School for Autism Spectrum Disorders expands to meet the needs of the growing autistic population

It was just five years ago that LeRoy Haynes Center decided to open a classroom to meet the special needs of the growing autistic population.

Focus is placed on developing and enhancing language skills, eye contact and joint attention skills, initiating interaction with peers, play skills, appropriate eating skills, and following directions.

Why NOT to Slash Marketing—and a Whole New Way to Think About the “M” Word

When times get tough, companies have a knee-jerk tendency to start slashing and burning. They lay off employees. They search for cheaper healthcare benefits and eliminate holiday bonuses. They seek ways to reduce overhead and extraneous costs. Sometimes this crude surgery improves the health of the overall organization; sometimes it doesn’t. But in the thick of all the “bad economy” clear-cutting, there’s one business function that should never get the ax—and yet, it’s all too often the first victim.

Marketing.

That’s right. To cut back on your efforts to market your products and services when people are already reluctant to buy is akin to corporate suicide.

In a recession, it’s harder to gain new customers, to convince existing customers to buy more, and to win back customers who have left. So companies often need to be spending more money, not less. They just need to be smart about it.

It’s this simple: During any period of economic hardship, there are winners and losers. Choke your marketing efforts down to a trickle—or just as bad, direct your dollars into the wrong channels—and you’ll surely find yourself among the latter group. Overhaul your approach to marketing and you’ll be positioned to swoop down and grab some of the customer dollars that previously went to a competitor or even capture an untapped market.

Consider, for example, that in a good economy the vacation and video game industries do not compete with each other. In a bad economy, consumers may have no option but to forgo vacations. But to compensate for this loss, they may reward themselves with a small, affordable purchase such as a video game. And that’s why it’s important to pay attention to shifts in consumer spending—if you’re a video game maker, you may well benefit from a dramatic increase in your marketing right now.

Before you, the hypothetical video game maker, can achieve such a feat, you must first get your marketing and finance departments working together rather than clashing against each other. It’s no secret that finance people typically wield the cost-cutting blade—while marketing people are perceived as free-spenders who have a tough time quantifying their ideas. Fortunately common ground does exist. When these two groups stop talking at each other, they get out of
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ABA Adds Inland Empire Riverside Rage to Expansion Teams

The American Basketball Association (ABA) announced that the Inland Empire Riverside Rage would join the growing list of expansion teams for the 2009 season "with a little twist," according to Joe Newman, ABA CEO. "Monique Flaherty, the team owner, is a remarkable woman who began putting things together within hours of our first discussions and before you knew it, she had a complete team and organization in place—and has decided to seriously play games this season as she gets ready for the 2009 full season. We are very pleased and proud to have Monique as part of the ABA—and another great woman owner to boot.”

"I am driven to provide an under-served market with the best in basketball entertainment and sports marketing at affordable prices," stated Ms. Flaherty. "The up and coming players in my community and surrounding communities need an outlet of athletic expression in the basketball arena." With this in mind and a passion to do it that the local players are given the opportunity to move on to the next level, she began her team.

Monique is the director of sports activities for LA Fitness Imperial Valley City of Redlands, Moreno Valley, Riverside, and provides program facilitation, marketing and promotional support, league direction and tournament organization and host­ ing, and camps and clinics for youth and adults. She has been involved with the Blueprint for Volunteer Diversity, the Moreno Valley Chamber of Commerce, the Riverside Young and Accountability Board and the Golden State Youth Sports Organization. She has been involved in the basketball community on most levels for over 20 years and her personal mission in life is to provide a clear path of leadership that will have a positive impact, and enhance the communities and families in which she lives and works. Monique has also been the co-proprietor of a lucrative construction and home improvement business, so her expertise is both on and off the court.

Visit www.iesbasketball.com for more information.

A Contrarian View:
The Credit Crisis as an Opportunity
By Payden & Rygel

The global credit crisis has left investors unsure of what the future holds. When the crisis began more than a year ago, few would have imagined that American Insurance Group (AIG), Fannie Mae, Freddie Mac, Bear Stearns, Lehman Brothers, Mercury Lynch and others would be out of business, seized or bought. Fear and panic have gripped investors as they shun all but the safest and most liquid investments.

But, history suggests an opportunity is at hand. The US government and private sector are working together to resolve the crisis, and investors should look to position themselves to take advantage of the changing environment. During prior periods of financial upheaval, corporate credit spreads have typically widened out at the height of the crisis, before eventually tightening back as the government intervenes and the economy improves.

This pattern was evident during the Oil Crisis of the 1970s, the Savings and Loan Crisis of the 1990s, and the Enron Collapse in 2001. In the text that follows, we will examine these past crises and discuss the implications for the corporate bond market going forward.

The Oil Crises of the 1970s

The 1970s saw two separate periods of economic stress in which corporate bond spreads widened. The first oil crisis began in October 1973, as members of the Organization of Petroleum Exporting Countries (OPEC) announced that they would no longer supply oil to the United States because of American support for Israel in the Yom Kippur War. This embargo was reinforced by the producers’ decision in November 1973 to reduce output by a quarter. The embargo, which extended through March 1974, resulted in the net loss of four million barrels per day and represented a decline of 7% of world production.

Oil prices quadrupled in a matter of months and the global economy slipped into a deep recession. As the impact of the crisis rippled through the economy, corporate spreads widened to a peak of 224 basis points and the energy trading business, Enron created to keep significant losses off its balance sheet. Enron had amassed significant liabilities and its Internet-based energy trading business. But, history suggests that we should look to position ourselves to take advantage of the changing environment. During prior periods of financial upheaval, corporate credit spreads have typically widened out at the height of the crisis, before eventually tightening back as the government intervenes and the economy improves.

This pattern was evident during the Oil Crisis of the 1970s, the Savings and Loan Crisis of the 1990s, and the Enron Collapse in 2001. In the text that follows, we will examine these past crises and discuss the implications for the corporate bond market going forward.

The Enron Collapse

Enron’s debacle began with the disclosure of a quarterly loss of $6.38 million and the outsourcing of its CFO Andrew Fastow in October 2001. The world would soon learn of the offshore special purpose entities (SPEs) Enron created to keep significant losses off its balance sheet. Enron’s top executive and insiders knew of the offshore accounts and were trading on insider information. Moreover, the company began to adopt aggressive accounting practices which led to premature recognition of future profits in its Internet-based energy trading business.

By the time Standard & Poor’s (S&P) downgraded Enron’s debt to junk status, the company had amassed significant liabilities of over $23 billion. Enron was forced to file for bankruptcy protection in the United States and Europe. Corporate spreads widened out to a peak of 224 basis points.

continued on page 7
A Contrarian View: The Credit Crisis as an Opportunity

Payden & Rygel examines past crises and discusses the implications for the corporate bond market going forward. History suggests an opportunity is at hand.


Contingency planning will allow you to make the best possible decisions for your business if things continue to get worse before they get better.

Computer: Just What is a Digit Anyway?

J. Allen Leinberger talks “techie” and says it’s about time to understand the term “digital.” As TVs make the switch, he thinks we should learn some basic facts about the things that are being sold using this term.

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Employment Training Panel Awards Almost $8.5 Million

The California Labor and Workforce Development Agency’s Employment Training Panel awarded almost $8.5 million in job training funds to improve the skills of 3,625 California workers for quality positions in both large and small businesses in sectors including green technology, biotechnology, health care, manufacturing, telecommunications, construction and agriculture.

The Employment Training Panel approved contracts for the following company, agency, hospital and college located in the Inland Empire:


Riverside County Economic Development Agency in Riverside, San Bernardino, Orange and Los Angeles: $184,900

Riverside Healthcare Systems, LP, dba Riverside Community Hospital in Riverside: $296,320

San Bernardino Community College District Professional Development Center in San Bernardino and Riverside: $201,420

ETP is a business and labor supported state agency that assists employers in strengthening their competitive edge by providing funds to partially offset the job skills training that is necessary to maintain high-performance workplaces. California’s ETP is a performance-based program, providing funds for trainers who successfully complete approved training programs and are retained in well-paying jobs for a specific period of time.

The program is funded by the Employment Training Tax paid by California employers and targets firms threatened by out-of-state and international competition. Since its inception in 1983, the ETP program has provided over $1 billion to train more than 800,000 workers in over 70,000 California companies. Employers match training funds awarded through ETP contracts, making these projects true public-private partnerships. To view copies of the proposals considered by the Panel at its most recent meeting, visit the ETP Website at www.etp.ca.gov.

More information about the ETP program, please visit www.etp.ca.gov or call 916-327-5261.

ARMC Receives Accreditation

Arrowhead Regional Medical Center recently earned accreditation from the American Osteopathic Association (AOA) Healthcare Facilities Accreditation Program (HFAP). “We are pleased to have earned this three-year accreditation from the AOA,” said ARMC Director Patrick Petr. “The dedicated group of health care providers here at ARMC works diligently to maintain a high standard of care for our patients, and this demonstrates that we are meeting that standard.”

ARMC, owned and operated by the County of San Bernardino, earned accreditation after AOA surveyors measured the facility against a benchmark of more than 1,000 recognized standards relating to each area and function of the facility. HFAP, recognized nationally by the federal government, recognizes health care facilities, facilities owned and managed by health care organizations, and managed care organizations, has been accrediting health care facilities for more than 50 years. HFAP is one of only two national voluntary accreditation programs with “Deeming Authority” from the Center for Medicare and Medicaid Services (CMS), of the Federal Government to accredit hospitals and their clinical laboratories.
Preventing the...

continued from page 1

their functional silos and start working together, they can create marketing strategies that help an organization thrive even in the grimmest economy. But that means Finance must square off with Marketing, Sales, and Operations to set a corporate budget, and Marketing must learn to create metrics that demonstrate the bottom-line impact of their ideas. How can this be done? Following are some tips to help you get started:

- "Old school" resource allocation methods are woefully inadequate. Many companies, resource allocation decisions are based on cash flow inputs dictated by the finance department. However, cash flow is critically dependent on the company’s marketing decisions: the price charged for a product or service, the advertising budget for the product or service, the channels of distribution used for selling it, and so forth. And here’s the real problem: It’s difficult to know how these marketing decisions affect cash flow. In particular, it’s hard to measure the degree of uncertainty involved in these decisions, a particular marketing decision. Marketers agonize over questions like:

- "How can I measure the effects of my company’s marketing policies on cash flow?"

- "How can I quantify the uncertainty in cash flows when my company’s marketing policies affect my company’s performance?"

Clearly, such a transformation is easier said than done! There must be fundamental changes in the mindsets of managers at all levels in the organization and across functional areas.

- Marketing people must shine some light into the murky waters of the profit and loss statements and balance sheets. Financial decision makers often see marketing decisions as pin into which money does not permanently go, but Marketing professionals, perhaps rightly, see this perception as unfair. Still, their indignation doesn’t change the fact that they must convince others to go behind their ideas financially. While behavioral change is in the mindsets of managers at all levels in the organization and across functional areas, it is simply dependent on the level of marketing decisions. The marketing department must explicitly recognize that a whole new set of metrics is urgently needed. That means marketing people can’t stay inside their silos anymore, but must reach across the aisle and coordinate decisions with the finance department.

- To avoid strategic blunders, Marketing and Finance must work together to measure risk and balance it against returns. Let’s say you’re comparing two marketing strategies, each of which requires a different level of upfront expenses paid to customers (or acquiring new customers, or) focus on retaining the customers you already have. Now, let’s say the market-growth strategy will, on average, produce higher average profits than the customer retention strategy. You might assume the decision is a no-brainer, but it’s not that simple. The market-growth strategy is not necessarily superior. Even though, on average, this strategy will produce more profits than the customer retention one, it is much riskier. Indeed, depending on the magnitudes of the uncertainties involved, after comparing risk and return, it may be better to focus on the strategy with lower average profits.

Regarding the "market-growth vs. customer retention" question, how should a company decide which...

continued from page 21

A Contrarian...

points over US Treasuries by October 2002. During this period, significant off-balance sheet debt and non-traditional governance structure and investor confidence, it was a "bad idea" for investors to invest in MCI or WorldCom. But was it really a "bad idea"? If the company had inflated its assets by $11 billion, CEO Bernard Ebbers also used his MCI/WorldCom stock to finance his other businesses and persuaded the board to over $400 million in corporate loans and guarantees to cover his margin calls in the wake of these realizations.

In July 2002, WorldCom filed what was the largest bankruptcy in US history, declaring that the company had inflates assets by $11 billion. The company’s chairman and CEO, Bernard Ebbers, was arrested and charged with fraud. The company filed for bankruptcy, and its stock price fell to zero.

The Savings and Loan Crisis

The Savings and Loan Crisis of the late 1980s provides the most direct guidance to problems facing investors today. The S&L Crisis involved a prolonged period of structural weakness in the financial sector brought on by a collapse of the commercial real estate market. Corporate credit spreads have been traditionally based on the Treasury T-Bill rate, and that market was in turmoil in 1986 when it became apparent that the Federal Savings and Loan Insurance Corporation (FSLIC) was facing insolvency. Bank failures were becoming too frequent, even in the thrift sector, which was responsible for about 40% of mortgage originations at the time, was experiencing unprecedented financial hardship. Investor concern culminated on Oct. 18, 1989, Black Monday, when the Dow Jones Industrial Average was down by nearly 39%.

It took an act of Congress, the dissolution of the FSLIC, and the creation of the Resolution Trust Corporation (RTC) in 1989 to clean up the mess. The RTC’s enforcement powers were only limited to the banks that had failed. The agency initially estimated that the total cost of the RTC bailout was approximately $124 billion, representing the clean-up costs of 1,000 individual bank failures.

The Subprime and Global Credit Crisis

The similarities between the S&L crisis and today’s global credit crisis are readily apparent. In both cases, a slowdown in the real estate market — then, commercial, now residential — resulted in the ultimate failure of some of the biggest banks. Corporate spreads widened as investors digested the failure of a lymph of the US mortgage market — then the FSLIC, now Freddie Mac and Fannie Mae. The use of leverage has aggravated the widening of corporate spreads in the current crisis, pushing up corporate bonds to unprecedented levels at 550 basis points over comparable Treasuries. Even so, both the S&L crisis and the global credit crisis had their roots in poor risk management.

continued from page 24

Funder Day/ Q & A Grant and Sponsorship Opportunities

Thursday, February 19, 2009
10:00 AM - 1:00 PM

Members: FREE
Non Members: $25.00

Location: Altura Credit Union
2847 Campus Parkway
Riverside, CA 92507
(Off Day Street, Moreno Valley)

Learn valuable information from local funders!

The Resource Center is pleased to announce Funder Day/Q&A on Thursday, February 19, 2009, 10:00am - 1:00pm. This event will be your opportunity to meet Altura Credit Union, Bank of America, and Jobling.com.

Altura Credit Union Giving and Sponsorship Opportunities are for Financial Education, Youth, Adult Financial Well-being, Community and Social programs or Events.

Bank of America Grant Programs builds strong, healthy neighborhoods where people can live, work and thrive. Through their signature Philanthropic program, the Neighborhood Excellence Initiative, enhances nonprofit ability to serve more individuals and families in need and develop nonprofit visionaries, local heroes, and students as community leaders of today and tomorrow.

Jobling.com offers a Maximizing Your Career Community Grant The Career Community Grant will provide members and clients access to the Career Community’s board on the organization’s website and increase traffic. Market your organization to the public with Blog, Event Calendar, Video Profile and Email Announcements.

Funder Day will create an opportunity for funders who have been affected by the state of the economy, to deliver a message about how they may affect their giving. Also, funders will discuss eligibility criteria.

Each Funder will discuss their grant guidelines followed by a session of questions and answers.

To RSVP, please call Cynthia Ebron at (951) 666-4402 x 152 or email: cebron@vcrvc.org

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Richard Warren and Minglo Shao are Added as Chairs of the Drucker Centennial

The Peter F. Drucker and Masatoshi Ito Graduate School of Management at Claremont Graduate University, along with the Drucker Institute, announced today that Richard Warren and Minglo Shao have been added as Co-Chairs of the Drucker Centennial.

The Drucker Centennial will mark the 100th birthday of Peter F. Drucker, the father of modern management; author of 39 books on organizational behavior, innovation, economy, and society; and winner of the Global Management Foundation’s Global Management Award. This commemoration and celebration will be crowned by a week of special events at Claremont Graduate University in November 2009 and supplemented by other activities from Fall 2009 through Spring 2010.

"We are grateful for the active participation of Richard Warren and Minglo Shao in guiding the Drucker Centennial and helping us to celebrate Peter’s 100th birthday," said Ira Jackson, dean of the Drucker School. "These men are two of the world’s most extraordinary leaders. In giving back to the institutions named for Peter Drucker, who had such a profound influence on their own lives, they are helping us to ensure that his legacy and insights are made relevant for the next century as well, and that Peter’s message gains deep roots and global reach."

Warren is the pastor of Saddleback Church in Lake Forest, Calif. It is widely considered one of America’s most influential churches, with about 20,000 people attending weekend services. Warren is the author of "The Purpose Driven Life," the bestselling hardback book in American history, with 120 million copies sold worldwide, and delivered the invocation at Barack Obama’s presidential inauguration.

Shao, a member of the Drucker Institute Board of Advisors, is the founder and chairman of Capital Group, an investment group that operates in Los Angeles, Hong Kong and major cities around China. Under his leadership, China Life Group has invested more than $500 million in China, employing more than 10,000 laid-off workers in more than 20 cities. Donations have also been made in Shanghai to build and operate schools, providing educational opportunities to more than 5,000 students from poverty-stricken families in the region.

Through Bright China Holding, Shao leads the Peter F. Drucker Academy, a nonprofit educational organization dedicated to researching and disseminating Drucker-related ideas in China. With a dozen locations across the country, thousands of middle and senior managers complete the Drucker Academy's certificate program each year.

"We are extremely proud to have Richard Warren and Minglo Shao added to our roster of Drucker Centennial leaders," said Richard Wartzman, director of the Drucker Institute, a campus-wide resource of Drucker literature. "They certainly fit right in with an incredibly illustrious group of Centennial chairs who are meeting the challenges of our times with the same commitment and energy that Peter demonstrated throughout his career."

The Centennial will include a range of activities, from a special lecture and address to Drucker’s 100th birthday celebration, as well as an international conference at the Drucker School and other events at Claremont Graduate University. For more information on the Drucker Centennial, visit www.DruckerCentennial.org.

Bob Buford, author, social
Ferguson Re-Elected Chairman of Temecula Valley CVB

Denis Ferguson, who helped spearhead a major tourism branding effort in 2008, was re-elected chairman of the Temecula Valley Convention and Visitors Bureau. Joining him on the board of directors is John Kelliber (The betterment of our community and enhancing the Temecula Valley’s reputation as a premiere tourist destination,” said Kimberly Adams, president and chief executive of the Temecula Valley Convention and Visitors Bureau. Newly appointed directors to the CVB board include: Marlene Altieri (Fairfield Inn & Suites), Chris Baily (Baily’s Fine Dining and Front Street Bar & Grill), Martin Betz (City of Temecula), Melody Brunsing (Melody’s Ad Works), Juan Carlos (Temecula Creek Inn), Kelly Daniels (Premier Marketing & Valley Events) Tom DeMat (Embusy Suites Hotel Temecula Wine Country), Laurie Lewis (Hampton Inn & Suites) Steve Mallory (Pechanga Resort & Casino), Carlos Palma (Palomar Inn Hotel), Metro Robbins-Richmond (Triple R Sports), Joy Sarolila (Quality Inn), Bill Schelter (Temecula Valley CVB).

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- Juvenile rheumatoid arthritis
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Saturday, February 28, 2009
9:00 AM - Noon
Boys and Girls Club
10540 Chapman Ave.
Garden Grove, CA.

FURTH & PHelps/INLAND EMPIRE BUSINESS JOURNAL STOCK CHART

**THE GAINERS**
Top five, by percentage

<table>
<thead>
<tr>
<th>Company</th>
<th>Current Close</th>
<th>Bev. of Month</th>
<th>Point Change</th>
<th>% Change</th>
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<tbody>
<tr>
<td>PFF Bancorp Inc</td>
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**THE LOSERS**
Top five, by percentage

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<td>CVB Financial Corp</td>
<td>8.41</td>
<td>11.90</td>
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<tr>
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<tr>
<td>Physicians Formula Holdings Inc</td>
<td>2.20</td>
<td>2.59</td>
<td>-0.39</td>
<td>-15.6%</td>
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**American States Water Co**
**Bassin Water Inc (L)**
**Channel Commercial Corp**
**CVB Financial Corp**
**Emprise Corp**
**Fleetwood Enterprises Inc**
**Hansen National Corp**
**HOT Topic Inc. (H)**
**K-Fed Bancorp (L)**
**Modtech Holdings Inc**
**National RV Holdings Inc**
**Outdoor Channel Holdings Inc**
**PFF Bancorp Inc**
**Physicians Formula Holdings Inc**
**Provident Financial Holdings Inc**
**Temecula Valley Bancorp Inc (H)**
**Vineyard National Bancorp**
**Watson Pharmaceuticals Inc**

Notes: (H) - Stock hit fifty two week high during the month. (L) - Stock hit fifty two week low during the month. NM - Not Meaningful.

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One of the nation’s leading investment banking and financial advisory organization. All stock data on this page is provided by Duff & Phelps, LLC from sources deemed reliable. No recommendation is intended or implied. (210) 284-8008

**Five Most Active Stocks**

<table>
<thead>
<tr>
<th>Company</th>
<th>Volume</th>
<th>NASDAQ</th>
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<td>44,605</td>
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<td>Hansen National Corp</td>
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<td>CVB Financial Corp</td>
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**Monthly Summary**

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<td>2</td>
<td>1</td>
<td>3</td>
</tr>
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</table>
If you’re a small business owner, your list of worries seems endless. To begin with, your customers feel more satisfied when they look into your future and find a new building, that are starting to do something about it. Most experts predict a deep recession, it’s doubtful that will have an impact on your business. It’s as if you’re giving up and lowering your expectations for the market. If you’re unsure of where to start when it comes to creating your contingency plan, Hess suggests the critical elements you’ll want to include:

1. A People Plan: Consider your small business owners, employees, and family. That means the most difficult decisions you’ll have to make will likely be with respect to them. That’s why it’s important to have a plan for the “People” section of your contingency plan:
   a. What people assets are critical for you to keep? Why?
   b. Can you afford a salary cut?
   c. Could you undertake more responsibility?
   d. Who are your definite keepers?
   e. If you had to cut 50% of your workforce, what would your severance policy be?
   f. How would you treat departing employees so as to engender trust, respect, and loyalty of those remaining?
   g. How would you implement a “people cut”?

By answering these questions truthfully and thoroughly, you’ll be much better equipped to make decisions concerning the kind of work your workforce during the slow economy.

A Key Customer Plan. It’s likely that your customers are feeling the same amount of anxiety as you are right now, so your plan will certainly be shared. As an added dimension, you’ll want to be able to give them choices and to provide alternatives.

These tough times are uncharted territory for many small business owners. Ed Hess says creating a recession contingency plan will help you navigate this bleak economic period—and will be around to enjoy a sunnier tomorrow.

Managing the Small Business Recessionary Plan & Business Through a Steep Economic Decline

A Cost-Cutting Plan. When deciding where you could cut expenses, it’s important to consider what you could do to cut costs immediately by 10% or 15%. You should also keep in mind that expenses are not necessary for your survival. Be sure to involve your employees when creating this section of the plan. Because they are on the front lines every day, they may have a better idea of what can be cut. For example, maybe they’ve noticed that you have an inordinate amount of paper that needs to be reduced. You should also include in your plan what to do if the amount you pay to lease your space becomes unmanageable.

“Naturally the decision to cut certain expenses is better to make than others,” says Hess. “Just remember that now is the time to get back to the basics. You don’t need all the bells and whistles to run a successful business, and taking a look at where you can cut expenses will help you separate the necessities from the frills.”

A Cash Flow Plan. Cash flow is key to running any small business, and managing your cash never more.

continued on page 34
Southern California Minority Business Development Council (SCMBDC) is holding its 40th annual Minority Business Opportunity Day (MBOD) on Feb. 17 at the Pacific Palms Conference Resort, one Industry Hills Parkway in Industry Hills. MBOD 2009 features seminars, a business fair, appointments with corporate buyers, and representatives from the world's largest high-tech companies.

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

The Walt Disney continued on page 30
Supervisors Hire Consultant to Study Trauma System

The San Bernardino County Board of Supervisors approved a formal agreement with the Abair Group to study the adequacy of the county's trauma system. Supervisors last year approved a request by First District Supervisor Brad Mitzelfelt to direct the Inland Counties Emergency Medical Agency (ICEMA) to develop a plan to perform a community-wide assessment of the existing trauma system.

"Bringing a trauma center to the High Desert is something I believe is critical to health and safety in our region," said Supervisor Mitzelfelt. "Today's action is the first step toward making that a reality."

There are currently only two designated trauma hospitals in San Bernardino County, including Arrowhead Regional Medical Center in Colton and Loma Linda University Medical Center in Loma Linda.

"The existing trauma centers in our county are world-class facilities, but they're located on the southern border of our county and are separated from the rest of our county by mountains, deserts and great distances," added Mitzelfelt. "There are no trauma centers in the High Desert, which is something I hope this study will show needs to change."

The scope of work to be included in the study will include:
- Evaluation of current volume and projected volume, by geographic region.
- Evaluation of individual transport protocols and trauma triage practices.
- Evaluation of patient care capacity, including capacity specific to the hospital's medical/surgical intensive care unit, operating rooms, and emergency departments.
- Evaluation of medical and hospital staffing practices and needs, including recruitment, coverage and retention practices.
- Evaluation of financial viability, and on-site hospital visits.

The assessment will show what the current needs are based on the existing trauma system continued on page 14.

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Computer

Just What is a Digit Anyway?

By J. Allen Leinberger

I have always tried to avoid "techie" talk and computer jargon in these columns. You don't need it and I'm not quite sure that the rest of you do either. TVs make their switch and so many other things are being sold as "digital" that it's hard to figure that it's about time we plodded our way through it together.

Let's start with the old, not-of-date, twentieth century term "analog." Basically this is a vibration that, if you're old enough to remember records and turntables, you may recall it as a needle. The wavy grooves of the record passed underneath the needle and made a vibate. The other end of the needle passed through a magnetic field in the cartridge and that, in turn, created an electronic vibration, which got amplified and sent to the speakers, which in turn vibrated the air and gave us sound.

"Digital" is a computer term. If you have basic computer training of any kind, you may know about binary code. Binary is simple a switch that is either on or off. In computer language that would be a zero or a one. Each zero or one is called a byte. Like atoms creating molecules, a number of bytes make up a byte. Bits, for some reason, are put together in sets which are multiples of eight. Thus you will hear terms like 32 bit or 64 bit. These are sets of those as computer "molecules."

Just like molecules combine to make compounds the bits combine to make anything from sight to sound. What amounts to a computer inside of your iDial or HD TV or digital camera converts these into the same sound or picture that you would expect in your old record player or TV or film camera.

The big difference is the old vibration can get jumbled and confused. When that happens, you get static on the speakers as the other kind of distortion. The digital signal keeps its integrity. The bit remains the same coming out as going in. Thus the sound or picture is much truer and sharper.

In your old TV, as you may know, the little ray gun in back shot out a series of lines that ran back and forth like a farmer plowing his field. In analog TV there are about 500 such lines. Digital TV has 1080 lines. (This is why the number 1080 is used so much in digital TV ads.)
What, Me Worry? By Joe Lyons

I am being told that there is a recession going on. I don’t see it.

I see flat screen TVs flying out of the big box store like they are giving them away. Sure the switch to digital is taking television out of the 21st century, but you can make the change with a $40 converter box. You don’t need to buy a $2,000 set.

New phones remain hot as a simple $5 cordless will allow you to adhere to the new “hands-free” laws. Buying new cell phone with a dozen other functions is not necessary, and in a recession people only buy what’s necessary.

Last summer gas was close to $5 a gallon and got the blame for everything from high airline costs to the increase in food delivered to your grocery store. By the end of 2008 gas had dropped by some $3 per gallon.

How about housing? Remember when we were told that the average American wouldn’t buy the average American house? Well, it can’t afford $200,000.

Are car dealers hurting? Of course, but they brought it on themselves. So your financing and 10 year warranties have kept most of us from needing to buy a new set of wheels. My own car has over 133,000 miles on it. It is six years old and it runs like a top. Why would I trade it in for one of those ugly new things? I like what I drive.

Why commit to a new car when I don’t need it?

Should I go out? Restaurants are closing up, but they brought it on themselves. We have been told that dining alone helps to develop the family dynamic. Fast food makes us fat. On top of that, many restaurants now sell their entrées in the frozen food section.

As for jobs, we as con-

sumers demanded that we get things cheaper. The manufactur-

ers moved the jobs to China to make cheap stuffed animals and DVD players. So we got cheap merchandise and lost jobs in the process. Whose fault is that? Did we really think we could have both things? One other thing to consider here is that the economy has always cycled. The Bible tells of “seven years of fat and seven years of lean.” Our par-

ents survived the Great Depression and bought homes and cars and sent us to college. The Reagan and the Clinton years made up for that before their administrations.

The fact is that the economy fixes itself, just like the common cold. And just like the cold whatever we are doing when things get better gets credit for the cure.

So count your pennies and clip your coupons. It will be the best of times and the worst of times. And we will all look back and breath a sigh of relief when that one radio talk show host is sup-

posed to have said, “You can have your recession if you want, but as for me, I choose not to participate.”

Economic Slowdown Taking Toll on All Property Markets

Los Angeles County’s demand for office space will continue to shrink over the next year to year and a half, as the economy continues to contract, particularly in the financial sectors, says the recently issued 23rd annual Global Market Report from NAi Global. The office market has been struggling since late 2007 with early casualties from the sub-prime mortgage crisis. In the Los Angeles Basin, vacancy rates climbed to 13.1%, higher than optimal, but not nearly as high as reported in previous downturns. Rental rates dropped moderately in most markets, and sales activity plummeted. Surprisingly, though, sales prices per SF remained relatively firm. Demand for office space is expected to continue to shrink over the next 12 to 18 months.

“Southern California has definitely taken a hit in the current recession,” said Mike Zugsmith, chairman of NAi Capital, the Southern California affiliate of NAi Global. “The year 2008 has turned out to be a difficult year for investors, developers and brokers. With slowed or reversed demand from tenants for all property types, and frozen credit and investment markets, in the last half of the year, some corrections to the over-heated markets needed, but it appears that an over-correction is taking place. It is unclear at this time the degree to which the various stimuli and bail-outs will help, but we are optimistic that an economic recovery will begin perhaps sometime in mid to late 2009. In the meantime, these will be challenging times, but also times of opportunity for cash-rich, contrarian investors as well as tenants.”

Some markets registered strong growth in office rental rates during the first half of 2008. However, absorption turned negative in many major property markets during the second half of the year as companies collapsed, restructured and put expansion plans on hold, leading to rising vacancy rates and declining rental rates in most property sectors. Further erosion is expected in 2009 as slack occupational demand and a growing supply of sublease space and shadow space — surplus inventory that is yet to be put back on the market — push vacancy rates higher and put downward pressure on rents.

“This has been a very difficult year in the economy, and continued on page 39
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HealthGrades, the nation's leading independent health care ratings company, analyzes more than 5,000 hospitals across the country. And these objective ratings have all kinds of great things to say about Pomona Valley Hospital Medical Center.

Our people are always working to provide the best in health care and treatment for the community. And we're pleased that an independent source shows our results are among the best. Because, after all, modesty forbids saying so ourselves.

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Riverside Volunteer Center presents
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Gaelic Gala
Saturday, March 14, 2009
at the
Victoria Club
2521 Arroyo Drive
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$75.00 per person
For more information and to RSVP please call
Christina Krahenbuhl at (951) 686-4402.
We are pleased to announce that the Honorable Mayor
Ronald Linderidge and Judge Vic Mootz, Master of
Ceremonies and Auctioneer, will join us along with live
tertainment, and other surprises.
The Volunteer Center’s Goal is to raise $25,000 to assist
families with referral services, senior advocacy and outreach,
suicide, housing counseling, transportation assistance, and
volunteer opportunities.

Preventing the...
continued from page 6
best? Two steps are necessary:
1) The marketing department
must provide quantitative estimates
of the risk and return of the cash
flows from these two strategies,
and
2) The finance department
(or senior management or CEO)
should determine which strategy
It provides a higher return after
adjusting for risk. In this analysis, the
ownership structure of the firm
critical. A publicly owned firm
would focus on market risk — i.e.,
the risk to stockholders after they
have diversified their holdings
across firms. A privately held firm
should choose the optimal strategy
based on the owner’s tolerance for
risk and return.
Starbucks is a prime example
of a company that made the mis-
take of focusing on market growth
at the expense of risk. In October
2006, the company dramatically
raised its long-term store opening
goal from 4,000 from its prior goal
of 5,000. The stock market respond-
ed positively to this announcement
and the company’s shares closed
higher by 7.6 percent that day. But
subsequently, Starbucks’s share
prices plunged and the company
paid the price for choosing the
wrong strategy: It paid a high price
for ignoring risk!

- Involve both Marketing
and Finance when designing
sales force compensation plans.
How a company pays its sales-
people can have a dramatic impact
on profits. Consider a PC manufac-
turer like Dell that sells to two seg-
ments: the transaction segment
where customers buy once and the
relationship segment where cus-
tomers make multiple purchases
over time. What types of compen-
sation plans should the PC manu-
facturer use for people who sell to
these segments?

To address this question, the
PC manufacturer should view the
effect of a salesperson who sells to
the relationship segment as an
investment. Decision-makers must
keep in mind that the profits gener-
ated by that salesperson are uncer-
tain. Consequently, it is best for
the manufacturer to share both current
and future profits with him. In other
words, it should pay the salesper-
son targeting the relationship seg-
ment a lower base salary and a
higher commission rate than a
salesperson targeting the transac-
tion segment. Interestingly, the
salesperson targeting the relation-
ship segment will, on average,
make more money than the “trans-
action” salesperson. However, his
income will fluctuate more.
Odd as it may seem, the
PC manufacturer must employ differ-
ent sales force compensation plans
for its salespeople who target dif-
ferent market segments, even
though they are selling the same
products. And in order to choose
the optimal pay plan, the company
must coordinate the decision across
its marketing and finance depart-
ments. Why? Because each plan
has a different effect on the firm’s
net risk and return after paying the
salesperson.

What worked yesterday won’t
necessarily work tomorrow. And
what works for a large publicly
held corporation won’t necessarily
work for a privately owned small
business. Every company is differ-
ent. If you want solid, long-term
performance, you need a marketing
strategy that’s organic, that’s under-
continued on page 39
A Contrarian... continued from page 7

doing the same. What is new in 2009 is the huge and rising debt to equity ratio from 1.26s in 1998 to 0.1% in 2008. Another positive is the dramatic decline in oil prices from peak levels of $145 per barrel in July to less than half that level today. Lower oil prices will help lower operating costs for many companies in the food and beverage, restaurant, transportation, chemicals, and packaging sectors. Airline companies, such as Continental and Southwest, should see direct benefits from lower oil prices. Other commodities, such as corn and soybean, have also fallen with the price of oil. These agricultural commodities represent a large input cost for many food and beverage producers, and declining prices should result in an incremental margin improvement for companies in these sectors. If history serves as a guide for what could happen, today may be an opportune time to selectively increase exposure to corporate debt, across the ratings spectrum from investment grade to high yield. A low federal funds rate, strong balance sheets ex-financials, and attractive yields should set the

continued on page 33

Bank of America (California)*
400 New York St.,
Chatsworth, CA 91311
(818) 352-8277
E-Mail Address

U.S. Bancorp
600 Nicollet Mall
Minneapolis, MN 55402

Bank of the West
150 Montgomery St.
San Francisco, CA 94111

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San Francisco, CA 94111

City National Bank
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Beverly Hills, CA 90210

California Bank & Trust
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Ontario, CA 91761

The Bank of Hemet
5129 San Marcos Dr.
Riviera, CA 92502

Palm Desert National Bank
73 Val Vista Pkwy.
Palm Desert, CA 92260

Canyon National Bank
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Palm Springs, CA 92261

First National Bank of So. Cal.
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Mission Viejo, CA 92691

Mission Oaks National Bank
4370 European Court
Temecula, CA 92590

First Mountain Bank
4691 Big Bear Blvd.
Big Bear Lake, CA 92315

China Commercial Bank
14359 Fiji Lane
Chino, CA 91710

Furniture Gallery
4370 European Court
Temecula, CA 92590

Gregg Paratore
President
City National Bank

For Gregg’s complete story visit cnb.com/thewayup

February 2009

Banks in the Inland Empire

continued on page 36

The way up.

City National Bank

The way up.

February 2009

Banks in the Inland Empire

continued on page 36

City National Bank

The way up.

February 2009

Banks in the Inland Empire

continued on page 36

City National Bank

The way up.

February 2009

Banks in the Inland Empire

continued on page 36

City National Bank

The way up.

February 2009

Banks in the Inland Empire

continued on page 36

City National Bank

The way up.

February 2009

Banks in the Inland Empire

continued on page 36

City National Bank

The way up.
entrepreneur and chairman of the Drucker Institute, John Byrne, executive editor.

Jim Collins, author of "Good to Great" and "Built to Last"

Doris Drucker, author and inventor

Rajiv Dutta, Drucker MBA '82 and former president of eBay Markets Group

David Gergen, director of Harvard University's Center for Public Leadership, CNN commentator and former White House advisor

Charles Handy, author of "The Age of Unreason" and "The Elephant and the Flea" and co-founder of the London Business School

Frances Hesselbein, chairman, Leader to Leader Institute, former CEO of the Girl Scouts of the USA and recipient of the Presidential Medal of Freedom

Masaaki Ito, founder and honorary chairman, the Ito-Yokado Group

Rosabeth Moss Kanter, Ernest J. Arbuckle Professor of Business Administration, Harvard University

Rick Warren, author of "The Purpose Driven Life" and co-founder of the Lake Forest, California-based Saddleback Church, among others

Alan Khazei, founder and CEO of the Iyashi Institute, located in Boston, and co-founder of the London Business School

Munishil Ito, founder and honorary chairman, the Ito-Yokado Group

Rajiv Dutta, Drucker MBA '82 and former president of eBay Markets Group

John Byrne, executive editor

A story published recently in the Sacramento Bee outlined a proposal by the Arizona Department of Commerce to adopt an initiative to lure companies away from California.

The los of many of the state's best and brightest has been a concern for years. But the time has come to do something about it. The state government has acknowledged that it needs to improve its economic incentives in order to attract new businesses and industries.

The proposal would include offering tax breaks and other incentives to companies that relocate to Arizona. The state would also provide funding for training programs to help workers acquire new skills.

The proposal has been met with mixed reactions from business leaders. Some think it is a necessary step to keep the state competitive, while others are concerned about the cost of the program.

Regardless of the outcome, it is clear that Arizona is taking steps to improve its economic climate and attract new business.
Managing Your Late-Paying Customers on Time
By Gene Siciliano

When your business was running pretty smooth - sales growing, profits growing, too - and then the credit crunch hit, some vendors saw their sales every month. Before you knew it, everything started slowing down almost overnight. Most troubling of all, you are now having to pay yourself and later, as if they are using your money to fill their own personal credit crunch.

Well, probably are.

Most of us don't realize how deeply other companies have run our businesses. Vendor open account credit - the kind you extend - was far the largest source of borrowing power in our economy. When you sell your products and services on credit, you are making interest-free loans to your customers, even if you are financing those loans with a bank loan for which you pay interest every month. When collections roll in on time, it all seems to work out nicely; however, when collections slow down, you still need to replace goods you've sold, pay your creditors (on time), and pay the rent and all the other expenses of running a business. Assuming your bank credit line was adequate, you have a bit higher interest expense and you can side-step it with other customers. However, if your credit line or cash reserves aren't sufficient to cushion you from the impact of customer credit, your business could be in big trouble. Besides, most bad debts result from customers who aren't current, or who are not current enough. The older the balance, the higher the risk it will never be collected.

So, your best bet is to encourage your customers to pay on time. No amount of negotiation, has an amiable but firm phone personality, and who understands this is a key job. Most importantly, do what you say. If you promise something in return for prompt payment, make sure you deliver. If you say you must deny future shipments until an account is brought current, stick to it - every time. Keep your promise. If your collection practices have been lax in the past, a culture change might be needed in the minds of your customers, who may be tempted to "wait you out" to see how long the new rules will stick. This is called a test.

3. Call ahead of time to make sure they're ready to pay.

Have your collection people call the customer's accounts payable department a few days before the due date for payment, as "a courtesy to your cus­

4. Discounts for prompt payment.

This is an old technique that worked well years ago, but has fallen into neglect in recent years as business practices evolved. The old 2/10 net 30 is still, and is a fantastic deal if explained to customers clearly.

Consider this: a 2 percent discount for paying 20 days earlier than normal amounts to an annual return of 36 percent; not bad for a customer whose savings account is probably earning 2 percent a year. Even if your customers planned to pay in 15 days instead representative an annual return to them of 24 percent. You can juggle the numbers any way that makes sense in your industry, but the key is getting the customer to understand the value they get from paying promptly. And by the way, do you work with business owners and government, many of them are required by their policies to take advantage of such discounts.

An old fashioned technique is to warn customers that if they don't pay on time. This little reminder. Key point: You must be strict about charging back discounts taken when payments don't come in on time, as some customers will try.

5. The "Preferred" Customer plan

Want to think out of the box? Consider a special program for your "special" customers. Offer a free overnight delivery on rush orders, extra discounts, advance notice of price changes, special sales, etc. Promote this as a custo­

6. Debt write-offs come from old balances, not current ones. The business every thought of what was happening? "Well, you are probably thinking, "That was helpful. How do I do that, exactly?" Here are five ideas that may work well for you.

1. Improved credit-granting practices.

On the front end, screen new customers more closely before you give them credit. Just a few dollars actually getting a credit report, and a few minutes calling a couple of their credit references to get a sense of the relationship they have with your potential customer. The conversation ought to go to their payment patterns when the economy slows, which could be different from what they are currently doing. This is a comment that "they sometimes struggle to keep current but they always manage to get caught up" could be a real fix. Also be watchful of a prospect who has changed suppliers more than necessary:

2. Communicated collection effort, all the time.

Make collection follow-up a key duty of at least one person in your company. Don't make the mistake of giving the job to the "used car salesperson." A watchful of a prospect who has changed suppliers more than necessary:

3. A supplier who has changed suppliers more than necessary:

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SCMDC's...
continued from page 13
Company and The Boeing Company. To participate in these interviews, complete the one-on-one participant registration information on the council's Web www.scmdbc.org. Only businesses that have received confirmed interview schedules will be able to participate in this popular activity. Interviews are based on a first come, first-served basis with corporate members so register early. To better "match" corporate participants, business owners should identify their primary products and services on the registration form.

Business Opportunity Exhibit Fair

More than 400 corporate representatives, purchasing and procurement staff members are expected to be on hand to meet with minority suppliers face-to-face and provide information on how to get "in the door" with their companies.

For participating suppliers, it's also a great opportunity to showcase products and services to countless major corporations for a minimal cost in a corporate relationship-building environment.

Sponsors to date include: Toyota Motor Sales; American Honda Motor Co., Inc.; British Petroleum (BP); Southern California Gas Company; Hilton Hotels Corporation; Southern California Edison; American Airlines; ConocoPhillips; Los Angeles Department of Water & Power; Kaiser Permanente; Macy's West; Northrop Grumman Corporation; The Boeing Company; The Walt Disney Company, and UPS.

Exhibitors include: California Water Association; Los Angeles World Airports; Port of Los Angeles; The Port of Long Beach; Aero Services Corporation; Specialized Marketing Services, Inc.; 1st PMF Rancorp; Aldecano Packaging Corp.; American Indian Chamber of Commerce; Apple Asian Business Association; AVS, Inc.; BCI Capital; China Herbs Intl., LLC; California Public Utilities Commission; Custom Cable; Ergonomic Comfort Design; Haliburton Company; HP; Johnson & Johnson- Lifescan; MBE Magazine;

Microsoft; Miller Brewing Company; Oracle; Pacific Palms Resort; Redapt Systems, Inc.; RJT Compucorp, Inc.; Robert Half International; Software House International (SHI); Southwest Gas; State Farm; Turner Construction, and Valley Economic Development.

The exhibit fair will be open from 11:50 a.m. to 4 p.m. For exhibit information or sponsorship opportunities, contact Shawn Smith, (213) 689-6940, or sshawn@scmdbc.org.

Southern California Minority Business Development Council is the region's largest nonprofit minority business advocacy organization, serving more than 1,100 minority business enterprises and 200 corporate members throughout 13 counties.

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Environmentally sensitive areas. "Our team was inspired to create room-like experiences among the outdoor living spaces, and we worked closely with the rest of the project team to reflect the vision of the house in these areas and to create seamless transitions throughout. For instance, we incorporated native, drought-tolerant plants continued on page 39

Governments SANBAG Working Together

INLAND EMPIRE ECONOMIC REPORT

10 HOUSE REPAIRS RECORDED

Inland Empire, 3rd Quarter, 2007

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INLAND EMPIRE: Housing Volume
Up 62%, Prices Back to 2003 Levels

Ten key questions about the Inland Empire's housing market tend to appear to have been answered. The trough for sales was apparently reached in fourth quarter 2007 as seasonally adjusted sales of 31,398 units in third quarter 2008. Seasonally adjusted sales were at 38,133 units, up 7.0% or 6.9% (Exhibit 1). The volume leader was Murrieta, Temecula, Lake Elsinore, 15.9%. Beaumont, Banning, Calimesa had the smallest percentage decline of 6.0%. Price declines continue falling since the supply of foreclosures is still overwhelming the higher demand. The major companies, are expected to continue falling until path line is perpendicular and will ultimately end up at the current level since affordability is now 57%.

Volume

Looking at sales volume, Riverside County had 10.4% existing homes sales in third quarter 2008, up 6,043 units or 15.5% from third quarter 2007. Volume was up 45.0% from second quarter's level of 2,565. San Bernardino County had 5,710 existing homes sales in third quarter 2008, up 2,770 units or 89.4% from second quarter's level (75.0%) from 2007. In volume grew 40.3% from second quarter's level of 2,416.5 (Exhibit 10). By sub-market, Moreno Valley was Riverside County's percentage growth leader (17.5%) followed by Perris, Hesperia, San Jacinto in volume leader (10.1%, 19.3%).

A LOOK AHEAD

With foreclosures continuing over 60% of inland homes, sales prices cannot stabilize until volume is reduced. The key is to find a way to lower the mortgage principal so we have an equity interest in their homes at payrates they can afford. That cannot occur unless the law, bankruptcy, judges or negotiation with mortgage lenders give us the ability to lower the principal owed. Until prices rebound. new housing will continue at a reduced demand, leaving the inland area in a steep recession.
Dutton Report... continued from page 26

Dudley Real Estate

REAL ESTATE NOTES
continued from page 10

Scott Frazier of Feinberg Group—In a Rancho Cucamonga
land sale from a couple of months ago, the Vine Church paid $1.2
million for four acres ($68,900/acre) located at East Ave. and the
210 Freeway. The seller, Hillview Development, was represented
by Lee Spence of DAUM Commercial Real Estate Services. Tom
Morgan of Diversified Realty Advisors represented the buyer in
the transaction. Safefile AutoGlass, one of the largest providers
of vehicle glass replacements and replacement services in the
nation, inked a lease for 282,000 sq. ft. of industrial space in
Ontario. Terms of the transaction were not disclosed. The company’s new space is at
Prologis Park Ontario Airport, a newly constructed, 681,000-sq.
ft. facility located off I-15, midway between I-10 and the Pomona
Airport. Situated just minutes from Ontario International Airport, the business park consists of 1.9 million sq. ft. of space in six buildings. Safefile occupies space with ProLogis in various locations across
North America, with this deal marking the fifth transaction between the
two companies. In news related to private investors, a private investor paid $6
million for an 11,000-sq. ft. (700 sq. ft. per foot) restaurant building at 74-740
Highway 111. The property is currently occupied by Ruth’s Chris Prime Steakhouse, the high-end restaurant, which still has 19 years remaining on its lease. Kathleen Howard, Elizabeth Parker, and Jill
Howard of NAI Capital’s Team Howard represented the investor in
the purchase. The property was sold by TRT - Sovereign RC Holdco
for $8.50 million. The buyer, ProLogis Park Ontario Airport, is
represented by Scott Millichap of Millichap Retail Advisors. The sale
was financed by First Capital. The seller, ProLogis Retail Partnership III, was
represented by Bill Harrison of Harrison Street. The property is
to be remodeled and will feature a new restaurant and retail
uses.

Get Your... continued from page 29

You can appreciate your customers’ dilemma in trying to stretch
their cash. But that’s not the same as agreeing to be their banker -
interests free! You can extend their payment terms, as many compa-
nies do at times like these, but in the end you still need to collect your
money by a date you can plan on. And you need to avoid alienating your
customers in the process. You do everything you said you would do:
quality products, competitive price, prompt delivery, etc. -
then it’s reasonable to expect your customers to do everything agreed to,
including prompt payment. Still, these days most suppliers
will get paid late by most of their customers.

Follow the suggestions above and you can be the exception to the
trend, not the norm, and in the crowd around, and certainly a better positioned
company when the economy turns around, as it always does. Wouldn’t that be great?

Visit www.GeneSicilia.com or e-mail gene@genesicilia.com for further information or questions.

Upscale Sushi Comes to the Inland Empire

By Joe Lyons

Ra Sushi Bar Restaurants are pronounced like (Rah), not like you’d expect from a sushi bar (row). The name actually draws from the Egyptian sun god, but I’m still not clear on the connect-

mation. Nonetheless, Ra is a unique concept for our area. True, there are any number of sushi bars around and many are quite good. I have

described a taste for sushi over the years, just as I have slowly developed a taste for so

nich food. Don’t expect the bus stop décor or Bhuddha temple
design of so many other facilities. Sleek contemporary design and loud rock music are basic to the look. That music is a problem for me. I’m just getting old but hating to bother over the table does not do it for me. The good news though is the outdoor terrace dining. My

lovely bride has an allergy to seafood, she came along with much trepidation. Sitting outside provided her with the fresh air

she needed. The menu worked for her as well.

We began with pineapple cheese wontons and pineapple chicken. I also went for the lobster shrimp roll which is a bit pricey at $11.75, but well worth it. The most expec-
tive roll on the menu is the fancy Sushi Las Vegas roll (honest). It consists of kani kama and cream cheese rolled in rice and seaweed, lightly tempura
battered and topped with spicy tuna, crab mix and sliced lobster, finished with eel sauce and spinach tempura

flakes. I enjoyed this one at an earlier sake tasting for the local media. (More about that in a minute.)

The Mrs. enjoyed the chicken katsu, which is a breaded chicken breast on Asian

sesame rice with wasabi mashed potatoes and an Asian BBQ
dipping sauce. I approached the wasabi mashed potatoes with some trepidation but to my relief it was set for Western tastes and not as

dangerous as I had anticipated. I was disappointed in the rather pale ginger pieces I

continued on page 39

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President
Edward Matevosian of CB Richard Ellis has the listing.

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 that covers the commercial
industry in California for nine years. For more commercial real estate
information from around California, go to www.rent.com.

Supervisors Hire... system and the expanding popula-
tion. It will also show where changes should be implemented in
order to best serve the needs of the public, which could show how
the need for a trauma center to the High Desert. Three High Desert
hospitals have already volunteered to participate in the study, including St. Mary Medical Center in Apple Valley, Desert Valley
Hospital in Victorville and Hi-Desert Medical Center in Joshua
Tree.

The study is expected to be completed by April 1 and will cost
$98,855.
Five Desert Hotels Score BIG

Five Palm Springs Desert Resorts hotels received international and domestic recognition by taking top honors in Tripadvisor.com's 2009 Traveler's Choice Awards. The Chase Hotel (Palm Springs); Living Waters Spa (Desert Hot Springs); The Mod Resort (Palm Desert); Old Ranch Inn (Palm Springs); and Sagewater Spa (Desert Hot Springs) together garnered a total 11 awards, giving visitors around the world more reason than ever to vacation in the Palm Springs Desert Resorts.

Category winners from the desert area and their placement were:

- Top 10 Best Bargains - World
  1. Old Ranch Inn, Palm Springs
  8. Living Waters Spa, Desert Hot Springs

- Top 10 Best Bargains - United States
  2. Old Ranch Inn, Palm Springs
  8. Living Waters Spa, Desert Hot Springs

- Top 10 Best Value - United States
  2. Old Ranch Inn, Palm Springs

- Top 10 Best Hidden Gems - United States
  2. Old Ranch Inn, Palm Springs

The awards are unique not only for the high concentration of accolades received for the Coachella Valley, but because TripAdvisor® Travelers' Choice® winners are based on millions of unbiased reviews and opinions about hotels posted on tripadvisor.com™ and from content from across the Web. Sites and information for individual hotel winners may be found at www.PalmSpringsUSA.com. For the complete 2009 Travelers' Choice list, visit http://ods.tripadvisor.com/pdfs/CA_TravelersChoiceAwards2009.pdf.

Banks in the Inland Empire

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</tr>
<tr>
<td>East West Bank</td>
<td>171 N. La Rubide Ave. Palm Springs, CA 92262</td>
<td></td>
<td>11,790,000,000</td>
<td>-3.3%</td>
<td>7.6%</td>
<td>13.0%</td>
<td>(Loss) 20,043,000</td>
<td></td>
</tr>
<tr>
<td>Wachovia Corporation</td>
<td>301 S. College Street Charleston, SC 29403</td>
<td></td>
<td>8,282,000,000</td>
<td>2.6%</td>
<td>4.4%</td>
<td>9.5%</td>
<td>(Loss) 4,853,000,000</td>
<td></td>
</tr>
<tr>
<td>Oldsmar Bank</td>
<td>230 E. Main St. Redlands, CA 92373</td>
<td></td>
<td>302,870,000</td>
<td>-2.3%</td>
<td>7.3%</td>
<td>9.5%</td>
<td>(Loss) 4,200,000</td>
<td></td>
</tr>
<tr>
<td>Vineyard Bank</td>
<td>2260 Civic Center Point Court Canoga Park, CA 91304</td>
<td></td>
<td>2,500,000</td>
<td>-80.7%</td>
<td>8.5%</td>
<td>5.9%</td>
<td>(Loss) 72,500,000</td>
<td></td>
</tr>
<tr>
<td>Desert Valley Bank</td>
<td>20710 Jefferson Ave. A-100</td>
<td></td>
<td>1,603,000</td>
<td>-7.9%</td>
<td>9.1%</td>
<td>9.2%</td>
<td>(Loss) 122,000</td>
<td></td>
</tr>
<tr>
<td>Pacific Mercantile Bank</td>
<td>4949 South Coast Drive, Ste. 105 Costa Mesa, CA 92626</td>
<td></td>
<td>1,122,697</td>
<td>-3.4%</td>
<td>13.2%</td>
<td>13.8%</td>
<td>(Loss) 65,000</td>
<td></td>
</tr>
</tbody>
</table>

Bank showing a negative income as of June 30, 2008

February 2009

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Business Journal • March 2009

Why there has always been far more to Buffett than meets the eye. Alice \(\ldots\) (Farrar, \(\ldots\) 2009) The real strength of the \(\ldots\) boo!.; (5) \(\ldots\) the company would \(\ldots\) dam­ ages \(\ldots\) in California. \(\ldots\) Harassment even though \(\ldots\) (Farrar, \(\ldots\) 2009) He is well known for \(\ldots\) This 2002 book's \(\ldots\) for the Native American Reservation). In two \(\ldots\) remedied historically because the employers (plaintiffs) never reported the problem to the employers' senior management or HR departments until months after the employees sued the employers. In another \(\ldots\) available for the reader. Even what you \(\ldots\) for the reader. The real strength of the \(\ldots\) Half of NAI \(\ldots\) \(\ldots\) is located in New York; 2009; \(\ldots\) 296 pages; \$24.95. ...in a state law \(\ldots\) to the jurisdiction of the \(\ldots\) "Basic Requirements for \(\ldots\) HR's, you'd better be prepared for a nasty surprise. This is because there is a difference between today's personnel practices and the cost of today's HR lawsuits. Labor lawyers recommend a settle­ ment strategy only when employers appear to have clear cut cases in their favor. That's because an employer can easily spend more than \$75,000 fighting a case they can easily lose if they haven't conformed to the letter of recent state statutes and case law. For example, the State of New York requires an employer to provide employees with a written notice of employee-oriented legis­ lation, now lax for long back the current edge-cutting, California. In fact, some HR people and corporate attorneys have become so frustrated with what they believe is the lack of enforcement of California's labor laws, they have nicknamed the state the "People's Republic of California". There are similar sentiments a generation ago when New York was the leader in the country. "The Manager's Guide to HR" is published by the American Management Association, and the Society for Human Resource Management. Its author, Max Muller, has been involved in HR for more than 30 years. He is well known in both general management and HR management circles. Muller makes the major point that there is in fact a high degree of complexity in the field of HR: the issue of jurisdiction. Where federal law simply doesn't exist to cover an issue, state law applies, unless it can be shown that the state's standards are more stringent than the federal counterpart. Of course, in a federally governed jurisdiction (the District of Columbia, for instance) the employer that resides or works in a federal jurisdiction (Puerto Rico or a Native American Reservation) may be subject to only federal juris­ diction tests that apply. In addition, it's not uncom­ mon for an employer to specify in an initial employment agreement that all litigation between an employer and employee be settled by a single panel of the American Arbitration Association. For example, one such panel is in the northeastern U.S.A. to select an arbitration panel in the State of New York. An employer's attorney, who prefers a more lib­ eral venue, will go "jurisdiction shopping." They may find a friendly court that requests the New York arbitration panel to shift the matter to another state, usually one far more favorable to the employer. There's another point where the jurisdiction can easily cause confusion. In 2008 U.S. Supreme Court decisions the court recognized that the employers (defendants) had a defense against sexual harassment by the employees (plaintiffs) never reported the problem to the employers' senior management or HR departments until months after the employees sued the employers. In an additional case, however, the court found a way to get around the problem using the issue of damages. Author Muller notes: (4) -- Indicates a book's previous position on the list. ** -- Indicates a book's first appearance on the list.

Bestselling Business Books

Here are the current top 10 bestselling books for business. The list is compiled based on information received from retail books­ stores throughout the U.S.A.

1. "Hot, Flat, and Crowded: Why We Need a Green Revolution -- and How It Can Renew America," by Thomas L. Friedman (Farrar, Straus and Giroux, \(\ldots\) 2009) Why and how "green alternatives" can save the planet and the U.S.A.


6. "Outliers: The Story of Success," by Malcolm Gladwell (Little,Brown & \(\ldots\) 2009) Why the cause of success can be linked to where you were born.


8. "The Item of Sake that I mentioned, it \(\ldots\) That "masa box" \(\ldots\) cups should be tilled to \(\ldots\) makes a symbolic gesture that I mentioned, it. And yes, you can drink the \(\ldots\) times the audience can utilize a more than \$200 sake tasting event. The main reason is that there is a significant skill gap between what is practiced in Japan and what is practiced in America. This makes a Japanese sake tasting much more difficult than a wine tasting event. Creating a smooth and enjoyable tasting experience requires a combination of knowledge and communication skills. Author Muller notes: (4) -- Indicates a book's previous position on the list. ** -- Indicates a book's first appearance on the list.
Inland Empire People and Events

Commission recognizes six individuals—The Palm Springs Human Rights Commission awarded nine individuals and organizations with its annual “Promoting Universal Human Rights Close to Home” award.

The Palm Springs Human Rights Commission thanked several individuals and organizations for promoting universal human rights. An award ceremony took place in the Palm Springs City Council chambers.

Fitz named 2009 Distinguished Citizen—Jim “Fitz” Fitzgerald, a wowing presence on the local radio landscape has been picked by the Rancho Mirage Chamber of Commerce’s Board of Directors as a successful producer and music promoter.

Fitzgerald received the Distinguished Citizen honors at the Chamber’s Installation and Distinguished Citizen Dinner.

Guaranty Bank West opened with a ribbon cutting. Rick Sween, Manager was honored to cut the ribbon with bank staff, chamber staff of Hemet and Ambassadors.

Guaranty Bank West is located at 3079 W Florida Ave., Hemet, 92544. For more information call (951) 791-9200 or visit www.guarantybank.com.

The Yucaipa Valley Chamber of Commerce 2009 Installation Banquet—The chamber board of directors are sworn in by Senator Bob Dutton.

Left to right: Angie Dark, Travis Salisbury, Clinton Brown, Rosliec Bogh, Candace Polito, Barbara Smith-Cabibi, Steve Shaffer, Melissa Grimaldo, Sherrie Williams, Nena Drago, LeAnn Alans, Kim Humphries and Arinda Lotze.
Dinosaurs, pirates, space ships, cowboys and baby belugas: We have them. Bored kids? Not a chance. Not, that is, if you unearth a rather fortuitous find amid the bedrock next to Flatbed Creek, just below Tumbler Ridge: a series of depressions in the rock were later determined to be a dinosaur trackway. Today, visitors can take a peek at replicas of the creatures that roamed the area at the gallery and even take part in a trackway tour led by a guide.

More dinosaurs lurk on Vancouver Island where, at the Courtenay & District Museum and Palaeontology Centre, you can see a real Elasmosaurus skeleton; the remains of this dinosaur-era sea creature were discovered near Courtenay in 1988. The lucky fossil hunter? Local student Heather Trask, who was just 12 years old at the time.

Further south in Victoria, situated within historic Bastion Square, is the Maritime Museum of British Columbia, where youngsters can learn about the explorers, seafarers, buccaneers and even pirates who once sailed local seas. A visiting Viking show runs until May 11 and, during Spring Break, aspiring Jack Sparrows can learn about ship building, knot tying, and piratical behaviour at the museum’s own Pirate School.

Of course, if you’re in the province’s capital, you’ll want to save a day for one of the country’s leading museums: The Royal British Columbia Museum. Between the First Nations Big House, the frontier town (complete with a train station and a movie theatre), the natural history displays -- including the museum’s iconic Ice Age mammoth -- and an IMAX theatre with a six-story-high screen, you’ll need at least a day. In the Ocean Station exhibit, young oceanographers can view BC’s coastal marine life from the bridge of a Jules Verne-style submarine, complete with a periscope. In 20th Century Hall, they can see the kind of retro technology -- including a turntable and a commodore computer -- that their parents may have used.

And be sure to look for the dinosaur footprints outside the main entrance. They’re not labelled, so you’ll need sharp eyes to find them. Also, if you can, plan a return visit this summer, when the museum hosts the North American premier of Treasures: The World’s Cultures from the British Museum.

Over on the mainland, Greater Vancouver has more and sea otters as part of the Animal Encounters program, wander through a tropical rainforest, see a dolphin show, and meet the new baby beluga, Tig. Across the Burrard Bridge is the H.R. Macmillan Space Centre, where kids can catch star shows in the Planetarium, take a simulated space trip on the virtual voyages motion simulator, and even see what they’d look like as an alien. On Friday and Saturday nights, young astronomers can investigate the real stars above the city through the telescope at the centre’s Gordon MacMillan Southam Observatory.

Here’s a tip: the Space Centre shares the building with the Vancouver Museum where vibrant, contemporary displays recall the city’s history from 1910 through the seventies. Cool, man. Also in Vanier Park is the Vancouver Maritime Museum, home to RCMP St. Roch, the first ship to travel both directions through the Northwest Passage and circumnavigate North America. Here, you’ll also find a new exhibit on global warming from a maritime perspective and lots of hands-on displays in the Children’s Maritime Discovery Centre.

More discovery awaits at the highly interactive Science World at TELUS World of continued on page 39