A Partnership Forged of Fire...

The Falls Prime Steakhouse has partnered with Matchbox Vintage Pizza Bistro of Washington, D.C. to bring their award-winning concept to Mercado Plaza at 155 South Palm Canyon Drive in downtown Palm Springs! This new and exciting restaurant is very architecturally appealing, with a wood-fired pizza oven and open pizza line, rich hardwood floors and trim, hand-built tables with inlaid matchbox-inspired features. Anne Hjelle discloses how her life was changed after being attacked by a mountain lion, and rescued after her head was in its jaws.

Choose from 24 breakout sessions... hear three keynote speakers... enjoy lunch and networking. Read more about this year’s expo starting on page 21.

Women Employer Firms Continue to Show Strength

Between 1997 and 2001, women-owned employer establishments were just as likely as all employer establishments to have remained in business, and exhibited more employment resiliency than average. This information is contained in a new Issue in Brief, “Trends in Women-Owned Employer Establishments: 1997 to 2001” being published today by the National Women’s Business Council (NWBC). As the result of an unprecedented agreement made with the Census Bureau, the NWBC is now publishing information on trends in the number and employment of women-owned employer establishments by state and industry. This is the only such data available annually between census years, allowing the NWBC to provide more detailed and timely intelligence on trends in women’s entrepreneurship. "Trends in Women-Owned Employer Establishments: 1997 to 2001" focuses on two key measures...

SunCal Companies, Lehman Brothers Close $120M Land Acquisition With State of California

SunCal Companies, a leading developer of master-planned communities, closed on the $120 million purchase of 470 acres in Chino from the State of California. SunCal partnered with Lehman Brothers, New York, on the acquisition through Lehman’s $1.6 billion real estate fund. The California Department of...continued on page 2
Women Employer Firms Continue to Show Strength

continued from page 1

... through 2001. More than two-thirds (69.8 percent) of the employer business locations in existence in 1997 were still in operation in 2001. The remaining one-third of all employer firms accounted for 75.5 percent of all employer establishments. Thus, as new employer businesses exhibit the same tenure and survival rates as the average U.S. employer firm.

The complete issue in Brief includes detailed information on trends over the 1997 to 2001 period in establishment survival and employment change by industry and by state. It may be found at the NWBC's Web site at: https://www.nwbc.gov/ResearchPublications/IssuesBrief/issuebrief.html

Methodology

The data used in this analysis was provided by the Census Bureau, utilizing data based on the 1997 SWOB survey. Establishments owned by the enterprises reported in the 1997 SWOB file were extracted and matched to the 1997 data on the Business Information Tracking Series (BITS), a database containing longitudinal data (annual data from 1989 through 2001) on virtually all non-farm U.S. business establishments with paid employees. Only those women-owned establishments with matching entries in the BITS are included in these tabulations. Using the BITS file, the Census Bureau was able to create longitudinal tabulations, which are tabulations that provide a study of business entities across a span of years.

The tabulations make no attempt to track changes in ownership for those businesses that were identified as women-owned in 1997. Thus, the tabulations may include some establishments that were women-owned in 1997 but have changed ownership or undergone reorganization since 1997. Likewise, the tabulations do not include any women-owned establishments, for existing or establishing establishments, which became women-owned after 1997.

While the tabulations are at the establishment level, weights that were developed for the 1997 SWOB survey were used. These weights were assigned at the enterprise level for the SWOB survey, for this project, the enterprise weight was assigned to each of the establishments belonging to that enterprise. More information about the council, its mission and activities, contact: National Women's Business Council, 409 3rd Street, SW, Suite 210, Washington, DC 20024; phone: 202-205-3580, fax: 202-205-6825, e-mail: info@nwbc.gov, Web site: www.nwbc.gov.

1. Sixteen percent (15.6 percent) of women-owned firms in 1997 were employer businesses. This issue in Brief describes research on these businesses with at least one paid employee other than the owner in 1997 and focuses on business establishments, or locations, Establishments that were formed refer to 1997. Business includes those tabulations. Thus, references to changes in employment refer to changes from 1997 to 2001 among only those establishments that were created in 1997 and do not take into account new firm creation since that time. According to a new Census Bureau working paper, startups in the first two years of operation accounted for virtually all of the net new jobs in the economy. Factoring in new firm formation, overall employment grew by 5.3 percent between December 1997 and December 2000, according to the U.S. Department of Labor's Bureau of Labor Statistics. 2. An establishment is a single, physical location where business is conducted or where services or industrial operations are performed. In 1997, more than 97 percent of establishments with paid employees—both women-owned and in total—consisted of a single establishment. Single establishment firms accounted for 78 percent of employment among women-owned firms and 47 percent of employment among all firms in 1997.

3. References to changes in employment refer to changes from 1997 to 2001 among only those establishments in existence in 1997 and do not take into account new firm creation since that time. According to a new Census Bureau working paper, startups in the first two years of operation accounted for virtually all of the net new jobs in the economy. Factoring in new firm formation, overall employment grew by 5.3 percent between December 1997 and December 2000, according to the U.S. Department of Labor's Bureau of Labor Statistics. 2. An establishment is a single, physical location where business is conducted or where services or industrial operations are performed. In 1997, more than 97 percent of establishments with paid employees—both women-owned and in total—consisted of a single establishment. Single establishment firms accounted for 78 percent of employment among women-owned firms and 47 percent of employment among all firms in 1997.

4. The Survey of Women-Owned Business Enterprises (SWOB) provides basic economic data on businesses owned by women.
SunCal Companies, Lehman Brothers Close S1.20M Land Acquisition With State of California continued from page 1

General Services, Real Estate Services Division, managed the transaction for the state. The division is managing California's program of selling surplus land to offset the state's budget deficit.

SunCal received approvals from the City of Chino in August, 2004 to build a master-planned community, College Park, on the land. It will feature 2,200 homes and a retail/commercial center on SunCal's 450 acres, a 140-acre addition to Chino's Ajala Park, and a 100-acre site for a new Chaffey College campus, including 710 acres. The state donated the park land to the city and the campus site to Chaffey College, contingent on SunCal's now-completed purchase of its 470-acre parcel.

The 110-acre parcel was declared surplus and put to bid through a Request for Proposal (RFP) process in 2003. The SunCal/Lehman proposal was selected over a proposal submitted by a consortium of builders including Lenmar Homes, KB Home, and Hallstead in Chino.


continued from page 1

California Integrated Waste Management Board and the Department of Toxic Substances to collect and recycle electronics, and is authorized to participate in the CEFW payment system.

The California Legislature passed The Electronic Waste Recycling Act of 2003 to prevent disposal of potentially toxic electronics in the state’s landfills. A typical television or computer monitor may contain several pounds of lead that could leach into the soil if not properly managed, and other devices can contain mercury and toxic materials. The Act is intended to build a system by which businesses and consumers can responsibly recycle their obsolete electronics.

“Due in great part to California's initiative in regulating the management of electronic waste, as well as the technologically advanced climate in the state, we decided to expand to the West Coast. One thing that makes Envirocyle unique is our ability to clean and process cathode ray tube (CRT) glass, and return it to CRT tube manufacturers,” said Greg Voeljes, vice president of operations at Envirocyle. “Most recyclers do not have the ability to process CRT glass, and will either ship it to processors like Envirocyle or to secondary lead smelters, which results in a much lower-quality product.”

The new regulations are going to create a mountain of CRT glass that most processors in the state are unwilling or unable to deal with,” Voeljes added. Envirocyle accepts whole, vented CRT tubes from other approved collectors and recyclers for environmentally safe processing.

An estimated 2.5 million pounds of electronics were recycled in the Envirocyle Hallstead site in 2005. The company also operates a facility in Mount Pleasant, Pennsylvania, and one in San Diego, located within Sony's national headquarters. They are also in the process of opening additional collection facilities on the West Coast to support growing business volumes.

In addition to demanufacturing obsolete electronics, Envirocyle operates an asset management department that helps businesses properly dispose of unwanted electronics, such as copiers, fax machines, and television sets. They are also in the process of opening additional facilities on the West Coast to support growing business volumes.

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Madame Chancellor at UCR

What is the role of higher education in the 21st century? Now, that's a big question, and to get an answer, we went to France A. Cordova, chancellor of the University of California at Riverside. She said she's always developing something that university presidents and chancellors often get together to discuss.

At UCR, it has to do with providing an education and training to give people rich and full careers. It can help in this age of higher cognition and the requirement for higher skills.

Of course, many people today feel that the rounded education that includes the backgrounds and experiences of writers, scientists, musicians, and others is, she says, an essential part of developing yourself and your potential in those critical few years that you spend at the university. "In fact," she continues, "if you learn nothing except how to ask questions of yourself and others and think about the answers from math and science, literature, then you have come away with a very narrow idea of what makes a good course of study today. Back in the '60s when I was a student, the basic liberal arts degree was desirable. Today, Dr. Cordova says all degrees are good and they wouldn't offer less. It is more a step outside of the cultural background that you come with, so that you can open up to other experiences, including the backgrounds and experiences of writers, scientists, musicians, and others. She is, she says, "always developing yourself and your potential in those critical few years that you spend at the university.""}

Dr. Cordova sees UCR as a very dynamic and fast-growing campus that is starting to make a mark in many new disciplines. It does maintain a high standard for the reputations that it has always had like agricultural sciences. More recently they have started a college of engineering and had developed in life sciences.

Although UCR is some 50 years old, she sees it as a bit of an upset with its cooperation of the sciences and engineering but still holding onto its reputation in liberal arts. From the agro-sciences courses students are encouraged to think in such things as plant genetics that UCR now has a reputation for.

One issue that plagued the university for years was getting its first-year student answered. This issue was addressed in the UCR first-year in office.

Dr. Cordova sees UCR as a properly nationally accredited business school. To be fair, UCR is not well known for the university's athletic or chancellor or its sports. To be fair, UCR is not well known for its athletic. But the chancellor's football, the basketball, and the soccer are first title of fan of the UCR Division 1 teams. She believes that Stan Morrison, the athletic director, is "a true visionary.

She is especially proud of the successes of golf and baseball and even women's tennis. All of the teams, she believes are on track to make major pro-gress over the next few years.

A university does not go for it. As a professor border: Dr. Cordova spaws to many business leaders and venture capitalists that want to know about the strengths of the university's facility and its impact in the community as well as the potential for development, discoveries and innovations that take on special meaning to these people. Thus the hiring of people that make these steps into consideration. Key faculty members are desirable in order to attract people who want to make an investment in the community. At the same time the various higher education facilities of the Island Empire are working together to help our political and business leaders in development and the growth and development of the area.

To this end, our local branch of the UC system works in conjunction with the Cal Poly System, the CSU schools, and other institutions in the area. As the research is fundamental in the development of good medical programs," she adds.

Dr. France Cordova has one last piece of advice for those just now embarking onto the road of higher education. Do not be intimidated by the high price that you may potentially have to pay. This is why Dr. Cordova has been promoting the idea of staying with the scholarship or the loan, that the first step of financial aid will be small. Eventually it will be true. A University Medical Center which she believes the area needs. UCR's reputation for research needs to extend into biological research. The plan is to develop new medical fields into the health sciences with the immediate hiring of key people. This will allow a challenging new medical area to do medical research. In the meantime, partnerships are being developed with local area hospitals.

Will it be a research facility or a teaching facility? Dr. Cordova thinks that research must come first. Eventually in the next few years this research brings the latest ideas and inventions. Growth and development will be determined by local need and by avoiding redundancy with other facilities here in our area. Other hospital CEOs and directors have toured UCR in order to provide some connection to the work being done there. "The research is fundamental in the development of good medical programs," she adds.

Company President Kathy Griset is a fourth generation Californian who was born in Upland and raised in Pomona. Her grandfather was an orange grower and her great grandfather prospected for gold in the San Gabriel hills. Her mother is Italian, her father is Irish-English and the family's name comes from France, arriving on the east coast and migrating west.

The company has decided to go back into the retail food industry and is now production. visit the gift shop and enjoy some fresh sardines. That happened about three years ago. Now it is not only for the oil but also in the olive oil. There are many different types of oil that are produced at Rancio Cucamonga. All three companies do the purchase for the New Jersey company and become the marketing arm of the German endeavor. Now the oil comes in bulk into the New Jersey facility or directly to Cibaria. All three companies here in the U.S. draw from that inventory. That alone has added about 25 more oil products to the list. Dr. Cordova explains that in the Cibaria label on the shelf of your grocery store. Most of their work involves manufacturers—packaged salads, dressings, spaghetti sauces, fried potato chips. They also sell private labels for retailers and they package for distributors who sell to the restaurants.

The company does have a couple of labels of its own. "Fior di Latte" and "Olive D'Occh", which are sold retail, but mostly at specialty shops such as Trader Joe's or Whole Food. When it comes to an Albertson's or a Ralph's, she doesn't even try. There had been an effort to go for a larger retail market, but something called a "slashing allowance" made the effort prohibitive. Griset is happy with the situation as it now exists but she may decide to go into New Jersey that does the purchasing for the group.

Two years ago that company joined with a company in Germany who is large in speciality oils all over the world. The New Jersey facility has now become the marketing arm of the German endeavor. Now the oil comes in bulk into the New Jersey facility or directly to Cibaria. All three companies here in the U.S. draw from that inventory. That alone has added about 25 more oil products to the list. Dr. Cordova explains that in the Cibaria label on the shelf of your grocery store. Most of their work involves manufacturers—packaged salads, dressings, spaghetti sauces, fried potato chips. They also sell private labels for retailers and they package for distributors who sell to the restaurants.

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McGee Joins Murrieta Planning Dept.-Full-Time

Jack McGee, a well-regarded veterans municipal planner, has agreed to become the interim planning director for the city of Murrieta.

For the past six months, McGee served as interim community development director, overseeing the planning and building departments. In his new position, he will be responsible for the city’s planning department.

During the past six years, McGee, 56, has filled in at a variety of municipal planning posts throughout California, ranging from Livermore and Dublin in the northern part of the state to Laguna Hills, West Hollywood and Hawaiian Gardens in the south.

Although he has worked in dozens of cities on a temporary basis, McGee accepted the permanent position in Murrieta because he likes the people in city hall and the challenge of working in a dynamic community.

"This was a little different from all the others I’ve worked for in the past five years," McGee said. "There is more development activity as we’re not a new community so the staff were used to work with.

During his career, McGee helped win a 500,000-square-foot expansion of Metropol Corp headquarters and an Aerospace Corp expansion of Los Angeles International Air Force Base. He also helped Caltrans develop a 3,000-unit residential specific plan and worked with a number of major developers including the Irvine Co., Mills Corp. and Chapman University.

In nearly three decades of working in cities on a temporary basis, McGee accepted the permanent position in Murrieta because he likes the people in city hall and the challenge of working in a dynamic community. McGee held a variety of planning positions, starting as planning draftsmen and culminating as director of community development. His key management style and professional knowledge has made him one of the favorites in city hall and among developers. McGee is a strong supporter of the city’s ability to distill an issue down to its bare essence.

"He’s a bottom line type of person," said Randon Lane, Murrieta planning commission member. "When he’s a gals around, I’m looking for an honest opinion," he said. "I may not always agree with Jack but he gives me an honest answer.

Sam Alhadef, an attorney who assists builders and developers, said the city is fortunate to have McGee on staff full-time.

"It is an outstanding selection, not only because of his experience but because of his demeanor and the expertise he brings to the city of Murrieta," he said.

"Alhadef" said McGee has the capability to take Murrieta to the next level as it has managed increasingly complex development challenges.

A Partnership Forged of Fire... continued from page 1

Duffy & Phelps, LLC

One of the nation’s leading investment banking and financial advisory companies. All stock data on this page is provided by Duffy & Phelps LLC, from sources deemed reliable. No recommendation is intended or implied. (310) 284-8000. Monthly Summary

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Five Most Active Stocks

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Attractive Returns Drawing Investors to Self-Storage

Self-storage is gaining favor as an alternative to other commercial real estate. Sales velocity throughout the country was up 10 percent from 2004, due to double dollar volume reached nearly $800 million, up 50 percent from the prior year and more than double 2004. National Storage Properties Inc. posted in the South Central region, where the average fall by more than 200 basis points, to 8.9 percent. Strong Markets Not Limited to the West Coast

Construction activity was brisk in 2004, as almost 15 million square feet came online. In the coming year, however, developers will dramatically slow the rate of deliveries by nearly 70 percent to slightly more than 4.6 million square feet.

As a result, cap rates dipped by more than 50 basis points to an average of 8.6 percent. While all five regions experienced a decrease in cap rates, the most significant decline was in the South Central region, where the average fell by more than 200 basis points, to 8.9 percent.
Where Will Tomorrow's Energy Come From?
by Jot Sparano

Where the @#$% Are We Anyhow?
by Jim Dawson

P.O.W.E.R. Leaders
by Jim Dawson

Managing The Foundation for Taxpayer and Consumer Rights

We can buy a free market. By Ruth Jarrett

Ruth Art Onctural!! DrLira

We can buy a free market. By Ruth Jarrett

The Foundation for Taxpayer and Consumer Rights
California Should Investigate Blue Cross/WellPoint Executive Pay-Outs in Wake of Merger: Company Execs Promised Patients Wouldn't Pay More, But Costs Are Increasing According to the Foundation for Taxpayer and Consumer Rights (FTCR), the three executive managers of California's largest insurer, Blue Cross/WellPoint, Inc., have concealed crucial information from consumers. FTCR's Executive Director, Jim Dawson, said, "Executive managers who have failed to honor their contractual obligations and conceal information from consumers are not fit for the leadership role." FTCR believes that executives who concealed crucial information from consumers should be held accountable.

In Search of the Healthy Canadian
by Joe Lyons

We pay two to three hundred dollars a pill for some modern miracle, but we are being told that the cost includes all of those years of research and development. Right away I have to wonder how much testing went into the drug? Do the researchers have the proper information to do the research? And did they consider that their work could be counterproductive? But don't try to buy a prescription drug from Canada. It is illegal. The Canadian drugs, we are told, is that they are not up to FDA standards. They may cost less, but we should not be taking them.

In Search of the Healthy Canadian
by Joe Lyons

We live in strange times. My Japanese car is made in America. Many American cars are made in Japan. My Thai car is made in the Republic of (Red China) almost got it. We can purchase almost anything we want from 20 different countries... Butler, heaven help the elderly who dare to buy their prescription drugs from a Canadian pharmacy. That's called un-American.

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Developing a Corporate E-Security Policy

by Patricia S. Evers

Dangers lurk in cyberspace. Every business, regardless of size or industry should have the inherent responsibility to safeguard and meet the public's expectation that the information they share is under understood, consistently enforceable policy to protect trade secrets, maintain the integrity and security of all networks and servers, protect sensitive customer information, protect the organization's reputation in the event of an attack. Hackers can take advantage of holes in a network's perimeter defense, created by employees who bypass protections by attaching their PCs, setting up wireless access points without permission or downloading risky software. Hackers can penetrate websites by stealing as chat or file-sharing programs, all of which offer entry points for the malicious criminal. Thus, the security of an organization's business, and all managers and employees must understand the importance of following your established security procedures. This is especially important when using laptops or working from remote locations.

Hackers target electronic data bases of companies selling products on the Internet, because they often have a mountain of information from which identities can be stolen: names, addresses, credit card information, and other personal data. Theft of customer data gets the worst score of the media, and one company was hit with a class action lawsuit charging that it failed to secure credit card information online. In addition to the legal exposure and negative PR, it can be extremely helpful for future business development. The visibility of insecure networks has prompted regulators in several states, most notably California, that require any business that collects data from Californians to immediately notify every person if there is a breach of security—from any source.

What about mischief and malice by employees and coworkers? In many ways, e-mail is ideally suited to smuggle trade secrets and valuable company data out of your organization. One in ten employees plan business tasks can be embarrassing and costly, as Apple Computers learned when it was forced to speed up the launch of a new product due to a leak from inside its walls. And, of course, intentional destruction of a file costs a lot more. A scandal involving nuclear secrets leaked from the U.S. Department of Energy's lab at Los Alamos underscores the necessity of protecting trade secrets and other intellectual property, and the importance of good business ethics. A comprehensive e-security plan should address internal threats that are as dangerous as attacks from outside. Identifying internal threats is the first step. The combination of e-mail overloads and care­ less attachments is one risk: intentional stealing from internal electronic files by e-mail attachment is quite another. Whether accidental or deliberate, breaches of confidentiality, can erode customer and employee confidence, cost jobs and devour your organization.

Information security requires effective policies and consistent enforcement. It is imperative that companies employ an effective security plan.

Free Market

continued from page 10
And you think the pharmaceutical companies don't have a powerful lobby? Think again!

It is an interesting point of view. Maybe this is an issue that should come up in the next election.

Where The @#$% Are We Anyhow?

continued from page 10

miles away.

They wouldn't do this to us if this was San Diego. San Francisco and Oakland have worked hard to separate the images of the two together, even though we continue to refer to it as "the bay area." But the Inland Empire is the forgotten red-headed child. To too many we are nothing more than the road to Palm Springs. We here at the Journal were quite proud of the job we did on "The Inland Empire TV News," which ran on San Diego's channel 30. That is why we decided to run their L.A. newscast on it. Even though we continue to refer to it as "the bay area," we are nothing more than the road to Palm Springs. We here at the Journal were quite proud of the job we did on "The Inland Empire TV News," which ran on San Diego's channel 30. That is why we decided to run their L.A. newscast on it. Even though we continue to refer to it as "the bay area," we are nothing more than the road to Palm Springs.

For Airport Express, the Airport can serve both. Either one can access the Internet, the stereo or the printer. The right, one printer for both computers. Domestic bliss can be achieved at last.

Is there more? Yes.

Is there more? The Internet wire, the stereo and the printer connect to the Airport device. Time the unit you set it creates a profile. It can hold up to five such profiles. The office, the home, the hotel, etc. You may only want to set it for music or your brother-in-law's place. That would be another profile.

And there is more. If your house has a MAC and a PC, the Airport can serve both. Either one can access the Internet, the stereo or the printer. The right, one printer for both computers. Domestic bliss can be achieved at last.

Is there more? Yes.

Is there more? Is identity theft you do not want your neighbor to be able to read your stuff. Certainly not the guy in the next room in the hotel. So the program in your computer allows you to reduce the power and thus the range of the unit.

Airport Express.

There is the iTunes feature. The iTunes program can play music, play lists, audiobooks, even streaming radio stations on the computer. The iAir­ ones function allows all of these to play through your stereo. It will also work on powered speakers.

Apple's Latest Miracle Device

by j. Allen Leiberger

It is a combination world like one of those plug in air fresheners.

What it is, is Apple Airport. It is made by Apple but designed to work on Windows computers as well. I have told you before about the wireless movement. The cords seem to have become the enemy of computer users too.

And with good reason. When you fill your computer with music for your iPod or other MP3 player and then look over at your stereo, the natural thought is: run a wire from it to the other. You also need cords to connect your printer and your Internet connection.

Make no mistake. Wires are still part of the mix, but now they go to this little plug in device, not to the computer inside of the Airport is an antenna that sends out an FM signal.

The Internet wire, the stereo and the printer connect to the Airport device and the programming in the computer recognizes what you need and does it. My cat should be so obliging.

But wait, there's more.

Point the wall of your hotel room or your summer house and it will work just as well. In fact, like one of those cars that recognizes drivers, the Airport can adjust to different environments. A screen of your computer will ask you where it is and you can click to adjust it. It will remember that setting for when you need it again.

Every time you set the unit it creates a profile. It can hold up to five such profiles. The office, the home, the hotel, etc. You may only want to set it for music or your brother-in-law's place. That would be another profile.

And there is more. If your house has a MAC and a PC, the Airport can serve both. Either one can access the Internet, the stereo or the printer. The right, one printer for both computers. Domestic bliss can be achieved at last.

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For the music, it is first, come first served. If you are playing your John Lennon collection and the kids decide to feed Korn into the system, they will get a big indication that they are running on your computer. On the other hand, if they have a separate Airport and a separate stereo, they can play their music and you can play yours. Volume settings are your problem.

So then, it will let you move your computer from your house, so you don't have to make your way through the kid's bedroom to get to their computer.

You can help them with their homework from your machine. And if you have a really big home, or want to network the office, you can use multiple Airports to link up. This would be called "wiredless bridging."

Obviously, security factors are a concern as well.

Rest easy. Airport is designed to include firewall protection, password protection and even your AOL, parental controls. On the other hand, the Airport is fully compatible with Windows Wi-Fi connections.

Oh, there is one little thing.

If you have an internal Airport Extreme card in your computer. Insertion cards are unusual with MACs but they are the piece to new models. What it lets the computer read the Airport itself.

Airport Express is as good as the iPod. It even looks like one. But it is a little more complicated and people will love the functions once they come to understand them. Eventually the whole thing will be included in all com­ puters. For now, for Windows and Apple's Airport Express base station plug in device is a technological marvel that as it says on the box, can help you connect, listen, print and live wirelessly.

Your Website is Your Brand!

5 Keys to Maximizing the Effectiveness of Your Company Website

Websites can be a key marketing tool for almost every type of business. Today, websites offer flash pages and music to video and pop up cursor messages. Website design and structure options are endless. Business owners can have too many entrepreneurs and CEOs lost site of the fundamental marketing mission. Websites serve: Have bells and whistles replaced message and branding?

According to marketing and brand experts, the answer is too often, "yes." The bottom line—Websites

most - branding begins before the first page of your site loads. Does a visitor have to wait too long for your flash? Is it easy to use? Are the clips useful for telling your story, or just gratuitous pieces of art that you want to see? Is the first page designed to load effi­ ciently for all connection speeds?

Does your Website use their browsing experience and involving self-assess­ ments, puzzles, surveys or tests that will make their experience educa­ tional and interactive—and that relates to their products/your services.

continued on page 45
The Foundation for Taxpayer and Consumer Rights continued from page 10

enrollments are recovering rate increases and benefit reductions in the mail," said Jerry Flanagan of FTIC. "State regulators should investigate the Blue Cross premium increases and force the company to refund overcharges brought on by an erosion of executive salaries and bonuses."

Through Public Records Act requests of confidential documents filed with state regulators, the Foundation for Taxpayer and Consumer Rights was able to uncover details of up to $600 million in cash and stock bonuses for top executives included in the merger deal. The Foundation for Taxpayer and Consumer Rights called on state regulators to require

The next highest paid WellPoint executive, David C. Cullen, will receive a salary of $675,000 in 2005, an 85 percent increase over 2004, and a stock award worth $975,000. Three other executives, Keith Faller, David Helwig, and Thomas Swad will receive a combined salary of $1.8 million, representing an 80 percent increase over 2004 salary totals, and a combined stock award of $2.7 million. The SEC filing is available at: http://drft.wellpoint.com/phoenix/zh?no=130104&p=prof-sec

The Foundation for Taxpayer and Consumer Rights

...and (% of the population is not affected at all). This is the main finding of the study. By -1.12 the population loses 1.12% of its dietary...
Inland Empire Emerging as a Major Office Market

Inland Empire’s office market continues to be one of the fastest-growing in the nation. The region boasts competitive advantages that are luring many firms away from theometal matters. Demand for space is strong, which has prompted an increase in speculative construction projec- tions. Rancho Cucamonga and the airport area are the areas being targeted by developers for high-rise and mid-rise office projects. Owners in these submarkets have been registering revenue gains in excess of 5 percent, with anticipation of stronger growth rates ahead as the job market posts further improvement. Tenants in other submarkets, including Corona and Chino, are also expected to grow over the next year. Tenant demand is especially high in Corona due to its close prox- imity to major job centers as Orange County. This emerging office sub- market has targeted new construction in the region, in addition to the services sectors. Local employers are expected to add 36,000 jobs in 2005, with professional and business services adding 6,500 positions.

Employment Forecast: The rapidly expanding population is fueling employment growth, and professional job growth in particular. The demand for new jobs is expected to remain strong due to the low unemployment rate. These factors are expected to bring the number of employees in the region to over 200,000 by 2005.

Vacancy Rate: The vacancy rate in the Inland Empire is expected to remain below 5 percent, with some areas, such as the airport area, seeing rates as low as 2 percent. This low vacancy rate is expected to continue throughout the year.

For more information, please visit our website at http://www.quantum-self.com.
Travel the Oregon Trail by the Elegant and Modern Sternwheeler—and Cruise Into History

by Ingrid Anthony

Nearly 200 years after Lewis and I take anniversaries seriously. So seriously that when we discovered that this year marks the Lewis and Clark bicentennial it was inevitable that we planned a trip to relive the adventures of this Corps of Discovery. Since we weren’t as historically oriented as the original group, we decided to take the “easy” trip—certainly not in a canoe but aboard a modern sternwheeler. Believe me, it was a lot more fun and enjoyable than the trip Lewis and Clark had to endure. Both my husband and I discovered that reliving history can be fun and exciting. This was a chance to experience the trails and travels of the famous pair and capture the uniqueness of the region. Lewis and Clark spent a great deal of thought and research in packing their supplies—we just had to pack our clothes and buy tickets. It was as simple as that.

Our trip began in Portland, Oregon. After an overnight stay at the DoubleTree Hotel where the Empress of the North sternwheeler was docked, we were first whisked away on a bus to Mt. St. Helens National Volcanic Monument. We were provided with a rare opportunity to view the landscape and how it was dramatically altered by the 1980 eruption. Our tour guide, and also our bus driver, was well informed and gave us an inside account of the destructive power and damage caused by this volcanic blast. St. Helens was a spectacular sight.

When we returned from Mt. St. Helens, we quickly embarked on our ship which would be our home for the next week. All our luggage was awaiting us in our cabin—the crew was in shape already. Since we had missed our cabin in the Mississippi, we were well aware of the comforts of a smaller vessel. These small ships provide a more friendly, casual atmosphere. You rapidly become acquainted with all the American crew and you become fast friends with other passengers. Unlike some large cruise ships, all rooms have windows (and most have patios) so you enjoy all the scenery all the time. Yes, we traveled the mighty Columbia River in style—Lewis and Clark would have been proud of this majestic riverboat.

Unlike the cruise we took the previous year down the Mississippi, with its endless low-lying river banks, this trip is enhanced by the scenic grandeur of the Pacific Northwest. We were able to observe this scenery with its national forest, rolling hills, and the world’s most extensive systems of river locks and dams. I know Americans are in love with the Mississippi with all of its Southern history, but cruising along the Columbia is ever-changing and exciting. One of the highlights was the ride by Beacon Rock, the second largest monolith in the world. Standing on this famous rock cliff began by traveling the Columbia River Gorge Scenic Area. We also provided our own version of the “log cabin on the water.”

When we arrived in Stevenson, Washington and passengers began boarding all the coaches to the Columbia Gorge Interpretive Center. On Wednesday, the boat arrived in Walla Walla where we were able to taste the fine wines at the Three Rivers Winery, Canoe Ridge Winery, Amavi Winery and the Walla Walla Wine Institute. This town with a funny name (Walla Walla, “place of continuation” on page 42).
Where Will Tomorrow's Energy Come From?

continued from page 10

billions of oil and 5,500 trillion cubic feet of natural gas have already been identified, but not yet produced.

At the current rate of consumption, that translates into 40 years of oil supply and 60 years of natural gas supply. The United States Geological Survey estimates that nearly equal amounts of oil and gas are yet to be discovered. And, reserves from such unconventional sources as tar sands and shale may add to the oil supply inventory.

Over the next 20 years, global energy demand is expected to increase 40 percent, driven largely by rapid economic growth in China, India and other parts of the developing world.

The technology required to extract future oil supplies will need to be better than today's. Future exploration will be in increasingly remote and hostile locations, requiring large investments and new technologies.

There are geopolitical challenges too. According to IEA, more and more oil will come from fewer countries, primarily the Middle East members of OPEC. Obtaining raw material isn't the only problem. U.S. refiners are running at virtually full capacity, to manufacture the cleaner products needed to meet ever-growing consumer demand. Yet, not one new refinery has been built in our country since the 1970s.

Reams of regulatory and environmental restrictions plus anti-growth attitudes and legislation, make it difficult, time-consuming and very expensive even to try. Furthermore, vital infrastructure needed to improve gasoline line and other fuel products to California is targeted for elimination.

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Today's cars are twice as fuel-efficient and home appliances are twice as energy efficient as those made 30 or more years ago. Hybrid automobiles are rapidly becoming more popular because of their fuel efficiency and conservation is becoming more attractive as petroleum costs have increased.

However, conservation successes need to be accompanied by discoveries and production of new conventional energy supplies. And, renewable energy sources are also important. Fuel cells, solar, hydroelectric and wind power all offer worthwhile options. Continued investment, research and development are vital. Nevertheless, according to the IEA, renewables are expected to provide a mere three percent of energy demand in 2015.

Natural gas is another environmentally friendly option. Globally it is plentiful. The challenge for California is ensuring we have the means to extract future oil supplies from areas that nearly equal California's size, including other parts of the developing world.

So the supply of petroleum is there to continue serving global demand. But, to meet the challenges ahead we must keep improving infrastructure and adding new infrastructure, diversify the energy sources, conserve, make use of wind and solar power, and build facilities to help deliver more natural gas to our shores. While this will not be easy, the right combination of balanced public policy and private investment will get the job done.

ACF

full capacity, to manufacture the cleaner products needed to meet ever-growing consumer demand. Y

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KEYNOTE SPEAKERS

Dara Torres
In 1982 broke first world record in 50m freestyle at age 14. In 2000, after a seven-year layoff from swimming, became the first American to swim in four Olympiads capturing two Gold Medals and three Bronze Medals.

Lola Gillenbaard
Was born and raised in Rocky Mount, North Carolina. A premature birth left her with poor motor control and other serious health challenges. For over 20 years she has helped people recognize the power of humor and how to apply it to live a healthier, happier and more productive life.

Anne Hjelle
In February 2004, after being attacked by a mountain lion, was literally rescued from its mouth seconds away from disaster.

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Tickets sold on a first-come, first-served basis. Early registration receives best seating location.
Dawn Holman was one of the first women to be considered for the exclusive Blue Shield of California. She was recognized for her unique understanding of the healthcare industry and her ability to help others navigate their healthcare coverage options.

Barbara Berg has been a long-time advocate for women's health and wellness. She has been a success in the business world and has been a powerful voice for women's rights.

Michele Carrillo has a background in network marketing and has been a successful speaker and author in the industry. She is known for her ability to connect with people and make them feel important.

Bonita Chamberlin has been working in the healthcare industry for over 20 years. She has been a successful speaker and author, and has been recognized for her unique understanding of the healthcare industry.

Rebecca Hulmes has been a successful speaker and author, and has been recognized for her unique understanding of the healthcare industry.

Lori Ann Robinson has a background in network marketing and has been a successful speaker and author in the industry. She is known for her ability to connect with people and make them feel important.

Renee Pena has been a successful speaker and author in the industry. She is known for her ability to connect with people and make them feel important.

Gisella W. Thomas has a background in network marketing and has been a successful speaker and author in the industry. She is known for her ability to connect with people and make them feel important.

Rhonda L. Sher has a background in network marketing and has been a successful speaker and author in the industry. She is known for her ability to connect with people and make them feel important.

Jacqueline R. Robertson has a background in network marketing and has been a successful speaker and author in the industry. She is known for her ability to connect with people and make them feel important.

The text contains information about the women who have been successful in the healthcare industry, including their experiences, expertise, and accomplishments.
Pulling the Plug on Low Performers

continued from page 15

you may not realize is how much really goes on behind the scene of a business. When it comes to change initiatives, they spread fear and misinformation and make every attempt to pull "middle" performers down to their level. High performers simply refuse to work with them. They will either leave the company or disengage from their jobs. Worse, these dynamics impact your customers—low performers ignore them, and everyone is too busy picking up the slack to serve them properly—and squelch profitability and executive goals.

"It's ironic, but low performers have amazing power," says Studer. "Managers, unwittingly, throw the entire department, entire companies, around them. You dread working with them as you give everything you've got to your high performers, which overloads them and creates an unfair distribution of work. Or you know, devoting attention to them believing they'll change, perhaps putting them on committees to try to engage them. It rarely works. Meanwhile, you alienate your good people and, eventually, get stuck in a situation where you can't keep high performers.

So what should you do with low performers? Well, if you're hoping the problem will "go away" on its own, perhaps you'd like to buy a bridge in Brooklyn.

Low performers are also great at manipulating the management—these are not the problem. (Studer compares low performers to the proverbial "cockroaches" that survive nuclear holocaust: they resist any and all changes and, by this, a well-balanced alternative. And then, you can also say, "Don't panic.

K. Know consequences of con-

A. Canadian prescription drugs? How depending on the prevailing laws?

B. How you would damage the problem to keep them from going. But this is a new day and the rules have changed. We are going to ask the real work environment with different standards. Right now this is a verbal warning, but if you miss a deadline again it will be a written warning. And if it followed, our policies, and at this time your employment is being termi-

C. What is a Good 401(k) Plan?

D. Three Simple Ideas for 401(k) Success

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Planning-performers and managers will help you avoid expensive for pension plans sum a sur-

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Introducing the all-new, totally redesigned Toyota Tacoma. More room. More power. And a lot more attention. After all, it did win 2005 Motor Trend Truck of the Year.

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WE MAKE IT EASY.
Attractive Returns Drawing Investors to Self-Storage

continued from page 9

Self-Storage Gaining Attention

Lenders are starting to view self-storage real estate more favorably, as the sector has one of the lowest default rates when compared to multi-family, office and retail properties. In addition to individual private investors, REITs have also taken note of the potential for stronger returns in the self-storage sector. One such example is U-Store-It. After launching its IPO during the fourth quarter of 2004, U-Store-It paid $184 million for the Metro Storage portfolio of 42 facilities, making it the sixth-largest operator of self-storage facilities in the United States.

HELPING YOU REACH YOUR FINANCIAL GOALS

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WACHOVIA SECURITIES FINANCIAL NETWORK

West
Following a decline in investment activity last year, self-storage transaction velocity in the West is forecast to rise this year. In 2004, many owners elected to hold properties due to the significant rent growth they were able to achieve, but with a year of strong NOI growth under their belts and interest rates forecast to rise, many are expected to begin offering properties for sale. Markets such as Los Angeles, San Diego and Riverside had very little construction over the last few years. This, combined with strong demand for self-storage product, and positive demographic and economic trends, will make these markets top performers. Even metros that have experienced high levels of construction in recent years, experienced high levels of construction in recent years, including Phoenix and Las Vegas, will attract investors as strong job growth and in-migration overshadow temporary supply issues.

In 2005, the greatest challenges facing investors in the West are saturation and competition. Fortunately, construction is forecast to fall by approximately 66 percent. Developers delivered large quantities of rentable square footage in recent years in states such as Arizona, Oregon, Colorado, Nevada, Washington and Utah, dampening improvements in market fundamentals. In 2004, the region registered a 110 basis point increase in occupancy to 96.6 percent, driven largely by properties in the Rocky Mountain states. The increase in occupancy allowed owners to achieve healthy rent growth, thereby further increasing NOI. The West boasts the highest rents and posted the strongest growth in the nation last year, with 10x10 units now commanding more than $126 per month.

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Official Hotel of the 2005 Women & Business Expo
The Keck Graduate Institute of Applied Life Sciences (KGIS) has received a grant of $20 million from the W.M. Keck Foundation. More than half of the grant, distributed over the next seven years, will increase the institute's endowment, and the remaining portion will augment general operating funds. During this time KGI plans to continue building its world-class graduate education and applied research program in bioscience, more than doubling the number of students currently enrolled. The institute has also committed to raising $30 million in matching funds. "This generous grant will assist us in continuing our mission to provide the best education possible for professionals striving to become innovative, ethical and effective leaders in the bioscience and pharmaceutical industries," said Sheldon Schuster, KGI president. More than $13 million of the founding award will be applied toward KGI's endowment. The endowed support the curricular and research initiatives of the institute, including fellowship assistance to students. There are presently 52 students enrolled in the two-year master of bioscience (MBS) program. Growth in incoming classes will soon expand the program to 120 students. Applicants to KGI typically have undergraduate degrees in biology, biochemistry, chemistry, engineering, mathematics, or computer programming. Before the emergence of the MBS program, students who did not wish to obtain an M.D. or a Ph.D. in the sciences had no avenue to pursue a career in the business of the life sciences. The professional MBS degree opens this new career path in a rapidly growing industry that is emerging as a hallmark of the 21st century. After receiving the MBS degree, students pursue careers in biotechnology, medical device and pharmaceutical companies, such as Amgen, Amylin Pharmaceuticals, Ceres, Allergan, and Health IQ, as well as nonprofit and government agencies. More than 96 percent of KGI's alumni have found employment in bioscience-related businesses and organizations within six months of graduation. A distinguishing feature of KGI's MBS program is the innovative and interdisciplinary curriculum emphasizing team projects and case studies. The rigorous research program at KGI has already had several notable successes. For example, research at KGI resulted in advances in fighting HIV by developing high-throughput screening for potential new drugs. Faculty members have also developed a handheld device that only takes 10 minutes to test for low levels of SARS, meningitis, and influenza pathogens. The state-of-the-art classrooms and research laboratories at KGI are supported by a general operating fund. The non-endowment portion of the W.M. Keck Foundation grant will augment this fund.

W.M. Keck Foundation Background

The W.M. Keck Foundation was founded in 1954 as a charitable trust by William Myron Keck, the founder of Superior Oil Company. Mr. Keck envisioned a philanthropic organization that would provide far-reaching benefits for humanity in the fields of science, engineering, natural resources, medicine, and higher education.

Keck Graduate Institute of Applied Life Sciences was established in 1997 with a $50 million founding grant from the W.M. Keck Foundation.

The University of Redlands School of Business Offers Degrees for Working Adults

The University of Redlands offers students a unique opportunity to develop their leadership and management skills in an accelerated format, one-evening-per-week, through the School of Business. Since its founding in 1907, the University of Redlands has maintained a tradition of academic excellence—consistently ranking among the top universities in the western United States by the U.S. News & World Report. The School of Business builds on a 25-year tradition of encouraging a lifelong desire for learning by addressing the educational needs of individuals who are planning or actively engaged in a business career. "Our programs meet the evolving needs of today's businesses by preparing leaders who draw on an extensive background to achieve their personal goals and to maximize their employer's success," said the university spokesman. The university has programs at the graduate and undergraduate level.

The bachelor of science in business and management and the bachelor of science in information systems enable experienced professionals to complete their degrees in either management or the world of information systems.

The master of business administration program encourages students to develop and build their capabilities in an increasingly dynamic technological and global business environment. The MBA offers the option of an emphasis in global business, information systems, finance, or geographic information systems.

The master of arts in management program is an imaginative program that enables students through thoughtful introspection and learning, to dramatically improve their leadership and management skills.

The master of science in information technology is one of the few programs in the U.S. designed in direct response to what the industry requires of IT professionals today. It provides students the opportunities and experience to work as part of a technology-mediated team with other IT professionals in India and Mexico. The program offers training in securities management and requires students to solve a real-world information technology challenge before graduation. The master's M干T program prepares graduates to become managers who won't be affected by company office.

In the Inland Empire, the university's programs are scheduled to begin soon on the main campus in Redlands and at regional locations in Rancho Cucamonga, Riverside, Temecula, San Diego, Orange County, Torrance, and Burbank.

For more information, call (888) 999-8844 or visit www.redlands.edu/schools/business.
“Unbanked” American Workers

According to The Pew Research Center, approximately 25 million American workers (nearly 17 percent of the nation’s workforce) do not have something that most of us consider as necessary as a car or a telephone—a bank account. While this bit of data may come as a surprise to many, it is a reality that has, in many ways, challenged “unbanked” employees and their employers for years. The absence of a banking relationship can pose real issues to a worker, ranging from security of funds and carrying high amounts of cash to basic budget management. And for their employers, there are equally compelling issues such as needless payroll expenses or loss of worker productivity, as employees are forced to take extra steps in order to access their earnings.

Many unbanked workers believe that “fringe,” non-bank outlets, such as check cashing stores, are their only option come payday. In reality, this is a costly option, especially for lower income workers. Using the likely example of a 5 percent fee on a $500 weekly check, an employee would pay $1,300 in fees annually, money that could have been put in to a savings account or used to pay their rent.

However, there exist other and lesser known options for “unbanked” employees, such as the rapid! Paycard, an alternative to a paper check that is designed to provide employees with many of the benefits associated with a bank relationship. Employees are issued a pre-paid debit card with a Visa® or MasterCard® logo, and their payroll is electronically deposited directly into the card’s account. The cards function similar to bank debit cards, and are accepted at over 900,000 ATM machines, as well as the 30 million merchants worldwide that accept Visa.

There are no credit or background checks. The rapid! Paycard also allows employees to check balances and transfer funds online or via a toll-free phone number; pay bills online, and make purchases at retail stores with a cash back option, all with the intent of providing the convenience that has typically been limited to those with a traditional bank relationship. It is FDIC insured and the card cannot be overdrawn, making it as secure as any debit card on the market.

Rapid Financial Services Web site is <http://www.rapid-financial.com> or <http://www.rapid-financial.com/bar> if you would like learn more.

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Developing a Corporate E-Security Policy

continued from page 17

• Securing information managed by the company and implementing access to authorized persons.
• Assisting data custodians in identifying and evaluating information security risks.
• Selecting, implementing, and administering controls and procedures to manage information security risks.
• Distributing security report information in a timely manner to managers, data custodians, and appropriate system administrators.
• Promoting security awareness to all managers, supervisors, and other end-users through timely information and training.
• Establishing accountability standards and then enforce them consistently.

Security is everybody’s business. End-users, including contractors and vendors, accessing company data should be personally responsible for proper use of the resulting available information. The company’s employees who access data must be responsible for:
• Making all company information security policies and procedures in the use, storage, dissemination, and disposal of data.
• Protecting data from unauthorized access.
• Reporting information security violations to their supervisor or the enterprise information security department.

In order to effectively communicate this policy and emphasize the importance placed on the confidentiality of data and software, all employees should be required to sign a data confidentiality statement on an annual basis. New employees should sign the statement prior to being hired.

Safeguard accounts and passwords—access to accounts and passwords is the responsibility of each user.

Data security and individual privacy—security measures should be strictly observed by all system users to protect critical or sensitive data files (sloppy and haphazardly from accidental or intentional disclosure to unauthorized users. In addition, all users should respect the privacy of other users’ software and data. The company should reserve the right to monitor and review all system activities performed by system users and notify users that they do not have a reasonable expectation of privacy in their computer files, including e-mail.

Reporting of security problems—all users should be required to report instances of security violations, including unauthorized or attempted intrusion.

About the Author

Patricia S. Eyles is an experienced attorney and can be reached at www.PreventLitigation.com or at 1-800-LIT-MGMT.
Which Search Engines Are Most Popular Today and Why

by Daryl Clark

Originally, the Internet was designed as a way for university scholars and researchers to share information and data. That activity, though still with us, now plays a minor role in the continuing development and further commercialization of the Internet.

Earlier this month Yahoo quietly celebrated its 10th anniversary. The understated publicity was notable, especially when contrasted with the ultra-brash proclamations from Internet companies prior to the dot.com bust of 2001. Many purists for whom academic research was the heart and soul of the early Internet are doubtless gnashing their teeth over its galloping commercialization these last few years. Lik it or not, however, commercialization is the American way.

Ten years ago, the most popular search engine was AltaVista and the most popular directory was Yahoo.

In the interim, some of the other popular search engines like MetaCrawler and Excite disappeared and/or were bought. Just like any other relatively new industry, the search engine industry has experienced a tremendous amount of consolidation.

Yahoo now owns AltaVista, All the Web, and Overture, lately acquired Yahoo Search Marketing Solutions. MSN uses Yahoo Search Marketing to provide their "sponsored" results and so does Yahoo. Google has its own pay-for-placement search, called AdWords. Each of the major search engines now supports a model along with a free search component. When your search yields items headed "Sponsored Results" these are companies paying to be found under the search terms that you chose. Relevancy can be a matter of commercialization. As companies agree to pay more for top search results, the consumer's typical search may turn up fewer and fewer companies that use Google than any other search engine. Note that the figures add up to more than 100 percent because many people use more than one search engine when hunting for information. Despite this, Google leads by a margin so large that even the major search engines would have to continue to increase their spending to remain competitive.

Regardless of which search engine you choose, your top concern is to get the most relevant results. While continued commercialization of search engines is inevitable, ultimately it is in the consumer's best interest to continue searching the Internet for all future trends. Your Internet search decisions today will ultimately assist the search engine leader of tomorrow.

Daryl Clark is a member of the American Marketing Association and a recognized expert in the field of search engine optimization and Internet Marketing. For a free evaluation of your search optimization potential, visit his Web site at www.internet-search-marketing.com or send him his free Web site evaluation form.

Agua Caliente Cultural Museum Launches New Web Site Accuseum.org

The Agua Caliente Cultural Museum is proud to announce the launch of their updated, improved and improved Web site. Completed in time to help promote last week's Native American Film Festival & Cultural Weekend, the new site is vastly more capable of providing the public with extensive information about the museum, its educational programs, exhibits, and special events. The new site also features extensive search capabilities and plans for the future museum building plans. The Campaign to Preserve the Native Spirit of the Desert was launched last year to raise the $40 million needed to build the new Agua Caliente Cultural Museum. The tribe and Cabazon Band of Mission Indians has contributed $5 million outright to the campaign and offered a challenge pledge of an additional $15 million in matching dollar for dollar contributions up to $15 million.

The new museum is hosted and supported locally by Graphik Advertising & Design in Palm Desert, utilizes the latest Internet technology which enables the museum staff to make changes and updates to the site instantly and easily. A Content Management System interface, developed by Graphik, allows museum staff to change content from virtually any computer with Internet access.

In the case of the Native American Film Festival, the site featured a complete film schedule and synopses of films to enable visitors to easily identify film screenings of interest. The exhibits section of the museum images from the art from the Land of the Long White Cloud, an exhibit of 1800's Native California and New Zealand and a display at the Agua Caliente Cultural Museum.

The Agua Caliente Cultural Museum is located at 217 South Palm Canyon Drive in Palm Springs. The museum is open Wednesday through Sunday from 10:00 AM to 5:00 PM and Sunday from noon to 5:00 PM. For more information or to become a member of the museum via the membership section, the public is encouraged to visit the site at www.accuseum.org and explore all that the museum has to offer. The Agua Caliente Cultural Museum, 217 S. Palm Canyon Drive, Palm Springs, CA 92262, is open Wednesday through Sunday from 10:00 AM to 5:00 PM and Sunday from noon to 5:00 PM.

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Ralph A. Schodorf

President

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The Four "C's" of Strategic Planning

by James Shaver

Strategic planning can be defined as a well-considered description of what the business wants the company to be in the long term and the series of actions necessary to achieve this description. The careful definition of strategic planning as a business process, while comfortable for many professional people, can chill down the spines of others. This is because strategic planning may have an unwarranted reputation, in the mind of the leader, for being overly complex, impractical, a purely academic exercise, and, ultimately, a waste of time.

In reality, effective strategic planning can be at whatever level of simplicity or sophistication is desired by the leader and appropriate for the needs of the specific organization. For example, a person in a large corporation would benefit from an entirely different level of strategic planning than an owner of a small fortune 500 conglomerate.

The simplified process discussed in this document is targeted at smaller organizations and small business owners (or similarly sized autonomous divisions of larger corporations). The 3-step process includes a clear, simple definition of what the company wants to be, an analysis of what the company is now, and a plan to close the gap between the two.
The Indian Wells Tennis Garden is beautiful. It's huge. In fact, only the Siberian Tiger is more abundant in the United States. The garden is built in 2002, features a modern design and is owned by the Indian Wells Tennis Garden and Racquet Club. It is one of the largest tennis facilities in the world. It is located in the heart of Palm Springs, California, and is home to the Indian Wells Tennis Garden and Racquet Club. The garden is built on 640 acres of land, and has over 12,000 spectators. It has been the host of the BNP Paribas Open, the Indian Wells Tennis Garden is a big draw for players and spectators alike. The garden is home to the BNP Paribas Open, a professional tennis tournament that is one of the largest in the world. It is held every year, and attracts some of the best players in the world. The garden is also home to the Indian Wells Tennis Garden and Racquet Club, which is a private club for members and their guests. The Indian Wells Tennis Garden is a must-see destination for any tennis lover, and is a great place to spend a day or two.
MANAGER’S BOOKSHELF

"The 7 Hidden Reasons Employees Leave: How to Recognize the Subtle Signs And Act Before It’s Too Late," by Leigh Branham

The commonly held perception among most managers and executives is that employees leave their companies for better positions or more money elsewhere. Managers seldom have the time or inclination to worry much about why people leave. They pass it off as the grass always being greener at a competitor or that the best and brightest always move on to more successful companies.

Leigh Branham in conjunction with the widely respected Saratoga Institute (now a division of Price/Waterhouse Coopers), has used the book to send corporate management a very loud and clear signal. The primary reason why most employees voluntarily leave their current positions is that the management is not putting enough emphasis on the "pull" factors, such as being better paying outside opportunities, as issues within the power of the organization and the manager to control and change.

Strangely, many human resource professionals have been aware for some time that money is not a prime motivator in getting good people to stay or attracting and retaining people from competing companies. Branham cites earlier studies by the Saratoga Institute indicating that compensation issues only account to about 12 percent of the reasons why employees leave one employer for another.

What did the Saratoga Institute survey find were the seven major reasons people left their company? Branham states "Based on my desire to present root cause reasons that are simultaneously best-known and most hidden, that are supported by the research findings, that are precisely identifiable and separable from one another, that managers or senior leaders can prevent or address, and that are few in enough number to be manageable, these are the ones I have chosen to discuss:

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   - A full range of ancillary benefits, all available through a single source

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Growth in the Coachella Valley

continued from page 38
Dr. Max Henry Weil, who is an innovator in critical care medicine. Speaking of Eisenhower Medical Center, it was one of the top 100 hospitals by Solvency, a major purveyor of health business data. The city council of Cathedral City in March voted to give the Redevelopment Agency the power to upzone the 28 acres for high-rise apartments. The upscale_innovation spot had been the location of the historic Hyatt Grand Champions, free of the upscale_industry. After the project to open since the city Center. the upscale Agency the power of emment that was to have been a high-end country club community. No word yet from “Palm Hills” on whether the project as to what their plans are now. John Raymond, the city’s director of development, says the project is still on track. The completion date is now. Another long empty retail space in Desert Hot Springs, anchored by Home Depot. The upscale_new major commercial development in the Coachella Valley is the upscale_functional concept in the Coachella Valley is the upscale_ownership of ement homes. The completion date is now. The upscale_ownership of ement homes is to be subject to a vote on police and fire taxes. It’s the upscale_Rosenblatt & Co., senior analyst, which was built on the upscale_Farewell Dinner--farewell to the upscale_column (an historic monument to the upscale_end of the upscale_trail). For more information, please call 909-373-4733. For Insight on Inland Empire Business... Subscribe Now. (909) 989-4733

Travel the Oregon Trail by the Elegant and Modern Sternwheeler--and Cruise Into History

continued from page 19
Many waters" is becoming a destination spot because of the wine industry, the upscale_atlantis and Sternwheeler. Our family’s future adventures will include traveling on another branch of the Oregon Trail to the upscale_river. If so, I’ll certainly tell you all about the plan. That kind of financial advisor can make your life easier.

Provided by courtesy of Elizabeth Corzine and Bruce Robbins, senior financial advisors with Wachovia Securities Financial Network in Ontario, California.

Three Simple Ideas for 40k(1) Success

continued from page 25
banks, and money-market funds. The challenge still is convincing the firm is persuading the employees to use the processing correctly. Employees often try to time the market, jumping in and out of investments—and they often choose investments that don’t suit their situation. The answer to this problem is education. A good financial advisor will be regular in his/her interactions with employees to help them understand that it makes sense to invest aggressively in their early years, turning conservatively conservative in their middle years and more conservative as they approach retirement.

A 35-year-old plan participant who considered himself a "conservative" investor went on to say that he invested only in bonds. Unfortunately, he was probably losing money on his investment. Even "conservative" doesn’t mean "no stocks." One needs to periodically talk to the advisor and ask how to use the plan. This kind of financial advisor can make your life easier.

Airlines Serving the Inland Empire

Rated by Passengers Carried © Ontario International Airport and Palm Springs Regional Airport

Aircraft

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BUSINESS JOURNAL • PAGE 42

AEROSPACE BUSINESS NEWS
Top Travel Agencies

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<td>1200 N. Greenview Ave, Chicago, IL 60610</td>
<td>312-922-2000</td>
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I. How to Be a "Screamer" in Your Work Environment

My Boss Is a "Screamer" by Peter deLisser

Anyone whose boss is a screamer quickly learns to avoid him. When he feels like it, he feels like to have his/her self-esteem attacked on a daily basis. It is emotionally drain­ing and spiritually damaging because taunts (the things children do when they can't get their way) attack the four elements necessary to our self-esteem: (1) accomplishing the daily goals and objectives we set; (2) being cared for, not just in terms of self-esteem important to us; (3) operating out of our own religious, moral and ethical belief systems; (4) controlling the events and circumstances of our lives.

A boss's message, like, "Is there anyone in your department who does anything right?" is sent with strong emo­tion, attacks our self-esteem in all four elements. Suddenly 1) personal goals for the day are changed, 2) our confidence in being appreciated by management is threatened, 3) our perceptions of being treated with respect are shattered and 4) our control over circumstances of our job is changed. In one shot, the taunting can unbalance our staff's way of working and make us feel about being a threat to the communication and success of the people around us. It can make us feel like we are at risk, and it's important to be aware of these risks.

Screaming Is Ineffective Communication

Not sure? Ask yourself the following questions: Do you see or know anyone who screams when they perceive to be wrong, regardless of whether they are right or wrong. Unfortunately, that person is not aware of the risks they are taking when they scream.

Ineffective communication, when done incorrectly, can create more problems and confusion than it solves. Unfortunately, this is common in many work environments.

Balancing Up the Communication

What happens when we are faced with a problem or issue that needs to be addressed?

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What happens when we are faced with a problem or issue that needs to be addressed?

My Boss Is a "Screamer" by Peter deLisser

Anyone whose boss is a screamer quickly learns to avoid him. When he feels like it, he feels like to have his/her self-esteem attacked on a daily basis. It is emotionally drain­ing and spiritually damaging because taunts (the things children do when they can't get their way) attack the four elements necessary to our self-esteem: (1) accomplishing the daily goals and objectives we set; (2) being cared for, not just in terms of self-esteem important to us; (3) operating out of our own religious, moral and ethical belief systems; (4) controlling the events and circumstances of our lives. A boss's message, like, "Is there anyone in your department who does anything right?" is sent with strong emo­tion, attacks our self-esteem in all four elements. Suddenly 1) personal goals for the day are changed, 2) our confidence in being appreciated by management is threatened, 3) our perceptions of being treated with respect are shattered and 4) our control over circumstances of our job is changed. In one shot, the taunting can unbalance our staff's way of working and make us feel about being a threat to the communication and success of the people around us. It can make us feel like we are at risk, and it's important to be aware of these risks.
Discover Exactly What Your Sales Prospect Wants and the Negotiation Process

by John Patrick Dolan

You know what salespeople are good at, and you know what salespeople are really good at. But the last thing you want your prospects to feel is that they’re being interviewed. Yes, you can get them to talk, but the last thing you want your prospects to feel is that they’re being under interogation. So use care in your word choices, answer all of their questions, and let the information flow. Start by saying, “So that I can understand you better, can you tell me how you’re coming and from how we might work more closely together, it would help me if I asked you free questions. Is that okay with you?”

Once you have their permission, be sure to ask your questions gently. Instead of saying, “Do you insist on those terms?” try saying, “So I can better understand your position, can you please explain to me why those terms are so important to you?”

3. Begin with Simple, Broad Questions and Progress to Questions of More Depth

Broad questions predict your prospect from feeling pinned down, so start with open-ended inquiries. For example, ask them about their main goal for the negotiation. This method will allow the prospect to get their answers in general terms and to keep their negotiation strategy a secret. Then as you ask deeper, more moveable, on more questions, your second, more direct questions.

Remember, use openive specific information, such as facts and figures. “How much do you expect your sales this year to increase?” is an example of a direct question. Then ask you uncover the facts, you can gradually progress to position and strategic questions, such as, “What will it take for you to agree to our offer?” Strategic questions help everyone feel that you’ve worked out an acceptable agreement.

3. Ask Your Questions Simple

Ask questions that are easy to answer. In other words, don’t ask questions that may make your prospect uncomfortable. So avoid personal questions, unless the answer is absolutely vital to your negotiation. For example, a person’s salary is personal information, but a real estate agent has a right to know about your income to better define your offer. For example, if salespeople agree to pay the first, what do they mean? They may mean that they will pay on the first of the month, but which month? Or may they mean they will pay on the first delivery, or the first chance they get.

This may sound nit-picky, but you should always cover every detail of your agreement in this early phase to avoid confusion. Keep asking questions until you and your prospect mean the same thing by the words you use.

3. The Benefits of Effective Negotiation

Information is the key to better negotiations and there are negotiation techniques you can use to collect more information from your prospective clients. The right questions can open up communication lines and encourage conversations that increase the level of trust your prospect has in you and the product or service you sell.

When you use these seven guidelines for effective questioning, you can customize your questions to move beyond your individual positions, focus on ways to pool your strengths, and develop mutually beneficial agreements. And mutually beneficial agreements mean more freedom to the parties, means selling, money for you and your company.

About the Author

John Patrick Dolan is a highly praised presentation presenter, member of the National Speakers Association Speakers Hall of Fame, and author of the best selling book “Negotiate Like the Pros.” His offices can be reached at 1-800-898-2620, or visit his website at negtivate.com for more complete information.
My New Favorite Chinese Restaurant

by Joe Lyons

P.F. Chang's China Bistro has finally come to the Inland Empire. This successful combination of efforts between Peter Fleming and his partner, Mr. Chang, has skippered over us in going from Orange County to the Coachella Valley, but, as nearly a dozen new restaurants have sprung up overnight near the Victoria Gardens, we finally got a Chang's.

I will tell you right out that I am impressed, and just in time too. What had been my favorite Chinese restaurant had been going downhill so fast you could practically chart its decline. I kept asking myself, did I come back?

Now, at last, I have found a replacement. Unfortunately, apparently so has everyone else. Although new Chang's of Rancho Cucamonga is full every night. Even at 5 PM you have to wait for a seat. The decor is stunning. I stood next to a local restaurateur who couldn't stop staring at the menu. He was stunned.

Service is impeccable as well. The staff, who have every right to feel rushed and harried, are in complete and cordial control. As for the food, I couldn't get enough. The crab wontons were bigger than any I have encountered recently and they were hot as well. Calamari comes in strips, not the usual rings. The wonton soup is plentiful and delicious. Other delights, like the Peking dumplings, are a surprise treat.

One thing that confused me here was the difference between Chang's chew mein and their to mein. Chow mein, as I understood it, has always been like a stir fry over dry noodles. Lo mein has cooked noodles in a sauce. Here they are almost the same. The chow mein noodles are stir fried along with the beef or shrimp or chicken. The only difference would seem to be that the lo mein has more vegetables in the mix, making it crispier. Natty dishes are better at Chang's. Both the peanut chicken and the

Savory Dishes Served at P.F. Chang's

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My New Favorite Chinese Restaurant

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cashew chicken has fresh, crisp nuts, not the soft mushy kind that so many restaurants put out. For my personal tastes, I prefer the beef fried rice. Here it is as plentiful as the wonton soup and just as delicious. I wound up having the chow mein as it actually is more like the lo mein that I am used to. Either way seems to please the crowd, and it is crowded. Desserts are unique, with such treats as the banana spring roll. Even the coffee was great. As I indicated, I have been looking for a new Chinese restaurant that I could enjoy. Legend has it that Mr. Fleming was undergoing the same search when he decided to start his own. Apparently we are both satisfied.

April 2005

The Cellar Spirits and Grill Starts New Trend in Upland

With the backdrop of the San Gabriel Mountains behind it, the new Cellar Spirits and Grill interior offers fine dining and late night entertainment in a historic building updated into a deluxe setting with modernistic design.

The sumptuous main room includes a number of glassed in side rooms for a more intimate feeling. It recalls the best of Hollywood's Golden Era mixed with touches of elegant Las Vegas. The original high, tin ceiling of the spacious free-standing building leads out to clerestory windows that let in the brilliant San Gabriel mountain light in the daytime. Burgundy and mustard colors carry out the theme of elegance and ease found throughout the restaurant, including the comfortably designed lounge sofas and chairs. At night the cosmic lighting puts the entire place into action that lasts well into the morning hours—just in time for fresh breakfast pastries coming out of the kitchen.

The Cellar Spirits and Grill features the Mediterranean traditional and contemporary cuisine of Executive Chef Hugo Salazar. Chef Salazar trained at the Culinary Academy in Pasadena. He has worked with Nobu Matsuhisa at the Florida Nobu, where he helped develop the conch salad with Nobu and Anthony Bourdain. Once he moved back to Los Angeles, Hugo was in charge of the kitchen at Koi.

W.M. Keck Foundation Grants $20 Million to Keck Graduate Institute of Applied Life Sciences

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KGI Background

Keck Graduate Institute of Applied Life Sciences is an independent, coeducational graduate school offering a unique professional master of bioscience (MIB) degree that is accredited through the Western Association of Schools and Colleges. KGI is the seventh and newest member of the Claremont University Consortium, located in Claremont.

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