue to weaken as price compression continues.
Inland Empire Traffic Solutions.

Real Estate No... continued from pg. 34

California manufacturing and warehouse facility. Tim Hawke of Strata Realty represented the seller, Rezmo LLC, in the transaction. Chris Migliori and Paul Gingrich of DAUM Commercial Real Estate represented the tenant in the transaction. A 24.74 sq. ft. retail shopping strip at 903-911 and 951-975 West Foothill Blvd in Claremont sold for $3,325 million ($135/sf). The property is along Foothill Boulevard with very high traffic counts for the area. Many of the tenants are long-term occupants with well established businesses which depend upon area residents. Richard Longobardo of Marcus & Millichap represented the buyer and the seller, a California-based investment group. In an Apple Valley land sale, Scottsdale, AZ-based America’s Tire purchased one acre of land at the southwest corner of Highway 18 and Thunderbird for the development of a new store. The land was sold by a private investor. Jeff Ottman of Grubb & Ellis represented the seller, while Melissa Fish of Talco Realty repped the buyer. In Ontario, a private family investment entity purchased a 2,400 sq. ft. Jack-in-the-box property at 4351 Ontario Mill Parkway for $2.52 million ($937/sf). Built in 1978, the property is situated at the intersection of I-10 and I-15. Warren Berzack of Investment Real Estate Associates represented the buyer in the transaction. The seller, GE Capital Solutions, represented itself.

This column provides a review of the latest commercial real estate activity throughout the Inland Empire. It is produced in a joint media effort between the Inland Empire Business Journal and Rent.com, a leading Internet real estate news site which has been covering the industry in California for nine years. For more commercial real estate information from around California, go to www.rent.com.

The company actually was the second founded by three guys who wanted to represent a contemporary way of life. Not surprisingly, they operate from the capital of West Coast cool, Seattle. Their motto is, “Where life is one long weekend.” Today there are some 50 Tommy Bahama stores, along with a series of other retailers who carry the line. The line consists of camp shirts and slacks, sandals and dock shoes, golf clubs and cigar ashtrays. Home furnishings, et cetera, et cetera, et cetera.

So popular has the line become that a series of restaurants (called Tropical Cafés) have sprung up, attached to some of the tenant stores. There is one in Newport Beach, of course. There is one coming soon to Las Vegas. And there is one in Palm Desert, naturally on El Paseo, the Rodeo Drive of the desert. Located on the corner of Sunrise and Cooper Island Crab, Calloway. The line consists of camp shirts and slacks, sandals and dock shoes, golf clubs and cigar ashtrays. Home furnishings, et cetera, et cetera, et cetera.

There is no such person as Tommy Bahama. He is a marketing image, like Betty Crocker or Gladys Kravitz. He is a combination of a Jimmy Buffett, Pat Boone, and the sort of man who reads Puff, along with Cigar Aficionado and The Robb Report. He is the "purveyor of island lifestyles." Through the last decade or so, he has come to define upscale casual. Even though I have a Tommy Bahama tie, he represents an open collar, slacks and sandals look.

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El Paseo and Lupine Lane, the restaurant is actually on the second floor of the store. Or the store is below the restaurant; it’s all a matter of perspective.) The decor is not as bad as you might expect. It actually has a South Beach Florida look to it. No plastic fish. No pink netting. There is some rattan and wicker. Dark wood accents the lighter paint job.

And then there is the food. We started with rum drinks. Although Bahama has its own line of light and dark rum, it is an acquired taste. As our waiter said, “It’s not for everyone.” So we went with the Bacardi. One great Mojito and one strong rum and diet cola. Heady stuff.

Appetizers consist of such humble titles as Tommy’s World Famous Coconut Shrimp and Crab Calloway. The soups are Tortilla and Coopert Island Crab Bisque. With the shrimp and a good cream sauce, the bisque was as good as the better lobster bisques that I have had. The Tortilla soup, with chicken bits and lime sour cream was spicy and good.

For entrees, we went with the Sanibel Stuffed Chicken and the Long Island New York Strip. They really had to stretch to get the island reference in the meat dish, but it works. It was a thick center cut beached with seasoned butter and served with onion rings. The stuffed chicken was moist and flavorful. It was stuffed with a herbs cheese and roasted red peppers and had a parmesan and Japanese bread crumb topping. It was served in a South Beach Florida look to it. No plastic fish. No pink netting. There is some rattan and wicker. Dark wood accents the lighter paint job.

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"What to Say to a Porcupine: 20 Humorous Tales That Get To The Heart of Great Customer Service."

by Richard S. Gallagher

Amacom, New York, New York
2008; 110 pages; $19.95.

Summer is the traditional time for light reading, even in the Eating and Drinking business. Author Richard Gallagher has developed one of the more clever sales tools for the summer. He takes his lead from the ancient Aesop’s fables by substituting animals for people in a series of situational dialogues. The fables all focus on how to provide better service to customers.

Gallagher also offers “morals” to each of the fables while offering a modern twist: discussions on management that are appropriate when the book is used as a teaching vehicle to encourage employees up to speed on the importance of customer service.

Most of the tales are oriented toward retailing or profit-puturing furthering business-to-consumer relationships. Business-to-business situations aren’t heavily stressed, although the points he makes are certainly valid in either B-to-B or B-to-C situations.

The author makes one of the key points early in the book about something in the popular vernacular: calling “Running with the Pack.”

The moral is that listening to what your customers tell you is a key step to help improve customer service, an essential step toward building a better bottom line.

Gallagher notes: “Moving from fables to the real world, you can often see a parallel between the quality and crowd size at many of the places where you eat. For example, different restaurants in the same chain can attract wildly different levels of succes depending on how customers are treated. More important, the same restaurant can change dramati- cal ly with even subtle changes in how customers perceive the level of service, even when the food is exactly the same. When employees are unenthused and uninterested, customers do not perceive the service as the same.

They also tend to leave the restaurant sooner. The employees almost universally get smaller and will use the restaurants more often by word of mouth. And...the restaurant owners probably never even under- stood why things changed in the first place.

Gould can change this dynamic by making a habit of asking customers what they enjoyed about the meal and sold to improve your operations. No matter what profession you are in, your input from your customers holds the keys to your success. Listen to what they tell you—and more important, remember the good things you will be at the top of your game in every business.”

Even though the book takes its title from the cautionary tale of dealing with rude, hard-to-satisfy customers (the “porcu- pine,” or customer, and Your and Your Service Team” section offers some sophisticated approaches to managing customer relations within your organization.

The author comments: “Once upon a time, the stereotypical athletic coach—and the stereotypical manager—was a tough-love type who motivated through fear and ridicule. Look at today’s most successful coaches—like baseball’s Joe Torre or basketball’s Phil Jackson—and you’ll find a number of people who believe more in psychology than slave drivers... Both have one thing in common: more properties than anyone in their generation.”

"If you supervise others, take a look and listen for their coaching style. People hate being criticized, but love learning. Skills. And when you put the basics of positive, strength-based coaching to work for you, you’ll notice the difference in your team’s performance.”

We have already entered a difficult economic period in which growing a business will rely more than ever on the reputation of building customer relationships. "What to Say to A Porcupine" makes no apologies for talking about being the definitive work building customer great service. It is an essential step toward an in-depth understanding of what your customers tell you is the purpose in the tale he told us.”

"The Seven Sins... Not challenging business as usual at the heart of strategy is resource allocation, so the heart of any strategic manager’s work is his ability to effectively allocate his limited resources. When a manager has had the freedom to make a decision, to continue to allocate resources in the same manner that led to that successful result, the manager will need to change the text of the business in the form of market trends, evolving competitive forces, or a competitor offerings, etc., the resource allocation formula that led to that success will need to be changed.

Action: Take time during the quarterly Strategy Tune-up sessions to review your assumptions on which resources allocation decisions have been made. This will eliminate the business-as-usual mindset that causes many successful managers to be cast into business purgatory.

Be on guard for the seven sins of strategy, for perpetuating alone won’t guarantee business survival, survival will only come to those with a dedication to strategic thinking excellence.

For more information, contact Rich (at 497) 756-4700, or to receive a free copy of his marketing publication, "Strategic Thinker," visit: www.littlefeet. com/ .

More Myths Abo... continued from pg. 12

The Seven Sins... continued from pg. 13

ditional narrative strategic plan into a StrategyPrint—a two-page blueprint for your business. Page one contains the insights into the tone of the market, customer, competitors and the organization. Page two contains the action plan, aligning the goals, objectives, strategies, tactics and meshes. The simplicity and brevity of a tool such as the StrategyPrint allows managers to easily update it on a daily basis, making it a functional real-time strategic plan.

Sin #7: Not challenging business as usual at the heart of strategy is resource allocation, so the heart of any strategic manager’s work is his ability to effectively allocate his limited resources. When a manager has had the freedom to make a decision, to continue to allocate resources in the same manner that led to that successful result, the manager will need to change the text of the business in the form of market trends, evolving competitive forces, or a competitor offerings, etc., the resource allocation formula that led to that success will need to be changed.

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More Myths Abo... continued from pg. 12

1) Despite that fact that humans are born as empathic, introspective and unbiased “pattern recognition machines,” the vast majority become linear deductive decision makers.

2) Once the nonlinear and indirect skills are strengthened those that undervalue what they can no longer do easily (nonlin- ear decision making) believe that those skills are unlearnable. Nothing could be further from the truth.

In short the problem is not that “gut” is unreliable or “san- ciliation is too small. The problem is in those who undervalue this innate human ability. The next time you’re faced with a decision that is gut oriented make sure that this gut just might know more than you think it does.

The fault lies not in our stars Horachio, but in ourselves.”

William Shakespeare

InstaDecision: 4...

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people feel? After you’ve col lected your personal research, you’ll be able to speak in the first person as a customer. Pretend you’re one of those successful fiction authors who write under a pseudonym. Tell your story like you live it. Now your customers can’t help but be personal- ly connect with you because you’ve become one of them.

Why do people underestimate the power of this? There are two reasons that nonlinear decision making and inductive reasoning are less valued than linear decision making. One is the misconception that nonlinear decision making and inductive reasoning are inherently irreproducible, unpredictable, unpre-
More Myths Abo...

continued from pg. 12

to have.

The Biggest “C” is Crisis!
Leaders are made, not born.
Leadership is forged in times of war when
you’ve never seen a battlefield yourself.
It’s another thing to lead when your world comes crumbling down.
George Bush, Dick Cheney, and who is this
Bozo coming up next?
One of the most liberating ideas—outside the U.S. Senate—and he is talking
about disarming America?
I can’t believe the American people
are seeing what he is about to do
to this country.
May God have mercy on us all.
On Sept. 11, 2001, we needed
a strong leader more than
any other time in our history.
We needed a steady hand
to guide the ship of state.

A Hell of a Mess.

So here’s where we stand.
We’re immersed in a bloody war
with no plan for winning
and no plan for leaving.
We’re running the biggest
crisis in the history of the country.
We’re losing the manufac-
turing edge to Asia, while
our once-great companies are
all moving offshore.
We’re getting
degraded by healthcare costs.
Gas prices are skyrocketing,
and nobody in power has
a coherent energy policy.
Our schools are the worst in the world.
Our borders are like
sieves.
The middle-class
is being squeezed every which
way.
These are times that
are crying out for leadership
and we are getting
ready to put the most
liberal senator in the U. S.
Senate in as our next President
because we want to be fair
and elect someone just because
of his race.
We don’t have time to
be fair, we need a strong leader.

When you look around,
you’ve got to ask:
‘Where have all the leaders gone?’
’Where are the curious, creative
communications? Where are the
people of character, courage,
conviction, resilience, and common
sense? I may be a sucker
for alliteration, but I hope you
get the point.

Name me a leader who
has a better idea for homeland
security than making us take
off our shoes in airports and
throw away our shampoo?
We’ve spent billions of dollars
building a new bureaucracy,
and all we know how to do is
react to things that have
already happened.

Name me an official
who emerged from the crisis of
Hurricane Katrina.
Congress has a year to spend a single
day evaluating the response to the
hurricane, or demanding
accountability for the decisions
that were made in the crucial
hours after the storm.
Everyone’s bunker down,
fingers crossed, hoping it
won’t happen again.
We, guess what people?
We are having
more floods right now.
What are we doing to help these
people out.
Now, that’s just crazy.
Storms happen.
Deal with it.
Make a plan. Figure out
what you’re going to do the next

Why are we allowing
people to build in flood plains
anyway?
If you build in a flood area,
expect to be flooded and
deal with it.
Don’t expect the
government to bail you out.

Name me an industry
leader who is thinking creatively
about how we can restore
our competitive edge in manufac-
turing.
All they seem to be
thinking now-days is getting
themselves bigger salaries and
bonuses.
Who would have believed
that there could ever
be a time when ‘The Big Three’
referred to Japanese car compa-
nies? How did this happen,
and more important, what are
we going to do about it?
Likely
nothing.

Name me a government
leader who can articulate a plan
for paying down the debt,
solving the energy crisis, or
managing the health care prob-
lem.
The silence is deafening.
But these are the crises that
ever eat away at our country
and milking the middle-class dry.

I have news for the gang in
Congress and the Senate.
We didn’t elect you to sit on your
asses and do nothing and
remain silent while our democracy
is being hijacked and our
greatness is being replaced with
mediocrity.
What is everybody
so afraid of?
That some bone
head on Fox News will call
them a name?
Give me a break.
Why don’t you just
give some spine for a change?
I honestly don’t think any of you
have one?

Had Enough?

Hey, I’m not trying to
voice of gloom and doom.
I’m trying to light a fire.
I’m speaking out because
I have hope.
I believe in America.
In my lifetime I’ve had the
privilege of living through
some of America’s greatest
moments.
I’ve also experienced
some of our worst crises:
The Great Depression, World War II,
The Korean and Kennedy assassination,
The Vietnam War, the 1970’s oil
crisis, and the struggles of
recent years culminating with
9/11.

If I’ve learned one thing,
it’s this:
You don’t get anywhere
by standing on the sidelines wait-
ning for somebody else to
lead the way.
Whether it’s building
a better car or building a better
future for our children,
we all have a role to play.
That’s the challenge I’m raising in this
book.
It’s a call to ‘Action’
for people who, like me,
believe in America.
It’s not too late,
but it’s getting pretty close.
So let’s shake off the crap and
go to work.
Let’s tell ‘em all we’ve
had enough.’

Editor’s Note: Your opinion is invited.
Your comments addressed to:
“Letters to the Editor.”
Visit The Riviera in Las Vegas (not France) for Excitement and Fun

By Bill Anthony

Just think "Vegas" or say, "Vegas," and pleasant thoughts come to mind. Now think, "Vegas" and exciting great deals present themselves to you from the right, left and above--

--free gas to free shows to meal deals-----and all because of the economy. The hotels and casinos don't like to feel a "dip in business," so they are acting to offer deals you cannot refuse. Business in Vegas is down by as much as 10%, but if the new promotions work, that number will not be for long.

I just returned from a quick 3-day review of Las Vegas......had a great time.......experienced "deals" that now I would like to share!

We stayed at the Riviera Hotel on the Strip which has over 2,000 rooms and suites and chose the new Monaco Tower (one of four separate towers). The hotel is spending well over 20 million dollars renovating their guest rooms and they look great. Visit their Web site and check everything out-----mid-week room rates are as low as $50 per night......free show tickets......free buffet breakfast......a great pool area and shows not to be missed.

Dining

If you have a group and some want Chinese food and others have a taste for Mexican dishes or BBQ, well the choice is simple----check out the World Fare Buffet. They offer five different stations as well as a carving station. Fine dining is offered at Kristofer's Steak House which is celebrating 20 years in the Riviera, and having served over 1.5 million guests, it has the distinct honor of having the highest percentage of repeat dining customers for a Las Vegas steak house.

Have a craving for Italian? Try Ristorante Italiano! Excellent osso buco which is tender veal shank served over saffron rice. Another one in our party loved, yes loved the linguini del pescator......scallops, shrimp, calamari and mussels sautéed in olive oil, white wine, garlic, fresh spices in an Italian tomato sauce. He raved about it. The appetizers were also so good (we know because I think we tasted them all).

Shows.....Shows......and More Shows!!!!!!

The Riviera Hotel offers nine different shows. The shows include "Ice: The Show From Russia" which some in our party loved the most. All the cast members are from Russia and their performances are amazing. It was created 20 years ago as the Moscow Ice Circus and was brought to the Riviera over a year ago. The party even thought it was better than "O" Cirque du Soleil presented at the Bellagio! That is a bold statement but true. La Cage is another show which features the most accomplished female impersonators in the world, highlighted by Frank Marino as a memorable Joan Rivers. Seeing is believing in this show. The third show we were fortunate to see was the tribute to Neil Diamond starring Jay White. Many in our party were Neil Diamond fans, and they loved his performance. Time being not on our side, we could not attend the other shows offered by the hotel: Crazy Girls (a topless review, and the long lines of people waiting to get in may say it's good); the Riviera Comedy Club; and a concert called "Barbra and Frank: The Concert That Never Was," starring Sebastian Anzaldo portraying Frank Sinatra and Sharon Owens as Barbra Streisand. It was not appearing the nights that we were there but we will definitely go back on our next trip.

Business Meetings - Conferences - Conventions

Got a meeting or convention you need to schedule? The Riviera Convention Center has continued on page 35