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The Preserve at Chino Will Offer a Total Living Experience
A Vision of Community Life Unfolds in the City of Chino

If you add up the most desirable aspects of living in a great place, the sum encompasses such things as exceptional new state-of-the-art schools, abundant parks and recreation, and neighborhoods that echo a rich heritage and a prevailing sense of neighborliness. These things and more make up the innovative new master-planned community, The Preserve at Chino by Lewis Planned Communities, a member of the Lewis Group of Companies.

“Our vision is both forward looking in seeking innovative ways to enrich people’s lives and clear in its broad understanding of what makes a community feel like home, today and for future generations,” stated Randall Lewis, a principal and executive vice president of Lewis Planned Communities. “Our continued on page 5

The Preserve at Chino Conceptual Town Green
City of Ontario Announces Trade Mission to China

continued from page 1

size and the largest in terms of popu-
lation, China represents a valuable
market for companies interested in the
economic development manager for the City of Ontario, Brian
McGowan, at (909) 395-2010. A
limited number of positions are
available. Delegation size will be
limited. Interested companies should
contact the city to make a reservation.

The trip will be a business-
intensive mission to four leading
business centers in China, includ-
ing Hong Kong, Shanghai,
Guangzhou and Beijing. The goal
will be to identify partnership
opportunities for U.S. manu-
facturers and professional service-
ners. Activities will include econ-
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appointments, networking, consul-
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The Preserve at Chino will offer a Total Living Experience

A Vision of Community Life Unfolds in the City of Chino

continued from page 1

role is to create a total living experience in which residents can address every aspect of life whether they are looking for active lifestyles and moving up, or seeking a non-age restricted backdrop for active retirement.

Anticipating a February 2005 debut, The Preserve at Chino aims at making the community not just for both today’s homebuyers and for residents of the surrounding city. Located in the city of Chino, coming to fruition thanks to the rich array of public amenities planned for use by residents of The Preserve at Chino. In the first phase of the community’s development, private amenities will include the first of two spectacular recreation centers, each encompassing 15,000 square feet. Residents of The Preserve at Chino will have private access to such features as a business center, community recreation center with full catering kitchen, professional quality gym with state-of-the-art equipment, and television and projection television. Olympic style resort-like pool and tennis courts.

Weaving the neighborhoods to the community core and private recreation center are a system of walking trails, providing connectivity to the heart of the community. In addition, they serve to encourage people to leave their cars at home and enjoy the benefits of walking as they head to school, park, pool, library or gym.

Neighborhoods within The Preserve at Chino will also bring to mind the warmth of small town America. Their diverse architectural styles are drawn from an imaginative and well-defined set of guidelines, inspired by classic local and regional architecture. They have passed the test of time with dignity and gracefulness. Avoiding sameness and reflecting regional authenticity, Lewis Planned Communities will also apply these guidelines in public and community facilities and in landscaping.

"One of the most endearing elements of a community is its tree-lined boulevards that generate a strong pride of place," Lewis continued. "The Preserve at Chino will convey that sense, not only by providing larger streets, but deep into the neighborhoods where signature parks will serve residents in the immediate area. These along with pocket parks, will give residents abundant motivation to pursue an active lifestyle."

"The Preserve at Chino Private Community Recreation Center at home and enjoy the benefits of outdoor activities with neighbors and friends." Ideally located for convenient access to major Orange County, San Gabriel Valley, San Bernardino and Riverside County employment centers, The Preserve at Chino will offer a remarkable quality of life, enhanced by premier recreation, innovative new schools, and a far reaching approach to the residential and future needs of area residents.

Lewis Planned Communities is a member of the Lewis Group of Companies. The Lewis name has long been associated with community development across Southern California. For more information about the Lewis Group of Companies, visit its Web site at www.lewisp.net. An Interest Registry is now forming for The Preserve at Chino that will enable interested persons to receive information and important details regarding the community and its neighborhoods as it becomes available. To be added to the Interest Registry for The Preserve at Chino, please call 909-601-9977.

continued from page 42

Affordable Housing: Meeting the Need for Rancho Cucamonga Seniors

project is slated to remain "affordable" for a 55-year period. "Years ago, when we started Northtown Housing, a team of had a dream of creating affordable housing for seniors and senior citizens who could not afford their own homes," said Nacho Garcia, executive director for Northtown. "Since then, we have built an 88-unit complex and a 14-unit complex for families. Now that we’re finally seeing that another step in that a dream come true with the completion of the Olen Jones Senior Community, we’re focusing on other construction opportunities to help our community."

The project is slated to remain "affordable" for a 55-year period. "Years ago, when we started Northtown Housing, a team of had a dream of creating affordable housing for seniors and senior citizens who could not afford their own homes," said Nacho Garcia, executive director for Northtown. "Since then, we have built an 88-unit complex and a 14-unit complex for families. Now that we’re finally seeing that another step in that a dream come true with the completion of the Olen Jones Senior Community, we’re focusing on other construction opportunities to help our community."

The community provides 95 apartments for seniors, 55 years of age and older, who qualify under the agency’s affordable housing criteria.

Specifically, those individuals who earn 35 percent, 45 percent, or 50 percent of the county’s median income are eligible. Based on 2003 income limits, this means that occupants pay between $303 and $550 per month to rent an apartment.

Olen Jones Senior Community is located at 7125 Amethyst Avenue, Rancho Cucamonga. For more information about the Olen Jones Senior Community or its residents, please contact property manager Barbara Walsley, at 909-373-8555.
Yousuf Sadiq, M.D. has a Natural Affinity for Small Business Ownership in Rialto

by Jose Wiruaga  photos by Jose Wiruaga

Yousuf Sadiq, M.D., a practitioner of internal medicine for more than 28 years in the United States, chose to locate his family practice office in downtown Rialto in 1995 because of its many advantages. His practice was first located in the city of Colton, and is now located on the corner of Rialto Avenue in the heart of downtown Rialto. "After a lot of searching, I found Rialto to be a good place to practice medicine," said Sadiq. "I chose a safe and secure location to serve people downtown."

The fully extended medical office consists of five staff members, including Sadiq, two assistant nurses, a biller, and a transcriptionist. The clinic is open to patients Monday through Friday, from 9 a.m.-5 p.m., and closed on weekends and national holidays. The practice serves 30 patients a day, 150 patients a week. It's a constantly generating system of seeing patients. I have a good team, the doctor said.

"We work as a team always, and therefore we have a good team to help the people within the community," said Magarita W. Gonzalez, medical office manager.

"I have been working for Sadiq since 2002. We have always maintained the business as it is," she added.

"Every time I come in for my appointment, I find that the clinic and its staff provide a friendly environment," said Adela Leiva, a patient since 1998. Sadiq doesn't plan to change it. "The archetypal medical office is fully extended. I will continue to maintain management, and ran it at my best," he said.

Close Up

Find Casual Elegance and Affordable High Style at Bungalow

New Home Furnishings Alternative Delivers Popular Retail Style at Wholesale Prices

by Eric Schaefer

As the housing market continues to soar, especially in the Inland Empire, many are looking for affordable, yet stylish furnishings. For those who want high-quality home furnishings at wholesale prices, Bungalow is the answer.

Bungalow, located in Corona, is a new home furnishings resource for these homeowners, who have an eye for style and a respect for value. Bungalow offers extensive lines of furniture that are comparable to the selections at top department stores such as Pottery Barn, ZGallerie and Crate & Barrel, but at prices typically 30 to 50 percent below retail.

In fact, Bungalow works with similar manufacturers from North and South America, Europe, Asia and Australia to provide an even wider selection of furniture, colors, stains and finishes due to its international network of factories.

Dr. Sadiq M.D., left, and Magarita W. Gonzalez, office manager and assistant nurse, work as a team always, and therefore we have a good team to help the people within the community, said Magarita W. Gonzalez, medical office manager.

City of Ontario Announces Trade Mission to China

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Olhalo added. "International trade is critical for California to maintain its economic prominence," said mayor of Ontario, Gary C. Ovitt. "To support its growth, China is in need of U.S. goods and services. This represents a key opportunity to continue our Asia-Pacific trade relationships, as well as provide for greater job growth and business opportunities here at home."

China is the fourth largest country in the world in terms of geographic size and the largest in terms of population. China is the seventh largest economy and has the youngest population in all of Asia. The total value of goods and services has been growing at a double digit rate for the past 20 years. Although growth figures are now in the single digits (approximately 7.5 percent), this is a large market that cannot be ignored. The World Bank estimated that by 2025, China's economy will hold 25 percent of the total World Economy. Driven by domestic demand and supported by World Trade Organization accession, China's economy should continue to grow in a robust manner over the next two years. Opportunities abound in environmental technology, automotive, aviation, engineering, computers and networking, medical products and technology, in addition to others. There are also opportunities for American firms related to preparations for the 2008 Olympics.

Ontario is increasingly identified for the competitive advantages it provides to businesses that want to succeed in the global marketplace and for its growing importance to the state, national and international economies. As a major transportation hub, Ontario is home to LA-International Ontario International Airport (ONT), the center of a rapidly developing freight movement system that includes the airport, two railroads, four major freeways and an expanding network of freight forwarders. ONT is one of the fastest growing and ambitious cargo airports outside the booming Asia-Pacific market, according to a recent report by the World Trade Organization. Ontario is home to a variety of companies with direct flights to China. For more information, visit www.ontariolocalinfor-

Downtown Arts & Cultural District Walking Guide Available

Brochure is the first comprehensive guide to the arts and cultural offerings of downtown Riverside

continued from page 1

Empire Real Estate, is responsible for creating and marketing the Walking Guide. In 1999, the Riverside Dickens Festival, downtown Riverside is the place to be. Features of the Walking Guide include a map of the downtown area, including historical sites and art galleries, museums, performing groups and a public art walking tour. The Walking Guide is an excellent tool for tourists and locals visiting downtown Riverside.

Chris Masino of CDM Group, Inc. has been accepted as a Candidate in the Society of Industrial and Office REALTORS®, an international association of professional commercial real estate brokers. Masino was selected by the Society's prestigious SIOR designation (Special, Industrial and Office Real Estate.) The Candidate Program (est. 1993) provides beginning commercial real estate agents with the education, experience and mentorship necessary to achieve the society's prestigious SIOR designation. Masino graduated from the University of Wisconsin-Madison in 2002 with a B.A - International Business.

EXECUTIVE NOTES

Relations and certification in Western European Politics. Wina Sin's has joined Empire Commercial Real Estate as leasing manager, where she will handle the company's retail leasing. Sines brings 15 years of commercial real estate experience to Empire Commercial. Sines will handle retail leasing, tenant improvements and related responsibilities. Sines will also serve as a liaison from prospective tenants to construction teams, architects and project directors at Empire Commercial.
Is It Time to Update Your Will?

Preparing a will is the best way to be certain your property is distributed according to your wishes, but keeping that will up-to-date is essential. You should review your will periodically, especially when there are changes to personal circumstances, your financial situation, or the tax laws. Here are some situations that should trigger an immediate review of your will:

- **Marriage, divorce, or remarriage.** These life events can have a major impact on financial planning documents. For example, if a widow or widower remarries, it is important that the will is updated to show how the children from the previous marriage and the new spouse should be provided for.

- **A new heir.** Updating a will is especially important when you have a child, because your will allows you to name a guardian to care for your child in the event that something happens to both you and your spouse. If you don’t name a guardian for your child, the courts will appoint one.

- **Death of someone named in the will.** The death of a named executor, guardian, beneficiary, or trustee signals a need to make changes to those provisions in your will.

- **Substantial increase or decrease in net worth.** If you get a large personal injury settlement, or receive a large inheritance or other unexpected windfall, additional tax planning might be necessary to minimize the tax bill on your estate. On the other hand, a significant decline in your financial assets might dictate altering your specific bequests or making other modifications.

- **Relocation to another state.** If you relocate, you should have an attorney in the state of your new residence review your will. This is especially important if you move to or from a community property state. Although all states recognize a will that was properly created in another state, there may be nuances that need to be addressed.

- **Tax law changes.** Updating your will allows you to take advantage of recent developments and new techniques in estate planning. With the estate tax exemption scheduled to change a number of times between now and 2001, and the prospect of future changes, its more important than ever to review your will on a regular basis.

- **Changes to your intentions.** Whether you want to add a new beneficiary or charitable donation, or you’ve had second thoughts about your executor or the guardian of your children, be sure to implement these changes on a timely basis. If your revised intentions do not make it into print, they will have no legal effect.

### How to change your will

You can’t just make changes on your will. While every change doesn’t necessitate redrafting, marking your will up invalidates it completely. In the past, changes were made by creating an amendment called a “codicil,” which, to be valid, has to be signed and witnessed like a will. A codicil supplements your will and can modify, further explain, or add to, delete, or amend provisions in the existing document. However, in the age of word processing, it is much better to redraft, sign, and witness a new will.

### Keep it safe and current

Once you have signed your will, keep it in a safe place, such as a safe deposit box, and be sure that your family members know where to find it. You should keep a duplicate unsigned copy handy and review it periodically to see if any changes are needed.

Reviewing your will is an important part of the estate planning process, and a process that will ensure that it is in alignment with your financial and estate planning objectives.
**THE GAINERS**

<table>
<thead>
<tr>
<th>Company</th>
<th>Current</th>
<th>Beg. of</th>
<th>Point %</th>
<th>Change</th>
<th>Close</th>
</tr>
</thead>
<tbody>
<tr>
<td>Modtech Holdings Inc</td>
<td>7.89</td>
<td>7.72</td>
<td>0.17</td>
<td>2.2%</td>
<td>27.22</td>
</tr>
<tr>
<td>Foothill Independent Bancorp Inc</td>
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<td>20.98</td>
<td>0.14</td>
<td>0.7%</td>
<td>10.64</td>
</tr>
<tr>
<td>Pacific Premier Bancorp Inc</td>
<td>10.64</td>
<td>10.65</td>
<td>-0.01</td>
<td>-0.1%</td>
<td>36.65</td>
</tr>
<tr>
<td>PFF Bancorp Inc</td>
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<td>27.89</td>
<td>-0.67</td>
<td>-2.4%</td>
<td>27.79</td>
</tr>
<tr>
<td>Keystone Automotive Industries Inc</td>
<td>27.22</td>
<td>27.89</td>
<td>-0.67</td>
<td>-2.4%</td>
<td>27.79</td>
</tr>
</tbody>
</table>

**THE LOSERS**

<table>
<thead>
<tr>
<th>Company</th>
<th>Current</th>
<th>Beg. of</th>
<th>Point %</th>
<th>Change</th>
<th>Close</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOT Topic Inc</td>
<td>16.10</td>
<td>20.49</td>
<td>-4.39</td>
<td>-21.4%</td>
<td>16.10</td>
</tr>
<tr>
<td>Channell Commercial Corp</td>
<td>4.00</td>
<td>4.30</td>
<td>-0.30</td>
<td>-7.0%</td>
<td>4.00</td>
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<tr>
<td>CVB Financial Corp</td>
<td>20.78</td>
<td>21.75</td>
<td>-0.97</td>
<td>-4.5%</td>
<td>20.78</td>
</tr>
<tr>
<td>Watson Pharmaceuticals Inc</td>
<td>25.75</td>
<td>26.90</td>
<td>-1.15</td>
<td>-4.3%</td>
<td>25.75</td>
</tr>
</tbody>
</table>

**Five Most Active Stocks**

<table>
<thead>
<tr>
<th>Stock</th>
<th>Month Volume</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOT Topic Inc</td>
<td>34,631,837</td>
</tr>
<tr>
<td>Watson Pharmaceuticals Inc</td>
<td>21,376,400</td>
</tr>
<tr>
<td>Fleetwood Enterprises Inc</td>
<td>6,330,600</td>
</tr>
<tr>
<td>CVB Financial Corp</td>
<td>724,209</td>
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<tr>
<td>Modtech Holdings Inc</td>
<td>630,428</td>
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<tr>
<td>D&amp;P/IEBJ Total Volume Month</td>
<td>66,158,827</td>
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**Monthly Summary 7/21/04**

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
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</thead>
<tbody>
<tr>
<td>Advances</td>
<td>2</td>
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<tr>
<td>Declines</td>
<td>11</td>
</tr>
<tr>
<td>Unchanged</td>
<td>0</td>
</tr>
<tr>
<td>New Highs</td>
<td>0</td>
</tr>
<tr>
<td>New Lows</td>
<td>2</td>
</tr>
</tbody>
</table>

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**CVB Financial Corp. Announces 59th Consecutive Cash Dividend**

CVB Financial Corp. (NASDAQ: CVBF) announced a 12-cent ($0.12) per share dividend for the second quarter of 2004. The dividend was approved at the regularly scheduled board of directors meeting on June 16, 2004. It was payable on July 15, 2004 to shareholders of record as of June 30, 2004.

"This represents our 59th consecutive quarterly cash dividend," commented D. Linn Wiley, president and chief executive officer. "It reflects the continued strong performance of our company and the positive outlook for the future."

CVB Financial Corp., with $4.0 billion in assets, operates Citizens Business Bank. Citizens Business Bank is the largest bank headquartered in the Inland Empire. It is the dominant community bank in the Inland Empire, Los Angeles County, Orange County and Central Valley areas of California. The Citizens Business Bank Wealth Management group has more than $1.1 billion in assets under administration. The company also operates Golden West Financial Services. Golden West Financial Services provides auto leasing, equipment leasing and real estate loan brokerage services. Shares of CVB Financial Corp. common stock are listed on the NASDAQ under the ticker symbol of CVBF. For more information, please visit www.cbbank.com.
COMMENTARY

Inland's Molotov Cocktail: Millions of Dead Pines

By Dr. Reese Holar

The seven-year drought continues throughout the western United States and in Southern California concern centers are mounting that last year's fires will return, perhaps with more ferocity than in 2003. To compound matters, the U.S. Bureau of Land Management's computer models predict a fire season about 15 feet above the ground. These trees have foot-thick bark, which is a good insulator against fast surface fires, and they hold their branches 20 feet or more above the ground so that their flammable bases burn in what is called a crown fire. Crown fires are lethal for most North American trees.

The national fire suppression policy of the last 100 years has undeniably changed the composition of our wild forests. In parallel, the ponderosa pine ecosystem, which comprises the largest forested area in America, as well as California, has been affected. All forest types in the nation have evolved and adapted to the occurrence of wildfire. In reality, some pines in California, like Jeffrey and lodgepole, even require fire to open their cones, release seeds and facilitate recolonization of burned-over land.

Others, such as ponderosa pines, have evolved to tolerate surface fires — those that occur from the low forest floor up to about 15 feet above the ground. These trees have foot-thick bark, which is a good insulator against fast surface fires, and they hold their branches 20 feet or more above the ground so that their flammable bases burn in what is called a crown fire. Crown fires are lethal for most North American trees.

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The Inland Empire Utilities Agency (IEUA) will formally receive a plaque recognizing its platinum rating from the U.S. Green Building Council’s Leadership in Energy and Environmental Design (LEED). IEUA is the nation’s first public agency to receive this rating for using environmentally friendly and energy efficient design and construction techniques.

IEUA’s headquarters buildings, 66,000 square feet of office space, is the largest “green building” of its kind in the United States. Made with recycled and recyclable products, the facility is extremely energy efficient. Its solar roof panels (photovoltaics) produce 60,000 watts of energy—enough energy to power 33,000 square feet of office space.

IEUA expects to be 100 percent energy “self-sufficient” by 2006, through a combination of energy conservation, the power generated by the solar panels on the facilities roof and methane gas generated by the anaerobic digestion process at the wastewater treatment plant located adjacent to the headquarters. Its use of recycled water and high-efficiency plumbing also reduces water consumption by 73 percent.

To celebrate the Platinum LEED rating, IEUA’s board of directors recently hosted a reception at the Inland Empire Utilities Agency Headquarters, 6075 Kimball Ave., Building A in Chino.
The Gas Company Offers Energy-Savings Rebates

Southern California Gas Co. (The Gas Company) is offering qualified customers rebates of $20 to $200 or more, if they purchase energy-efficient appliances or home-improvement products.

The Gas Company offers rebates for selected appliances and upgrades that can help customers lower monthly energy bills to save money now and keep saving later.

The rebates are available on a first-come, first-served basis through the end of the year, or until funds are depleted. Before buying qualifying products, customers are encouraged to verify rebate availability by calling The Gas Company toll-free at (888) 431-2226. In addition, customers can find information and a rebate application online at www.socalgas.com.

Company strives to provide exceptional customer service to enhance the quality of life in the community. The Gas Company is a regulated subsidiary of Sempra Energy (NYSE:SRE). Sempra Energy, based in San Diego, is a Fortune 500 energy services holding company. To learn more, go to www.socalgas.com.

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Tetra Tech, Inc. Environmental & Engineering Consultants

Tetra Tech provides services to protect and improve the quality of life through responsible resource management and sustainable infrastructure. The company continuously adapts its services to provide for society's changing needs and to meet customer expectations. Specializing in water and water related Environmental and Engineering Services.

Tetra Tech is a leader in specialized management consulting and technical services. Tetra Tech provides integrated solutions to complex technical problems in the business areas: resource management and infrastructure. Tetra Tech services include research and development, applied science and technology, engineering design, construction management, and operations and maintenance.

Tetra Tech is an environmental and engineering firm established in 1966 with professionals representing more than 45 scientific and engineering disciplines. For over 19 years, Tetra Tech has maintained an environmental services staff in the Inland Empire with proven experience providing top-quality services to federal, state, and local agencies and celebrates their 20th year in San Bernardino in 2005. Tetra Tech has the expertise, knowledge and resources in place to undertake projects of any size with the flexibility to react to changing project conditions. Contact us for more information to meet your business needs.

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Environmental Companies Serving the Inland Empire

continued from page 12

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Billings (in millions)</th>
<th>Regional Breakdown/Yr Founded</th>
<th>Headquarters</th>
<th>Specialties</th>
<th>Clientele</th>
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</thead>
<tbody>
<tr>
<td>Edward S. Babcock &amp; Sons, Inc.</td>
<td>$6.7</td>
<td>0</td>
<td>Riverside, CA 92507</td>
<td>Drinking Water Analysis, Waste Water, Hazardous Materials</td>
<td>Municipalities, State, Federal, Local Drinking Water Companies</td>
</tr>
<tr>
<td>Foster Wheeler Environmental Corp.</td>
<td>$36</td>
<td>75%</td>
<td>New Jersey</td>
<td>Site Investigation, Remedial Design, Remedial Construction, Risk Assessment</td>
<td>Industrial/Commercial, Legal, U.S. Navy, DOD, DOD, Aerospace, Petro-Chemical, Utilities</td>
</tr>
<tr>
<td>Geo-Cal, Inc.</td>
<td>$9.8</td>
<td>100%</td>
<td>San Bernardino</td>
<td>Environmental Engineering &amp; Consultant Contractor</td>
<td>Public Agencies &amp; Private</td>
</tr>
<tr>
<td>Gradient Engineering, Inc</td>
<td>$4</td>
<td>25%</td>
<td>Irvine</td>
<td>Environmental Engineering &amp; Construction Services, Remediation Technologies</td>
<td>Public, Oil-Mfg. Industries</td>
</tr>
<tr>
<td>Inland Foundation Engineering, Inc.</td>
<td>WND</td>
<td>0</td>
<td>San Jacinto</td>
<td>Geotechnical Engineering, Environmental Assessment, Soils &amp; Materials Analysis</td>
<td>Private Sector, Local, Municipal &amp; County Agencies</td>
</tr>
<tr>
<td>Jorgensen Environmental</td>
<td>$9</td>
<td>10%</td>
<td>Rancho Cucamonga, CA 91730</td>
<td>Regulatory Compliance, New Facilities, Risk Assessment, Site Assessment, Permitting, Power Plants</td>
<td>Industry, Power Plants, Law Firms</td>
</tr>
<tr>
<td>Kris R. Lutton, RG</td>
<td>President</td>
<td>(949) 477-0555/757-7230</td>
<td><a href="mailto:klutton@gradientengineers.com">klutton@gradientengineers.com</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lawrence Strahn</td>
<td>President</td>
<td>(909) 654-1555/654-0551</td>
<td><a href="mailto:larry@pc.net">larry@pc.net</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Daren Jorgensen</td>
<td>President</td>
<td>(909) 483-3300/483-3306</td>
<td><a href="http://www.tetratech.com">www.tetratech.com</a></td>
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Environmental Services
- Site Investigation & Remediation
- Groundwater Monitoring, Sampling, Flow & Transport Modeling, and Groundwater Treatment
- Environmental Risk Assessment
- Environmental Compliance Audit
- Health & Safety Compliance
- Environmental Impact Studies
- Hazardous Waste Management
- Well Construction and Maintenance
- Automated Report Generation including GIS and CAAD

Demolition - Construction
- Site Management and Rehabilitation
- Environmental Remediation
- Construction Management
- Heavy Construction
- Emergency Response
- Field Crews OSHA Safety Trained

Cultural Resources
- Archaeological Field Investigations, Phase I Survey & Phase II Testing
- Construction Monitoring
- Environmental Compliance Monitoring
- Architectural Analysis
- Literature Reviews
- Native American Consultations
- Testing & Evaluation for National Register Eligibility
- Environmental Impact Assessments
- Development of Mitigation Measures
- Compliance & Coordination with SHPO & Federal Agency

Architect & Engineer
- Planning/Design/Engineering Civil/Structural Engineering
- Solid Waste/Landfill Engineering
- Watershed Management
- Analysis & Modeling
- Surface Water Monitoring
- Nonpoint Source & Flood Control

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The Book of Lists available on Disk, Call 909-899-4733 or Download Now from www.TopList.com
Flawed Policy Overlooked in Invalidation of Air Quality Rules

By Allen Schager

Today's controversy following the U.S. Supreme Court's 8-1 ruling against the South Coast Air Quality Management District understandably focused on the court's interpretation of the federal Clean Air Act as preventing the District's so-called "fleet rule" from going into effect.

But the more fundamental question concerns the wisdom (or lack thereof) of the District's rule, which prohibits fleet operators public as well as certain private businesses from considering new engine emissions to meet lower emissions objectives.

Diesel power is in the midst of a amazing transformation, driven by technology advances and economic necessity. Just as the laptop computers and handheld devices we carry today render distant our memories of the painfully slow and bulky computers of the 1980s, so too today's clean diesel engines, fuels and emissions control systems controling to erase outdated perceptions of diesels.

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Environmental Companies Serving the Inland Empire

AUGUST 2004

Law Puts the Squeeze on Lemons

By Joseph J. Caru

Changes to the California "Lemons Law" give consumers more muscle when dealing with defective vehicles. Faced with the ongoing barrage of owning or leasing a new vehicle that seemingly can't be repaired, consumers in California are now granted a full refund of the vehicle . . . at no charge! And better yet, without going to court.

Prior to the California version of the "Lemon Law" (AB 257), consumers had few options available to them if they thought their car was the culprit of problems that were parked in their driveway, they often fought with the dealer week after week to try to get the vehicle fixed, tried to live with the problem or sold the vehicle at a substantial loss. Some even attempted the legal (and expensive) option to take the manufacturer to court. Whenever dealt with a "lemon" problem today, consumers can resort to a full enacted vehicle resolution program within as little as 45 days can provide them another new vehicle or a complete refund! Is there a catch? You bet. Several of them as a matter of fact, but thanks to the ADF (alternative dispute resolution) program managed by the California Department of Consumer Affairs in Sacramento, the benefits far outweigh the red tape and restrictions. Here are a few basic qualifiers:

- The problems must be covered by the new vehicle warranty issued with the vehicle.
- There must be four unsuccessful attempts to repair the problem.
- The vehicle was out of service for at least 30 days for repair of any malfunction.
- The vehicle is not primarily used for commercial purposes.
- The vehicle is not over 10,000 pounds gross weight.
- The vehicle is not a motorcycle or off-road vehicle.

If you meet the above criteria, you have a very strong case and if your vehicle is your "lemon" into lemonade? And to make it even sweeter, you won't need a lawyer. You will need however, is to prove your case with receipts from the repair facility that couldn't repair the vehicle.

The best way to start the process is to dig out your vehicle warranty and owner's manual and go through the booklets until you find a customer service toll-free phone number to call. They will send you all the necessary forms and information you will need to launch your claim. The Lemon Law as applied to the car loan to the award decision, by state law, is only 45 days, and may
Wilkin Guge Marketing, a full-service strategic marketing, advertising, and public relations agency, announced the agency's expansion of recent new hires and promotions. To accommodate the recent growth in the number of clients and projects, Wilkin Guge has beefed up its account service teams and added two new strategic directors.

"We are excited with the changes to our agency," said Andrew Wilkin, managing partner and creative director. "We believe that new leadership in these areas will strengthen our clients' abilities to grow their businesses."

Theresa Moretti, hired as the new director of client services for Wilkin Guge Marketing, brings a successful 10-year track record in advertising management and client service for top brands, such as Mattel Barbie Collectibles and Hot Wheels, Avent Denison Labels Division, Procter & Gamble Sunny Delight, Murad Spa 365, La Costa Resort & Spa and the Los Angeles Zoo. Theresa will partner with clients to develop effective marketing strategies and direct the agency team in delivering effective campaigns to meet clients' goals and maximize budgets.

Kimberl Munkres, hired as the new director of public relations, has 22 years of experience in advertising and marketing communications as well as 12 years of strategic and tactical public relations experience. Her background includes public and media relations, research, strategic planning, project management, and creative development. Internet marketing and branding for a variety of industries, including software, emerging technologies, public affairs, non-profits, professional services and publishing. In her role at Wilkin Guge Marketing, Kimberl will spearhead the expanding public relations department, including all strategic planning, media relations, corporate communications and account marketing efforts.

Wilkin Guge Marketing is a full-service advertising and public relations agency based in Claremont with clients in the Inland Empire and throughout Southern California. Wilkin Guge goes Beyond BrandingSM through its proprietary 10 Step BrandingTM process. Agency specialists include research, strategic planning, brand identity, advertising campaigns, public relations, investor relations, media planning and buying, direct marketing and Web development.

Current clients include Best & Krieger; California State University, San Bernardino; City of Rancho Cucamonga; Glencrest Retirement Community; Keystone Automotive Industries; Lindora; Marketplace Properties; Ms. San Antonio College; National Housing Development Corporation; and the organization. Using the technology because the revised sentence paints a clear picture for the reader.

Further clouding her accomplishments, the author hides key ideas in words. She also sabotees herself by excessive use of "ing" words developing, promoting and distributing. In short, "ing" words bores readers because "ing" never expresses action, and the repetition hulks the reader.

It's been said that 80 percent of American companies cite poor writing skills as one of their organization's greatest weaknesses. In addition, a 2003 American Management Association survey identified writing as one of the top six skills needed for effective leaders.

To most, clear communication doesn't come naturally. Writing rules learned in school don't apply to the business world. Forget flowery prose or flowery words. Tackle business communication demands that we communicate information quickly and clearly. How many times have you read a passage, re-read it and re-read it again to try to understand its meaning? In this fast-paced, world, actual people devs confused documents inside and choose others that are easier to understand.

Weak writing encompasses more than just wasting time. Bad writing has caused some organizations to lose new business opportunities, and worse, losing clients. Furthermore, companies can lose millions in litigation over confusing or unclear e-mails and documents. Or, in the case of Bill Clinton, bad writing could diminish books sales. Consider this assessment, changed from "my life" to "hours, self-indulgent and often eye-convulsingly dull." Imagine the sale if Clinton had taken the fat out of his book?

Creating Value With Values: A New Prescription for Transforming the Corporation

Most of us have had the experience of being faced with a crisis facing business, that while "two-thirds of Americans think that businesses are good, create more profits and compete well in the global economy but only one-third feel they are good corporate citizens in general." Those attitudes inevitably affect share price and company reputation, according to the survey. "The organization, using the technology because the revised sentence paints a clear picture for the reader.

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Creating Value With Values: A New Prescription for Transforming the Corporation

Most of us have had the experience of being
Larry Sharp Champions Credit Unions . . . Especially Arrowhead

by Georgine Loveland

Larry K. Sharp is the president of Arrowhead Federal Credit Union in San Bernardino, which was chartered in 1949. Arrowhead Federal Credit Union is the last of the 21 credit unions that Wiens managed throughout the two counties. He has since retired. Many of his ideas will come online by the end of the year.

“We are really growing with the times,” said Wiens. “We have a mission of serving individuals and small businesses, and that will come online by the end of the year.”

“Arrowhead has been a leader in the Inland Empire with 21 branches scattered throughout the two counties. Wiens was one of the leaders in the founding of the Inland Empire Credit Union Association.”

Still, Wiens believes that the future of credit unions is bright. He noted, “The opportunities are so great; there is no better time to be a credit union person.”

A concurrent advancement of Wiens’ credit union career was the rise of Arrowhead Federal Credit Union. The company has enjoyed steady growth, and Wiens has been a leader in that growth.

In his twenties, Wiens was on his way to becoming a pro baseball player, but was told he needed to gain 25 pounds. So, he bought a non-stimulant protein drink, and began to consume a lot of it to increase his weight. The product is still sold locally.

He became so weak that he couldn’t work out any more, and suffered from dizziness and fatigue. Consequently, he was diagnosed with diabetes. Damne was born.

In his twenties, Damne was on his way to becoming a pro baseball player, but was told he needed to gain 25 pounds. So, he bought a non-stimulant protein drink, and began to consume a lot of it to increase his weight. The product is still sold locally.

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Inland’s Molotov Cocktail: Millions of Dead Pines

continued from page 10

last century there were only a few dozen big, ponderosa pines acres per forest, interspersed by wild grasses. Lightning-induced fire would burn mostly the surrounding grasses. Over the past 100 years, about 180 million acres of ponderosa forests, or double the size of California, has seeded in and there are now hundreds of saplings and trees per acre. When fire re-enters these forests, called fine fuels, acts as kindling and ladders for fire to get up into the big old trees. And, as a result, when these fires are not burned, the fire has an unnatural frequency and takes the ecosystem many more years to recover. These forests need to be saplings and trees per acre. Natural occurrence of fire would normally kill bark beetles, but fire suppression policies have prevented this. Frigid November temperatures would normally cool these pests, but the current climate has interrupted this. Hence, pine bark beetles are in midst of the largest breeding frenzy in modern times.

Water starvation and beetle infestation have worked in tandem to kill millions of pine trees along the San Bernardino Mountains which back onto some 80,000 Californian homes. Currently there are estimated to be 15 million standing, dead, dead pines adjacent to these homes. At least $100 million has been allocated to remove these dead and dying trees, yet they still remain.

As we get closer to the hot Santa Ana September winds, this will become the Inland’s Molotov cocktail. It’s a disaster waiting to happen.

Unusual times call for unusual actions and Governor Arnold Schwarzenegger would be well advised to re-release the lead New Mexico Governor Bill Richardson in proactively removing dead beetle-killed trees on state and federal forestslands. Richardson has mobilized prison inmates to clear the incendiary dead trees from forested areas.

The cost of having inmates assist in removal of dead pines in the western Sierra Nevada foothills amounts to a fraction of the cost of other options, including labor costs for having foresters thin the forests, massive amounts of money spent on fighting wildfires or the cost of replacing homes destroyed by fire.

The choice for removing the explosive forest kindling is clear: whether you would rather your tax dollars be spent paying $1 per hour to inmates or $30 per hour to professionals?

Dr. Reese Halter is a professor of botany, Humboldt State University, and an environmental speaker, author and conservation activist. rhalter@globalforestscience.org

### Public Relations: More Small Businesses Turning to the Media ###

AUGUST 2004 BUSINESS JOURNAL • PAGE 21

Leona Christensen

The ability to think like a reporter enables PR professionals to get their client’s message across in the strongest possible way, and helps build credibility with reporters.

For more than 10 years, PR folk share an irreplaceable appetite for the news of the day, clear and concise, for sharing their knowledge and communication skills, and a healthy dose of tenacity.

In times of crisis, media relationships become increasingly important, explains Simmons. When acing negative news or crisis situations, a public relations person who has a good relationship with the media, can respond more quickly and effectively to the negative situation. Most PR professionals say confronting a crisis situation with honesty and accepting responsibility is key to weathering the storm of their client’s predicament.

Usually, public relations doesn’t include paying for advertising space. In fact, PRSA’s industry standard states that the value of public relations is three times the cost of advertising. For example, if a PR person secures a 30-column-inch story in the newspaper about a client’s product, the estimated investment would be equivalent to a 30-column-inch advertisement. For many businesses the investment of a single well-placed story in the newspaper or on television can be far greater than purchasing thousands of dollars of advertising.

“Many organizations today integrate their marketing, public relations, advertising, and even...”
CSUSB Leads in Awarding Degrees to Hispanics

The University of La Verne has been awarded a $400,000 grant by the National Science Foundation (NSF) to support a university initiative to enhance recruitment, retention and graduation rates of undergraduate computer science, computer engineering and mathematics (CSEM) students. Effective Sept. 1, 2004, the four-year grant will provide approximately 30 scholarships annually to qualifying students enrolling in those programs. "The university is pleased to offer this support to provide to qualified undergraduates who will ultimately become successful professionals in key fields," said Provost and Academic Vice President Richard McDowell. "This support will provide critical additions to the talent available in the workplace." According to Xiaoyan Liu, mathematics professor at ULV and the principal investigator, the initiative's goal is to encourage enrollment and retention in the target programs. "We believe this grant will offer a good way to attract additional students for the math and computer science majors. We're already working with the registrar's office, admissions and financial aid, to begin identifying qualified candidates. We want to get the word out so students can apply," said Liu. "At ULV we seek to provide our graduates with the knowledge, experience and values needed to meet the challenges of the new century. This incentive will help us accomplish that goal." Also involved with the campus initiative are co-principal investigators — Michael Frantz, chair of the university's mathematics/physics/computer science department, and Sveti Whitney, associate professor of computer science. The project will work with area school districts, community colleges and agencies to recruit targeted students; improve available programs and resources; expand partnerships with business and industry to enhance student preparedness for hands-on experiences and employment; increase the number of students seeking graduate degrees in CSEM fields, in part by augmenting undergraduate research opportunities; and extend participation in professional activities.

ULV Will Use Grant to Support Math and Computer Science

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The NSF is an independent agency of the United States Government. Its mission is to promote the progress of science; advance the national health, prosperity and welfare; and to secure the national defense. One of its key activities is to initiate and support through grants and contracts — efforts to strengthen scientific and engineering educational programs at all levels. It also supports activities designed to increase the participation of women, minorities and others underrepresented in science and technology.

For more information on the ULV CSEM programs, contact Professor Liu at (909) 593-3511 ext. 4615 or e-mail liux@calbapt.edu. Additional information on the NSF is available on the foundation's Web site, www.nsf.gov.
CSUSB Offers Excellent MBA Programs

by Beth A. Flynn, M.B.A.,
CSUSB MBA Program Director

Last year, the college’s masters in public administration program received its third reaccreditation by the National Association of Schools of Public Affairs and Administration (NASPA). The college also includes the master in business administration program (M.B.A.), which has been named one of the top business programs in California by U.S. News and World Report for more than 10 years and is considered the best value in the Inland Empire. This program is convenient for working adults. Students can attend on a full or part-time basis; all classes are held in the evenings. Students can choose from seven concentrations: accounting, entrepre­neurship, finance, information management, marketing and operations management. In addition, CSUSB’s MBA program has an articulation in MBA program in information science with Claremont Graduate University (CGU). This means that MBA students from CSUSB can transfer as many as 54 units of their graduate courses to the CGU’s Ph.D. program in information science.

CSUSB’s College of Business and Public Administration has also been selected as one of the Top 100 Universities and Colleges for Entrepreneurs in the U.S. by Entrepreneur Magazine for both their undergraduate and graduate MBA programs. The rankings, just released and featured in the May 2004 issue, were the result of surveying and evaluating approximately 2,500 entrepreneurship programs across the country.

CSUSB’s MBA program is still accepting applications for the fall 2004 quarter. For more information, visit their website at www.bus.csusb.edu/mba. For more information, contact CSUSB’s public affairs office at (909) 880-5007.

Chapman University’s George L. Argyros School of Business

The George L. Argyros School of Business and Economics (ASBE) is one of only 452 elite institutions worldwide to be accredited by the AACSB – The International Association for Management Education. The Chapman executive MBA and evening MBA programs are designed to meet student needs, with classes that meet at convenient times and small class sizes ensuring dynamic interaction with our distinguished faculty. Guest speakers provide the opportunity to interface with and network some with the region’s top business leaders, and our curriculum allows completion of the programs in as little as 18-23 months.

Chapman’s executive MBA is a 22-month cohort program designed for senior managers and professionals, featuring distinguished speakers and exciting off-site residential seminars. Chapman’s evening MBA is a part-time evening-program offering students the concepts and tools necessary to formulate sound strategic decisions and implement those plans. For those seeking an additional graduate degree, the Chapman EMBA and MBA programs are available to all business students, with the leadership skills needed to implement those plans. For those seeking an additional degree in law, we offer a joint JD/MBA program.

The Chapman EMBA and MBA programs – The best of business theory...the best business practice.

For more information call 866-633-0453, e-mail at rebel@chapman.edu, or visit an online at www.chapman.edu/everyone/mba.htm.

CSUSB’s MBA programs are offered through the College of Business and Public Administration. The programs are designed to meet the needs of working adults, providing a convenient schedule and small class sizes to ensure dynamic interaction with our distinguished faculty. Fifth

MBA/Executive Programs in the Inland Empire

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Programs Offered</th>
<th>Faculty to Student Ratio</th>
<th>Type of Institution</th>
<th>Tuition &amp; Fees</th>
<th>On-Campus &amp; Part Time</th>
<th>Core Curriculum</th>
<th>Management Experience</th>
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<td>MBA/Part, Executivestart</td>
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MBA/Programs at Top 10 Schools

| University of Redlands School of Business and Management | www.lasierra.edu/mba | 951-785-2464 |

MBA Programs at Top 10 Schools

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- Bachelor of Science in Business Administration
- Master of Business in Information Technology

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Since its founding in 1907, the University of Redlands has maintained a tradition of academic excellence – consistently ranked among the top private liberal arts universities in the Western United States (as measured by U.S. News & World Report's Survey of America's Best Colleges).

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The arts of management in program enables students to dramatically improve leadership skills and management skills. Professionals with the much-needed understanding in strategic thinking, analytical reasoning, and human resources management, the MBA program helps develop management qualities through people skills, personnel skills and management

The master of science in information technology is designed to help professionals become IS professionals. It provides students with experience as part of a technology-mediated team with IT professionals in India and Mexico. The program offers training in security management and requires students to solve real-world information technology challenges before graduation. The MSIT program prepares graduates to become managers who won’t be affected by company off-shoring.

Contact us at 1-888-999-9444 or visit www.redlands.edu/bois/mba/.

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### MBA Programs

**Bowman Named Dean of CSUSB’s College of Business**

Bowman also serves as associate dean of Fresno State's Craig School of Business and was a professor of management and human resources management at the university since 1979. She received her bachelor's degree in political science/speech in 1969 from Wichita State University, her master's degree in interpersonal relations from Kansas State University in 1970 and her doctorate from Texas A&M University in educational administration in 1975. Founded in 1965, California State University, San Bernardino offers almost 70 traditional bachelor's and master's degrees, along with a wide variety of education credential and certificate programs to a student body of more than 17,000. The university ranks 26th nationally among universities receiving special federal appropriations last year and was recently ranked among the nation's top colleges and universities that enroll Hispanics in its graduate school programs.

CSUSB's M.B.A program is still accepting applications for the fall 2004 quarter. The deadline to submit applications is Sept. 2, 2004 by 5 p.m. Please call (909) 880-5703 for more information or visit their Web site at www. cbpa.csusb.edu/mba. For more information, contact CSUSB's public affairs office at (909) 880-5007.

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**For Insulation**

**Inland Empire Business journal**

**MBA/Executive Programs in the Inland Empire**

<table>
<thead>
<tr>
<th>Name</th>
<th>Address City/Zip</th>
<th>Programs/Executive Office</th>
<th>Full Time Faculty</th>
<th>Part Time Faculty</th>
<th>Type of Institution</th>
<th>Year Founded</th>
<th>Temp to Full Time</th>
<th>MBA/Prog. Ca/Non-CA Res.</th>
<th>Exec/Prog. Ca/Non-CA Res.</th>
<th>On Campus Res &amp; Board</th>
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<td>Yes/522</td>
<td>1.18 Private</td>
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<td>Proactive</td>
<td>Project</td>
<td>$450 per Unit/Semester</td>
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<td>University of California, Riverside</td>
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<td>Proactive</td>
<td>Course</td>
<td>Project</td>
<td>N/A</td>
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*Note: Not Applicable W = Would not disclose; N = Not available. The information in the above list was obtained from the companies listed. To the best of our knowledge, the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, modifications and typographical errors may occur. Placement and promotion of aditionals or company directories to the Inland Empire Business Journal, P.O. Box 1076, Rancho Cucamonga, CA 91729-0765. Researched by Sandra Okerson. Copyright MEJ. This list updated August 2004 from companies that requested to be listed.

### FINANCIAL INSTITUTIONS

**Property and Casualty Insurers Earn $32.3 Billion in 2003 Industry Reports $48 Billion Investment Gain**

Property and casualty insurers more than doubled their profits during 2003, earning $3.2 billion compared to the $1.3 billion reported in 2002, according to Weiss Ratings, Inc., the nation's leading independent provider of ratings and analyses of financial services companies, mutual funds, and stocks.

Property and casualty insurers reported the largest year-over-year increases in net income includes:

- **Company**: State Farm Mutual Automobile Ins Co.<br>**Headquarters**: Bloomington, Ill.<br>**Safety Rating**: A<br>**Net Income (Loss)**: $46 Qtr 2002: $1,695.7<br>**Net Income (Loss)**: $46 Qtr 2003: $2,832.5<br><br>- **Company**: American Re-Insurance Co.<br>**Headquarters**: Pekin, Ill.<br>**Safety Rating**: A<br>**Net Income (Loss)**: $46 Qtr 2002: $420.0<br>**Net Income (Loss)**: $46 Qtr 2003: $1,778.6<br><br>- **Company**: Columbia Insurance Co.<br>**Headquarters**: Omaha, Neb.<br>**Safety Rating**: B<br>**Net Income (Loss)**: $46 Qtr 2002: $274.2<br>**Net Income (Loss)**: $46 Qtr 2003: $424.1<br><br>- **Company**: Fireman's Fund Ins Co.<br>**Headquarters**: Naples, Fla.<br>**Safety Rating**: A<br>**Net Income (Loss)**: $46 Qtr 2002: $31.5<br>**Net Income (Loss)**: $46 Qtr 2003: $157.3

Continued improvement in underwriting was responsible for property and casualty insurers' extraordinary performance as the industry dramatically reduced its underwriting loss to $2.9 billion in 2003, compared to the $28.2 billion reported a year ago.

"Excelling premiums have caused profits to soar, but improved underwriting performance is paramount to the industry's long-term financial strength," said Melissa Gunnon, vice president of Weiss Ratings, Inc.

**Industry Records $48 Billion Investment Gain; Capital and Surplus Surges**

A strong performance by the stock market helped boost property and casualty insurers' investment portfolios, which reported a net investment gain of $4.7 billion compared to $44.6 billion in 2002. One component of the net investment gain, net realized capital gains, jumped 103 percent, as the industry reported earning $6.3 billion on the sale of investments in 2003 compared to only $3.1 billion in 2002. Likewise, the rise in the equity market produced a $34.5 billion net change in unrealized gains for the industry, which contributed to a $71.6 billion, or 19.2 percent, increase in capital and surplus, from $373.2 billion at Dec. 31, 2002, to $444.8 billion at Dec. 31, 2003.

**Insurers reporting the largest increases in capital and surplus were:**

- **Company**: State Farm Mutual Auto Ins Co.<br>**Headquarters**: Bloomington, Ill.<br>**Safety Rating**: A<br>**Net Income (Loss)**: $46 Qtr 2002: $20,435.0<br>**Net Income (Loss)**: $46 Qtr 2003: $31,318.5<br><br>- **Company**: National Indemnity Co.<br>**Headquarters**: Omaha, Neb.<br>**Safety Rating**: A<br>**Net Income (Loss)**: $46 Qtr 2002: $21,324.3<br>**Net Income (Loss)**: $46 Qtr 2003: $35,724.4

**Note: Get more information, visit our Web site at www. calbusiness.com.**

### Dine Out

"Discover the Newly Renovated Doubletree Hotel Ontario... Innovative, Elegant, Memorable." 

"Serving an extraordinary dining experience." 

Porter's Prime Steak House

"Serving an extraordinary dining experience.

Porter's is proud to feature USDA Prime Midwest Beef, the highest quality and most flavorful steaks available, along with exceptional Fresh Seafood and Chops. Experience Porter's specialty martinis and extensive wine list. After dinner enjoy your favorite cognac, port or a selection from our tantalizing dessert menu. Semi-private dining room available. Reservations required. Located in the DoubleTree Hotel Ontario. Serving lunch Tuesday through Friday, Sunday brunch, and dinner seven nights a week. For reservations call: (909) 418-4608"
MARK YOUR CALENDER
WOMEN IN BUSINESS EXPO
MAY 6TH 2005

for sponsorship, information and advertising
Call Paul Crosswhite
909-989-4723
Larry Sharp Champions Credit Unions ... Especially Arrowhead

Sharp is an involved member of the credit union community and its supporters and has helped to build a business that has been honored by the Arrowhead United Way, Cal State University San Bernardino, from which he graduated with a bachelor’s degree in business administration and an MBA in finance; and the Inland Empire Chapter of the Juvenile Diabetes Foundation. — to name just a few.

Larry Sharp and his wife, Cassie, are the parents of one daughter and four sons, and the grandparents of four.

Arrowhead Credit Union, P.O. Box 735, San Bernardino, CA 92402; (909) 379-6280; arrowheadcu.org

2005 BOOK OF LISTS
THE IMAGE OF ACHIEVEMENT
INLAND EMPIRE BUSINESS JOURNAL
SPACE RESERVATION DEADLINE: DECEMBER 10, 2004
MATERIAL DEADLINE: DECEMBER 20, 2004
PUBLICATION DATE: JANUARY 2, 2005

Rates: Full Page: $3,700
1/2 Page: $2,750
1/4 Page: $2,000
Back Cover: $7,500*
Cosponsor: $5,500
Section Sponsor: $6,000**

Thousands of companies consider the Journal’s Book of Lists essential to their business. Key executives keep a copy within easy reach for quick reference to the most influential contacts in Riverside and San Bernardino counties.

Our 2005 Book of Lists will once again enumerate the top companies in approximately 45-50 industrial categories (the top HMOs, etc.). Each company and city will have a full page identifying key agencies, key personnel and demographics. This guide to the cities and counties of the Inland Empire is as valuable a bonus only in the Inland Empire Business Journal.

Our distribution will not only include the Inland Empire, but targeted companies in Los Angeles, Orange and San Diego counties. Your company’s message will be seen by over 75,000 business executives throughout this circulation year. Each advertiser also receives 100 complimentary copies for their own marketing purposes (value: $300).

We strongly recommend that you reserve space for your company today in this primary resource publication for the Inland Empire. Most of our advertisers consider the Book of Lists to be the best advertising investment they make all year. Please contact us at (909) 989-4733 to see if the page opposite the list that is of interest to you is still available. If your reservation is made before September 1, 2004, you will receive four-colors at half price on all full-page advertisements.

The following companies have already reserved space:

** Includes full-page, four-color ad and logo on front cover as a sponsor
* Includes full-page, four-color ad and logo on the front cover page as a sponsor
Blue Shield of California Introduces New Low Cost Products
Expands Services for Employer Groups and Broadens Multiplan Options and Online Enrollment for Small- and Mid-size Groups

In their commitment to help employers continue to provide quality health care coverage options for their employees, Blue Shield of California and its wholly-owned subsidiary, Blue Shield of California Life & Health Insurance Company (Blue Shield Life), are introducing new, competitively priced products. In addition, Blue Shield is expanding its online enrollment services and giving employers greater flexibility in plan package options. These new products and service enhancements are designed to save time and administrative costs while providing lower cost options that provide a broad range of affordable coverage.

“We have focused our efforts on offering affordable choices to employers without limiting plan options to employees,” says Chris Ohman, senior vice president and chief executive of Blue Shield of California’s commercial business unit. “With these new plan designs, increased plan selections and enhanced administrative tools, we are providing our employer groups with cost-effective access to quality care and streamlined administration capabilities.”

Blue Shield’s newest health plan is Shield Spectrum PPO Plan 3000, a low-cost, high-deductible PPO product. Blue Shield of California is also offering Access HMO 25, a no-deductible HMO with unlimited preventive care visits. Both plans were introduced in late 2003 and are available to groups of 51 or more employees.

Concurrently, Blue Shield of California is introducing its PlanSelect program to give employers with as few as five employees the option to make selections from any three portfolio plans. Groups with five to 50 members can make selections from a portfolio of 11 small group plans, providing up to 350 possible plan combinations. Additional pharmaceutical benefit options and various plan design capabilities are available for midsize groups.

Census bureau statistics show that nearly a quarter of the uninsured population in the United States is made up of people who work at full-time jobs, many of them in small or midsize companies.

VNAIC: Providing Compassionate Care Since 1931

For more than 70 years, the Visiting Nurse Association of the Inland Counties (VNAIC) has served residents of Riverside and San Bernardino counties with health care in their homes — from office locations in Riverside, Palm Desert, Banning, Murrietta, Yucaipa, Valley Center, Barstow and Victorville. The non-profit VNAIC is one of the largest and oldest free-standing home health agencies in the region, providing more than 350,000 home health and hospice visits each year. Last year, the organization served approximately 20,000 patients.

Although there are VNA groups throughout America, there is no required national affiliation. Each VNA is based on the specific needs found in its unique community. Because VNAs are so deeply entrenched in the communities they serve, they have the ability to consistently gauge, assess and respond quickly to community needs.

VNA of the Inland Counties provides care to all who are in continued on page 34
Continued from page 32

need, within available resources as provided by generous gifts from the community. More information regarding VNAIC programs may be obtained by calling (760) 733-6260 or on the Web at www.vnaic.org.

The Visiting Nurse Association of the Inland Counties is:

- Among the largest and oldest free-standing home health care agencies in Riverside and San Bernardino counties, established in 1931 and providing more than 350,000 home health care visits each year;
- A non-profit organization, providing health care for all those in need; within available VNAIC resources as provided by generous gifts from the community;
- Governed by a volunteer board of directors, who serve without compensation;
- Able to provide physician-referred skilled clinical care in the home;
- State licensed, Medicare and Medi-Cal certified, and accredited by the Joint Commission for Accreditation of Health Care Organizations.

Home Health and Hospice services are available through seven office locations:

- Riverside: 909/415-1270
- Palm Desert: 760/346-5692
- Murrieta: 909/894-5300
- Banning: 909/769-1419
- Barstow: 760/256-2016
- Yucaipa: 760/365-8314
- Victorville: 760/962-1966

Riverside Recycling Celebrates Anniversary by Assisting City

We have all driven around town and seen couches, dishwashers, dryers, refrigerators, and other large items left on the curb by the side of the road or in back alleys. To curb the growing problem of illegal dumping within the city limits, the city council approved a new ordinance which allows the city to seize vehicles caught in the act of dumping items illegally and allows them to sell later at auction to aid the city in keeping the city clean and beautiful.

In celebration of its 50th anniversary, Riverside Recycling decided to assist the city in its anti-dumping campaign by launching a new media program targeting individuals involved in illegal dumping. These new public service announcements started running on Charter Cable in June; the commercial spots highlight the new city’s new ordinance and are designed to convey the message that, while legal recycling of town and city waste is important, the city itself will not tolerate illegal dumping of household items.

Riverside Recycling diverts approximately 61,440 pounds of recyclable waste from being deposited into the local landfills each year. Since its inception, this approach has diverted nearly a million and half tons of recyclable waste from local landfills.

Riverside Recycling is a division of Riverside Scrap Iron and Metal Corporation, a family-owned business that, for more than half a century, has provided service to the community. The city of Riverside visits the recycling sites every day to ensure compliance with the new ordinance.

Top Health Care Medical Clinics/Groups in the Inland Empire

Continued from page 34

### Medical Group Address Phone/Fax E-Mail Address
#### Top Local Executive

<table>
<thead>
<tr>
<th>Medical Group Address</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
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<tbody>
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<td>Riverside Recycling</td>
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Law Puts the Squeeze on Lemoons
continued from page 15
include (but not always), an actual sit-down arbitration hearing. Which
you get, by all means, is unknown.

When the "Lemon Law" was
first enacted, it restricted owners from
applying if the vehicle had
12,000 miles or was more than
a year old, which has been changed
within 18 months or 12 months as a
"presumption" period. But in reali-
y, the California Lemon Law now
covers the vehicle as long as possible,
due to the lack of any clean diesel option.

Mandatory Lemon Law Elements, which cost far less than natural gas replacements, but the district's
new fleet rules locked public agency and private fleet opera-
dors into a "fuel breaking" mess.

District's Fleet Rules Locked Public Agency and Private Fleet Opera-
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Top Health Care Medical Clinics/Groups in The Inland Empire
continued from page 33

City of Banning
COMMUNITY DEVELOPMENT DIRECTOR
Salary: $76,334 - $89,005 per year, subject to increase to $80,168.112,517
(pending compensation study implementation plus benefit package)
This position reports directly to the City Manager and has responsibility for the administration of the Community Development Department of the City of Banning, and will oversee current and advanced planning, building permits and code enforcement. Excellent communication skills are essential since this individ-
ual will work with a diverse community of staff, developers and the general public.
Requirements: Graduation from a four-year college with major coursework in municipal planning and development, or closely related field and five years of management experience required. A Master's Degree is desirable. Candidates are required to complete an appli-
cation and resume. Applications are accepted until filled.

ASSOCIATE PLANNER
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ANNUALLY-BENEFITS
Conducts professional and/or advanced planning studies for the City of Banning. Collects and presents data and prepares reports regarding land use, zoning, urban design, population trends, transportation, housing, redevel-
opment and comprehensive service needs for Planning Commission and
Community Development Department. Bachelor's degree in Planning, Business Administration, Public Administration or related field required for 5 years of planning or zoning experience. Closing date: 08/31/04.

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Top Health Care Medical Clinics/Groups in The Inland Empire
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Top Health Care Medical Clinics/Groups in The Inland Empire
continued from page 36

Top Health Care Medical Clinics/Groups in The Inland Empire
continued from page 36
How to Keep a Successful Business From Growing Into a Crisis

continued from page 31

services of an outside team of professionals who are dedicated to solving the problems created by such growth without distracting management from its day-to-day responsibilities.

Management, distracted by rapid growth, begins to compromise or even sacrifice many of the business disciplines employed to make the business successful in the first place. It has become so focused on delivering on the promise of the business, and management talent is spread so that something inevitably will fall through the cracks. That something often ends up being the business itself.

Yet frequently a disaster scenario caused by rapid growth could have been easily avoided had it been recognized and managed sooner.

Businesses fail everyday for myriad reasons. Many of these reasons are as fundamental as being undercapitalized or lacking a clear business strategy or failure to assemble a strong management team. There are five situations where a signal can warn businesses that growth is potential or even actual.

* Profit margins: Making less of a profit. PDNB’s EBS division’s Earnings is often an indication that operating controls are strained or not working well.

* Overtime: Labor-intensive businesses run the risk of losing control of costs once it falls into the trap of using overtime to keep up with demand.

* Capital planning: All businesses love new equipment and facilities but too often interpret a growth spurt as a long-term trend and seriously underinvest in their long-term capital to solve short-term problems.

* Cash flow: Rapidly growing enterprises, due to increased overtime, swelling accounts receivables, and other factors, can signal when rapid growth is potential or even actual.

* Rapid growth: As a business grows, its management and control capability grows and the financial system does not.
Companies Learn Some, Lag Some, When It Comes to Downsizing
Five Things Most Companies Do Well ... and Five They Don't

With restructuring as a factor of corporate life even in times of economic expansion, it is encouraging that most companies have learned key lessons about how to conduct themselves compassionately and effectively, according to Susan Howington, senior vice president and managing director of global career services company Lee Hecht Harrison's Riverside and Irvine offices. "However, for the collective downsizing experience they have had, most companies shouldn't do everything they should to facilitate the best outcomes for the employees dismissed, those who remain, and the organization overall," Howington says.

Here are five ways to improve that companies for the most part have come to do well in recent years, as well as five areas where most still need improvement:

### Know their employees' skills and consider redeployment
In the late 1990s, many organizations made the mistake of laying off employees who were no longer needed in their current functions, but had skills that were needed in another position or area of business. Organizations have learned that prior to deciding whom to cut, they should assess employees' skills and try to match them with what the organization needs in the short- and long-term.

### Make redeployment attractive to employees
Companies underutilize employees' ability to say no to redeployment programs or work to their personal or professional needs. Even in a poor job market and certainly in a healthy one, many people are unwilling to make internal moves that require relocation or that don't meet their current career goals. Employees need to understand that if they are in a leadership role, the organization has a duty to consider, and take time to figure out how to do their work correctly.

### Communicate the business reasons for the downsizing
With companies becoming much better at making their employees aware of the forces driving their downsizing, and also the initiatives that can mitigate how the cutbacks will make their organizations healthier moving forward. Doing so is critical to making employees more morale high, especially when downsizings are motivated by strategic rather than economic reasons. If their own initiatives weren't enough, Barbara-Olson-Hunter corporate scandals have forced companies to keep employees informed of their financial and business challenges.

### Help employees meet their duty for equitable reimbursement
For many people, the largest challenge for many people to balance work and family commitments to their employer. In addition, the desire to help an ailing parent or spouse. It poses the same challenge to new parents as well. By companies who want to help them. And, like many partnership, people must understand how it works before the program can work for them.

### Paid Family Leave
Employees who need time off to nurse a seriously ill child, spouse, or domestic partner. It poses the same challenge to new parents. The program also pays benefits to employees who need extended time away from a job to bond with a new child or adopt a new child, or a child placed in their family for adoption.

Starting July 1, California's new Paid Family Leave insurance program will allow an avenue to help employees balance the demands of the workplace with family care needs. However, for this program to work as intended, it cannot be considered an entitlement. It is a partnership between employees who need the time and employers who want to help them. And, like many partnership, people must understand how it works before the program can work for them.

### Paid Family Leave
Having a sick child or an ailing parent or spouse. It poses the same challenge to new parents. The program also pays benefits to employees who need extended time away from a job to bond with a new child or adopt a new child, or a child placed in their family for adoption.

Smart companies with well-designed programs for their employees.

### April 1, 2004
Starting July 1, California's new Paid Family Leave insurance program will allow an avenue to help employees balance the demands of the workplace with family care needs. However, for this program to work as intended, it cannot be considered an entitlement. It is a partnership between employees who need the time and employers who want to help them. And, like many partnership, people must understand how it works before the program can work for them.

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Many Older Workers Opt to Stay in Job Market

Four Tips From Lee Hecht Harrison for Older Candidates to Remain Competitive in Today’s Economy

It’s been said that some things simply get better with age, whether it is a vintage car or a fine wine; sometimes quality only improves over time. The same can be said about today’s older workers and job applicants—many of whom are choosing to remain in the workforce far past what had formerly been the expected retirement age. These workers represent a vast reservoir of years of skills, experience and creativity, and many are exploring career alternatives that offer different challenges from what they pursued before. And more of these seasoned workers who opt to remain in the job market for longer today are making some interesting choices, whether it is taking on consulting jobs or entire preretirement options or leaving their current title and industry behind to explore another area, according to the experts at leading career services company Lee Hecht Harrison.

"It comes down to the basic premise that people today are healthier and are working longer than ever before. Many are looking at what portion of their old job that they really enjoyed at and loved, and then making a decision about their next step, often choosing a different career path altogether," says Susan Howington, senior vice president and managing director of Lee Hecht Harrison’s southern California area. Some of these older workers are choosing to rejoin the job market in the same field, either due to financial necessity or simply to desire to remain active and utilize their experience and work where they can make the most impact. Many of them are choosing to leave a position to pursue a specific part of their former role that they enjoyed the most, even if that might mean leaving behind a prestigious title in order to focus on what they love most about the job, such as sales or mentoring. "The concept of retirement the minute one turns 65 as a phase of life exclusively devoted to leisure and recreation is not in keeping with the rest of most people today. That’s because a sudden shift from a highly successful and engaging career to no work at all has never been a good fit for most high-achieving people, so many looking for alternatives. "Age biases do still exist, although the question of age is becoming less of a factor in building a strong workforce," says Howington. "Companies are beginning to realize that while younger, less experienced employees may remained on page 47.

### Inland Empire’s Largest Employers

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<th>Company Name</th>
<th>Address</th>
<th># Employees (EE)</th>
<th>Employees: Service</th>
<th># Employees (Nationale)</th>
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<th>Employee Service: Var. or Corp.</th>
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<td>Dr. Salvatore Rotella</td>
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<td>Southern California Edison</td>
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<td>Electricity Utility</td>
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<td>El Dorado County</td>
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**B E S T - S E L L I N G B U S I N E S S B O O K S**

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


4. The Automatic Millionaire: A Powerful One-Step Plan to Live and Finish Rich by David Bach (Broadway Books ... $19.95) (6) a financial advisor offers a system that makes other wealthy.

5. Trump - How to Get Rich: Big Deals From the Star of Apprentice, by Donald J. Trump (Random House ... $21.95) (4) It helps people to make it.

**Creating Value With Values: A New Prescription for Transforming the Corporation**

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Los Angeles and Ontario Airports Continue Rebound in Passenger and Cargo Volumes

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August 2004
City of Ontario Enters Negotiations for Civic Center

The City of Ontario has entered into an exclusive negotiation agreement with J.H. Snyder Company that is aimed at reviving the development of the Downtown Civic Center project. Conceived by the City of Ontario, the 10-acre site is located in the heart of the downtown area and is intended to reinvigorate the city's economy. When complete, the $200 million redevelopment will encompass a 12-city-block area bounded by D Street to the north, E Street to the east, Sultana Avenue to the west, and Euclid Avenue to the south.

The goal is to create a mixed-use development that will include retail, residential, and office spaces, offering easy access and visibility. The project is expected to be completed by 2003.

Watson Land Co. Begins New Commerce Center

-Watson Land Company, which has been involved in the development of the Carnival Center, has announced plans for a new master-planned business park-

Watson Land Company has started construction of a 350,000-square-foot office complex. This is the first in the company's latest master-planned business park, Watson Land Commerce Center. Located in the historic Ontario Industrial Park, the complex will offer a variety of amenities, including retail and restaurant options.

Watson Land Commerce Center underscores our company's continued focus on acquiring and developing properties that can add value to the local community and provide high-quality office space.

Inland Empire's Largest Employers

-Inland Empire is home to a diverse range of large employers, contributing to the region's economic growth-

The Inland Empire is home to a diverse range of large employers, contributing to the region's economic growth. These companies range from technology and manufacturing firms to healthcare and retail organizations. They play a crucial role in shaping the region's economy and creating jobs.

The list includes companies like Edison International, CALFED, and Cox Media Group, among others. Each employer has a significant presence in the Inland Empire, with a large number of employees and a strong commitment to the local community.
Companies Learn Some, Lag Some, When It Comes to Downsizing
Five Things Most Companies Don’t

continued from page 4

Most companies today don’t:
Communicate who will likely be affected. A 2003 Lee Hecht Harrison sur­
vey showed that more than three-quarters of those laid off in the prior six
months anticipated their company’s downsizing, but half were surprised
that they were affected. Companies too often get hung up on concerns
about confidentiality during the downsizing process. It would serve their
employees better to inform them of possible terminations early on so they
can begin to prepare for their transition.

Most companies today do:
Prepare senior managers for their roles in the downsizing. Research has
shown that having senior management that is visible, forthright and acces­
sible throughout the downsizing has a positive impact of surviving employ­
ees’ attitudes about the organization in the aftermath. As such, most organ­
izations now coach their top executives on how to conduct themselves and
what to communicate at all stages in the process.

Most companies today don’t:
Prepare line managers delivering the message. With downsizings more
common, organizations often don’t invest in face-to-face training for line
managers on how to convey the news to their subordinates. They assume
that their managers know what to do and may provide a written guide instead.
However, without proper preparation, managers are likely to communicate
notifications poorly — negatively impacting those dismissed and creating
additional stress for managers already in a difficult position.

Most companies today do:
Seek support for their staff’s assistance in planning for the downsizing.
Organizations that provide outplacement consulting to help those downsiz­
ed make successful career transitions, now tend to take advantage of
those programs’ expertise in strategic planning of the event as well.

Most companies today don’t:
Promote outplacement services to terminated employees. Too many com­
panies that provide outplacement services fail to emphasize it amidst all the
other information given upon termination. The name of the outplacement
provider may be buried on page 12 of an individual’s release. As a result,
the employee may miss out on opt­
more information

Tasting a Tidbit of Christmas in July

continued from page 3

sugar-fried tortillas, as well as
stuffed mushrooms in puff pastry; a
brightly lit castle sculpture was
on display in the middle of the
dining area, a sight to see.

Visitors to the main course
room had their choice of roast beef
and turkey ciabatta sandwiches, along with cranberry sauce and
sumptuous sides, plus an umbrella-shaped palm tree. A
sweet complement to
the show’s producers have
experience, not only with “Joey and
Maria,” but with other productions
as well. They live in Rancho
Cucamonga and are able to keep
tabs on the presentation, so it
should stand well. There are only a
few Friday night shows scheduled
at the Lamp, but it will run again
Check the Web site at www.themagiclampinn.com

Dinner is served in the
gambolting hall which has been
turned into the buffet room. It is
good to see a buffet back at the
Magic Lamp Inn, if only partially. When the dinner committee of Pork Roll in
an
excellent cherry sauce, a very juicy
Pork and Pecan chicken, and Turkey
and cranberry sauce and Turkey
Ciabatta sandwiches are
enjoyed the
ambience.

Centerplate’s culinary, sales
and management programs include:
registration to inspire local businesses to
features the Ontario Convention
Center are
ideal venue for
Ontario
Infomation
numbers were
sent to the
Ontario Convention Center.
Ontario Convention
Center are

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KCAA 1050AM

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KCAA 1050 AM Talk Radio
7 Solutions Educational Enrichment Center is hosting its 10th Annual Community Showcase on Thursday, March 14th at 214 N. Palm Avenue at the Richo Community Center from 12-4 p.m. If you are a single person or group who can shed light on a subject, please complete the online registration form before Tuesday, March 12th.

12 Rancho Santa Ana Botanic Garden offers an eclectic variety of sounds in a natural garden setting this summer with the family summer concert series—Musical Evenings in the Garden with Chet Ager and Friends, an interactive jazz session of popular oldies and audience requests. Music begins at 6:30 p.m. in The California Courtyard (located behind the main museum building). Suggested donation: $4 individual, $8 family. Come early for a good seat and to enjoy the delicious cuisine of the nearby Food Court.

18 The Small Business Development Center is offering the following two-week workshop, “Marketing Your Business.” Businesses need to understand how to deliver and manage the promises made to customers. First, it is necessary to learn what marketing is, what it isn’t, and how it works in the context of the overall long-term strategy of the business. For more information, contact Art Jordan (909) 625-8767, ext. 251.

24 The Small Business Development Center is offering the following three-week workshop, “Design Your Own Web Site.” Everything you always wanted to know about having a Web site... don’t be afraid to ask! Find out what you can do and why you need unique domain and discover ways to develop Web site presence that works for your business. For information and registration call the Mt. San Antonio College Small Business Development Center at (800)-450-7322. For $15 per person, reserved tables required. Thurs., 5:30 p.m. - 7:30 p.m., 363 Park Avenue, Suite 101, Pomona.

31 The Palm Springs International Film Society presents the Palm Springs International Film Festival Strait of Short Films and Film Market. This brings the best of short filmmaking from America and around the world to the sunny desert paradise, bringing together filmmakers, audiences and industries for America’s largest short festival and film market. Over 300 films from more than 40 countries are presented on three screens for seven days! Tues., through Mon., Sept. 7, 2004, Camelot Theaters, 2300 Baristo Rd. at the Palm Springs Mall. For more information call (760) 322-2920.

The Inland Empire’s Largest Employers continued from page 47

19 The Small Business Development Center is offering the following two-week workshop, “Marketing Your Business.” Businesses need to understand how to deliver and manage the promises made to customers. First, it is necessary to learn what marketing is, what it isn’t, and how it works in the context of the overall long-term strategy of the business. For more information, contact Art Jordan (909) 625-8767, ext. 251.

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How to Keep a Successful Business From Growing Into a Crisis continued from page 39 payable, and new equipment/and/or facility lease payments is a common concern on cash flow and the result may be a pending cash crisis. *Customer dissatisfaction: The business experiences a quantum leap in customer complaints about delays in delivery or the quality of the product.* When a management team is directed by management to prepare a new budget, it is not unusual to find that the budget is based on a suggested donation: $4 individual, $8 family. Come early for a good seat and to enjoy the delicious cuisine of the nearby Food Court.

In fact, the relationship will create a stronger core management team for the long-term health of the company. By engaging an unbiased outside third party, the business can potentially accomplish three critical goals all at once: a) assure that such rapid growth will not cause the downfall of the business, b) succeed in being the coordinated management of such spurt rapid growth into the overall long-term strategic goals of the business, c) capitalize on profits from such rapid growth. Not every business is driven to such spurts of rapid growth into the overall long-term strategic goals of the business, c) capitalize on profits from such rapid growth. Not every business is driven to such rapid growth. For instance, when the crisis manager is employed by management to prevent a crisis from occurring. It is the same premise as visiting a doctor for a check-up only to be warned that something has gone terribly wrong and finding that major surgery is required.

Foothill Independent Bank Ranks Among Top Banks in the U.S.

continued from page 29

Independent Bank can also be found on the Internet at www.foothillbank.com. Its motto is: “Exceeding Your Expectations.”

Bauer Financial Inc., of Coral Gables, Fla., is a leading provider of corporate continuing and merchant banking services to companies with high growth potential as broad range of industries and disciplines. For more information, visit www.bauerfinancial.com.

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1,500

1,500

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1,700

1,700

1,700

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State Proven

No

Public Safety Office

N/A

Public School District

N/A

Mary Lou Jones

Director of Sales

General Manager

N/A

N/A

N/A

N/A

Health Club

N/A

Management

Director of Marketing

Director of Marketing

Acute Care Hospital, 74 Mile, Morongo

Jeffrey T. Petrolitilo

N/A

Garf hut M. Ed. Chair

California Institute for Men

PO Box 19631

Private School District

N/A

N/A

Community College from 8 a.m.-4 p.m. For more information, call (909) 874-5533 or (909) 888-6606.

The Book of Lists available on Disk, Call 990-989-4733 or Download Now from www.Tollist.com
### Inland Empire’s Largest Employers (Ranked by Number of Employees)

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
<th>Industry</th>
<th>Employees (500+)</th>
<th>Employees (499)</th>
<th>Marketing Contact</th>
<th>Location</th>
<th>Parent Co.</th>
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<tbody>
<tr>
<td>Riverside Unified School District</td>
<td>630 E. Mission Rd, Riverside, CA 92507</td>
<td>Education</td>
<td>87,000</td>
<td></td>
<td></td>
<td>Riverside, CA</td>
<td>Riverside Unified School District</td>
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<tr>
<td>Kaiser Health Care</td>
<td>11301 Polo Rd, Rancho Cucamonga, CA 91730</td>
<td>Health Care</td>
<td>29,000</td>
<td></td>
<td></td>
<td>Rancho Cucamonga, CA</td>
<td>Kaiser Health Care</td>
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<tr>
<td>Rancho Cucamonga Unified School District</td>
<td>2860 S. 4th St, Chino Hills, CA 91709</td>
<td>Education</td>
<td>22,000</td>
<td></td>
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<td>Chino Hills, CA</td>
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<td>Rancho Cucamonga Unified School District</td>
</tr>
</tbody>
</table>

### Agency Client Services Director Promoted

Agency Client Services Director Promoted continued from page 18

with DDB Canada for seven years, where she worked with clients such as McDonald’s, the National Safety, Greyhound Lines and Red Robin Restaurants.

Having held the position of the British Columbia, Southern California, San Diego and Inland Empire chapters of the American Marketing Association (AMA), Hunter recently served on its executive board and that of the National Advertising Benevolent Society. She was also race director for 10 years for Canadian Endurance Sport, assisting in the coordination of more than 75 sporting events.

Hunter has been the recipient of a number of awards including the AMA’s “Marketer of the Year” for strategic marketing excellence for Tourism British Columbia and for Richmond Savings.

Founded in 1994 by Scott Kiner and Lea Goodsell, Kiner/Goodsell Advertising is one of the largest full-service marketing firms in the Inland Empire, providing expertise in marketing, advertising, graphic design, interactive development media, public relations, and other business development services. Call 760-773-0290.

### Property and Casualty Insurers Earn $32.3 Billion in 2003 Industry Reports $48 Billion Investment Gain

Property and Casualty Insurers Earn $32.3 Billion in 2003 Industry Reports $48 Billion Investment Gain continued from page 27

Notable downgrades include:
- **Aclaim Life & Di.; New York, NY** to D from B; **American General Life Insurance Co.** to C from B+
- **Hanover Pol.’s** to D from C; **General Re’s** to D from C; **Northwestern Mutual Life Insurance Co.** to D from C

The Weiss Safety Ratings are based on an analysis of a company’s risk-adjusted capital, reserve adequacy, profitability, liquidity, and stability. The latter category combines a series of factors including asset growth, premium growth, strength of affiliated companies, and risk diversification.

Weiss Ratings, Inc., reviews more than 5,000 stocky, including all those traded on the New York Stock Exchange, the American Stock Exchange, and Nasdaq.

Weiss also issues investment ratings on more than 12,000 mutual funds, covering equity, fixed-income, and closed-end funds, and provides financial safety ratings on more than 15,000 financial institutions, including banks and insurance companies.

It is the only major rating agency that receives no direct or indirect compensation from the companies it rates for issuing its ratings.

Agency Client Services Director Promoted

### Financial Statements

- **Revenue:**
  - Total revenue increased by 7.2% to $48.2 billion.
  - Net income increased by 9.1% to $3.2 billion.
  - Earnings per share increased by 9.3% to $2.27.

- **Key Metrics:**
  - Total assets increased by 6.2% to $253.4 billion.
  - Total liabilities increased by 13.1% to $145.7 billion.
  - Net income margin increased to 6.7%.

- **Outlook:**
  - Continued growth in premiums, earnings, and cash flows is expected.

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**SCBS Corporation**
6832 Archibald Ave., Suite 207 Rancho Cucamonga, CA 91730

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*Note: Not an applicable NAP. Would not disclose, no personal information.* In the absence of the data listed, the companies listed below are excluded. To the best of our knowledge, the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and completeness of the list, omissions and typographical errors cannot occur. Please contact or corrections on company information to The Inland Empire Business Journal, P.O. Box 1078, Rancho Cucamonga, CA 91728-0789. Researched by Sandy Ochiai. Copyright © 2004 by San Bernardino County Business Journal. All rights reserved.
Companies Learn Some, Lag Some, When It Comes to Downsizing

Five Things Most Companies Do Well ... and Five They Don’t

continued from page 49

efficient ways of completing it once there are fewer people available to get it done. Cutting staff, without having a strategy for getting work completed, leads to decreased productivity, low morale, turnover, and often the need to refit eliminated positions.

Hawkinson notes that how companies handle layoffs has a major impact on their ability to retain remaining employees, recruit new talent and maintain positive relationships with their communities. She expects that as the job market heats up and skilled workers begin to have multiple employment options, more companies doing strategic reorganizations will incor-

porate things they haven’t yet done as part of the layoff process. “Of course, it’s better late than never,” Hawkinson says, “but conducting downsizings in a way that is sensitive to the needs of both those dismissed and those who remain in a smart business practice regardless of the economy.”

Established in 1974, Lee Hecht Harrison is the leading global career services company specializing in providing outplacement, leadership development, coaching and career development services. Its focus is helping organizations and their employees deal with career transitions, career management and the effect of change on careers, work and employability.

Los Angeles and Ontario Airports Continue Rebound in Passenger and Cargo Volumes

continued from page 45

serve about seven million passengers this year, which would surpass the previous record of 6.7 million set in 2000.

Air Cargo Increases

Air cargo (freight and mail) volume at LAX in June totaled 171,854—up one percent over June last year. For the first six months of this year, air cargo at LAX grew to 1,015,699 tons—a 36 percent higher than during the same period in 2003.

Air cargo (freight and mail) volume at OIG in June was 48,563 tons—a 1.3 percent less than June of last year. However, year-to-date air cargo volume at OIG is 301,951 tons—a 10.1 percent higher than the same period last year.

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