The Beauty of the Desert Enhances the Dreams and Growth of Fantasy Springs in Indio

There are so many changes, plans for the future and improvements underway at Fantasy Springs in Indio, home of the Cabazon Band of Mission Indians, that it is hard to focus on just one project.

In addition to First Nation Recovery Inc., the tire recycling plant on the reservation near Mecca in the Cabazon Resource Recovery Park, which emphasizes the fact that Native Americans are truly the first environmentalists, the band partners with Colmac Energy, a 48 megawatt biomass power plant which converts wood waste into power.

A housing development has been created on reservation land near Coachella, for tribal members, enabling many to live and prosper on their ancestral lands, which are not continued on page 8

2002 Olympic Gold and Silver Medalist Derek Parra Honored With Stadium Billboard

The San Bernardino Stampede unveiled a 60-foot tall "building wrap" billboard at Arrowhead Credit Union Stadium on May 17, in recognition of local hero and Olympic gold and silver medalist Derek Parra. Local San Bernardino businesses, including Big Bear Mountain Premium Spring Water, the San Manuel Band of Mission Indians, the Stampede and Stater Bros., partner to recognize the San Bernardino native.

"All of Southern California is proud of Derek and his accomplishments," said San Bernardino Stampede president and general manager, David Oldham. "We wanted to bring together some great local businesses that have a long standing tradition of supporting the community and local athletes. This massive billboard pays tribute to the goals and dreams achieved by San Bernardino's finest."

The San Manuel Bottled Water Group, the latest economic enterprise of the San Manuel Band of Mission Indians and the Inland Empire's newest bottled water producer, also introduced Olympic gold medalist Derek Parra as the official spokesperson for Big Bear continued on page 5
### Classified Order Form

**FAX 909-391-3160**

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**Display Rates:**
- 1st line: $11.65/line, 6 lines min.
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### News and Features

**The Beauty of the Desert at Fantasy Springs**

- **by Jamie Austin**

Photographs, paper cutouts, scissors, stickers... sounds like an art project, right? Not for 27-year-old Jessica Mcgonigal. These accessories are all tools she utilizes as a Creative Memories consultant, a scrapbook supply salesperson and personal photograph preservation advisor.

Although photographs scrapbooking has long been a hobby for the creative-minded, it has become one of the fastest-growing industries in the world, creating a professional niche for the formerobby.

In a recent Creating Keepsakes survey called "Scrapbooking in America," researchers found that scrapbookers spend $1.4 billion annually on supplies. Creating Keepsakes is an industry magazine with a readership of more than one-half million people. The survey of 40 questions was conducted in part by Rowes Market Research Group, which segmented the 40,000 households nation­wide, resulting in a 65 percent response rate.

Survey results also concluded that the scrapbooking industry has reached a 65 percent increase over the past five years, compared to the figure of $20 million in sales reported by the WallStreet Journal in 1996. The dedicated scrapbookers spend more than $50 per month, own about $1,500 in supplies and spend 10 hours a month working on their photo albums, according to the survey.

"Every hobby has a cost. But unlike golf, this hobby can be treas­ured company all years for years to come," said Carol Makale, a Covina school teacher who has been scrapbooking since 1994. Her scrapbook base is blooming, individuals like her are grasping for new opportunities. This former accountant began scrapbooking four years ago when she began having children. She found the hobby to be a relaxing remedy to her fraidy days chassising little ones, maintaining the household chores and cooking. "It's like an addiction," Mcgonigal said.

In Indiana, the foundry that she makes as much as someone who eases min­imum wage in one week," she said.

Based in Minnesota, Creative Memories is one of the largest direct sales companies in the United States with more than 5,000 consultants nationwide who earn their income through home clamels, workshops and direct sales. Their ages vary and they come from diverse back­grounds.

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BARRIERS TO BUSINESS SUCCESS

by Vicki Sanderford-O’Connor

In their quest for market dominance, the majority of businesses go "by the book." They take the advice of experts, they follow the company manual, they work with seasoned professionals. In today’s culture, people are afraid to try something new, they are afraid to make mistakes, and when they do—make waves—because we’ve conditioned them to believe that changing an environment is the equivalent of crossing a river from a normal life to a dangerous one. It’s a crime. It’s when we introduce behaviors or practices that are completely new that we inspire our people to function beyond what anyone thought possible. This is the kind of risk taking that occurs within limits and does no harm.

A Challenge for Change

According to Roger Hatch, construction projects occur most people. However, if you want your company to stand out, you must challenge people’s‘thoughts, challenge the norm, and do something different. Because people are so careful not to rock the proverbial boat, they end up doing nothing at all and remain exactly where they began. There is no real reward for movement, nothing at all to make people take notice. This is not to say, however, that the change you initiate must be monumental to be effective. In fact, sometimes the smallest change can compound and deliver massive results. People are afraid to think of change frightening you or your team, but the following principles will work. Teach discipline first.

Regardless of your position, some time must be spent on the topic of breaking the norm. The way you describe the need for change and your character will determine the path you choose. In those instances when you can’t break the norm, you can become a disruption by force. If you can’t break the norm, measures that differ from the yardstick of right values and principles, and then consciously make a decision whether to follow or resist.

Keep it Simple

An organization that centers on self-awareness and that thinks and acts in a manner that challenges the norm has the greatest success with change. While rules and regulations do have their place in the corporate world, they need to be loose guidelines rather than stringent policies.

Start Small and Observe

To get an initial feel for how impactful change can be to your organization, start with a small area of responsibility or routine. For example, you might consider effective reorganizing your company’s publication in North America, announced:

Under the agreement, all domestic Choice properties receive preferential rates and other marketing benefits in the Traveler Discount Guide, a premier travel industry publication with more than 40 million copies printed annually. Choice properties also receive an annual one-page listing on RoomKeeper, the Traveler Discount Guide’s on-line source for hotels.

With the establishment of this new relationship, we expect to build upon the $23 million in incremental room revenue Traveler Discount Guide generates annually nationwide, according to Roger Hatch, company president. "This is an outstanding opportunity to bring additional value to our millions of readers while driving new business to participating Choice properties," he said.

Many of our franchisees have already recognized the value of advertising in Traveler Discount Guide," said Daniel Rothfield, Choice’s senior vice president, partner services. "This agreement makes it easier and more affordable for them to take advantage of this tremendous vehicle for reach ing value-and-quality-conscious trav ers.

Choice Hotels International (NYSE: CHH) and Traveler Discount Guide, the largest-selling discount hotel guide in the nation, announced an agreement today (June 2, 1999) to form the Traveler Discount Guide Advisory Committee.

Worldwide lodging franchisor Choice Hotels International (NYSE: CHH) and Traveler Discount Guide, the largest-selling discount hotel guide in the nation, announced an agreement today (June 2, 1999) to form the Traveler Discount Guide Advisory Committee.

Choice Hotels International (NYSE: CHH) is one of the world’s largest lodging franchisers, with more than 5,000 hotels open or under development in 43 countries. Choice’s Comfort Inn, Comfort Suites, Quality, Clarion, Sleep Inn, Econo Lodge, Rodeway Inn and MainStay Suites brand hotels serve guests worldwide. For more information on Choice, visit the company’s site at www.choicehotels.com.

The Traveler Discount Guide is the originator of the hotel coupon guide industry, the largest publisher of its support of Stater Bros. supermarkets and the Stampede as we went forward to a long and materially rewarding relationship.

Budget-friendly prices begin in the mid $130.000s. Several financing programs enable qualified buyers to move in with costs as low as $1,500. Monthly principal and interest payments start from $581, making home ownership more affordable.

Desert Song is part of the Imperial Irrigation District for over all lower utility bills. In addition, children in the community attend Star Charter School, which is housed Desert Sands School District.

RHC is currently developing Desert Song in Sonora, a new community of 1,500 single-family units (townhouses, apartments and hotels) throughout California and also in Nevada, Colorado and New Mexico. Additionally, the company has been in development for over a year seeking the opportunity to build in the commercial world, they might corresponding

Call or visit our Web site at www.travelerdiscoun tguide.com.

The billboard is on display at Arrowshead/Cash View Park, home of the San Bernardino Stampede, at 280 South “E” Street, facing east at the corner of “E” and Cabaret Street.

"This billboard was the perfect opportunity to bring local businesses together and strengthen our ties to the community," said Willis. "We are very pleased with the results that have been generated and the positive feedback we have received."

The hotel is located at 12026 Stater Bros. Center, Stater Bros. Highway and 10th Street, and is available in a number of convenient sizes for consumers. Big Bear

The neighborhood offers seven innovative, single-story products, and serving as a "hub" for local businesses, the hotel is attractive to tourists and travelers.

Take care of your team

When your employees suffer an unexpected illness or injury, it can cost you time and money. They also have the added worry of health care coverage. That’s why Blue Shield of California, with over 40 years of experience in helping businesses like yours, has made it easy to take care of your team. With Blue Shield’s Small Group Access℠ HMO Plan B, there’s a wide range of benefits available.

• Precriptions filled at participating pharmacies at affordable copays.

• Scheduled Inpatient Physical Exams, including Web Baby, Medi Child.

• An annual routine Well- Woman Exam.

• Pregnancy services.

• Prevention services.

For more information or to order home delivery, visit www.blue shield.com/sma or call 1-866-488-5205.

ROGER HATCH CONSTRUCTION PURCHASES HISTORIC WHITTLER RANCH

Roger Hatch Construction (RHC) recently closed escrow on 39 acres in Indio, on the site of the former Whitter Ranch, a property that includes the one-time home of General George Patton, his wife, Beatrice Ayer Patton. Located at 48th Avenue and Jackson Street, the property will be used for development of 450 homes, the new home development is slated to take place in the fall. A total of 152 moderately-priced homes are planned for the site.

Home Sweet Home

Most of the homes will be one level, two-car garages, and a number of them will have basements. "This is an outstanding opportunity to bring this piece of history back to life and defuse his Salt Lake City home.

Last month I’d introduce a lunch menu, get the new express machine, then watch my staff suffer through the allergy season.

At Austin, Cooper & Price Agency

3200 E. Boeing Ave., Suite 100

(909) 886-9861

-appointed partnership agreement. The deal is an outstanding opportunity to bring the real estate industry closer to the consumer, said Peter Willis, San Bernardino District.

Carson City, the largest lodging franchisers, with

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Robbie Motter to Be Presented “2002 Women of Excellence Award” in New York

continued from page 3 in service her profession, as well as for service to others and the communities she lived in. If you asked her about all these awards, she would say, “One does not do the things she has done for the Inland Empire and North County San Diego, nor does she do it for personal gain. She is an NAFE affiliate network. Up until 2001, she also serves as the Western regional coordinator and works as a liaison to NAFE networks in 13 states: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming. These include an additional 50 NAFE networks with more than 500 regional coordinators and 30,000 members, in addition to seven affiliate PWR networks. Helping others succeed is—and always will be—her number one priority.

In addition to the winners being acknowledged at the conference, she also serves as the conference chairman for an upcoming conference in New York City, where she will also be profiled in the August/September issue of Executive Female Magazine, a nationwide NAFE publication.

Temecula Valley Bank Announces Strong First Quarter Earnings

Temecula Valley Bank announced first quarter earnings of $629,549, an increase of 15 percent over the $545,883 earned for the same period in 2001. The return on average assets was 1.31 percent and the return on average equity was 16.54 percent both above bank peer group averages.

“We are very pleased with the bank’s first quarter results, considering the very high interest rate environment in which the bank has worked,” said Stephen H. Wacknitz, president and CEO. Wacknitz further commented, “The federal reserve rate reductions have affected a majority of the community banks and especially wonderful to be recognized by your peers and especially wonderful to be honored for things that are your passion. But she feels her greatest achievement for all the honors she has received over the years, as it is wonderful to be recognized by your peers and especially wonderful to be honored for things that are your passion. But she feels her greatest

DATE INDUSTRY PIONEER BEN LAFLIN JR. RECEIVES THE SUNNY CHUHIAN AWARD OF EXCELLENCE

The California Date Growers Association awarded its highest honor, the Sunny ‘Chuchian’ Award of Excellence to date industry pioneer Ben Laflin Jr. Laflin is the founder of Date Gardens, south of Thermal where he learned date farming from his father.

After completing his master’s degree in plant pathology from UC Berkeley in 1950, Laflin

Ten San Bernardino County Schools Named Distinguished Schools

Ten San Bernardino County elementary schools have earned the distinction of being named 2002 California Distinguished Schools. This is an ongoing recognition of high-achieving schools, one also a state underperforming school.

Laflin Gardens won the 1983 Stirling Mason Award in recognition of an outstanding contribution to the California date industry. The award, named after the late Date Growers' annual dinner immediately following the 2002 Date Chef Competition at The Lodge at Ranch Mirage.

Complaints... Praise! Suggestions? E-Mail us at ieb@busjournal.com

Respected A. Gary Anderson Graduate School of Management Dean Donald H. Dye Resigns

Dye, the former chief executive officer of the Callaway Golf Company in Las Vegas, was appointed at UCR in March 1999. His career as an entertainment and cultural business leader has continued to grow since then.

Charlotte and I came back to Riverside because of the great promise the region holds from a social, economic and cultural basis. UCR is the center of that promise. I hope to continue playing an active role in the region's development, while continuing a close relationship with AGSM and UCR. Upon his resignation, and in Charlotte's words, we will also be profiled in the August/September issue of Executive Female Magazine, a nationwide NAFE publication.

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Thank you to all the students, faculty, staff, and administrators who have helped make our school a success. I hope to continue playing an active role in the region's development, while continuing a close relationship with AGSM and UCR.
Fantasy Springs in Indio

BY BRIAN McCONNELL

Often, one can create the closest friendships in the unlikely place of birds. In the case for April Crichton and Kim Stone, two women from different backgrounds whose paths crossed at Stooza, now O'Reilly Public Relations, one of the largest public relations companies in the Inland Empire. Within less than two years, April and Kim became close friends and professional confidantes. Since then their careers have led them on different paths, but they remain good friends and a true one of a kind. April has often described their relationship as a mentor relationship. Kim describes it as a friendship and mentorship relationship. The two women are different in many ways, but they are united by a common goal: to bring the arts to the Inland Empire and to create a positive impact on the world they live in.

By April Crichton

April Crichton arrived at O'Reilly Public Relations with a passion for the arts. She had a background in design and art, but she was drawn to the world of public relations. She was able to bring a unique perspective to her work, and she was quickly noticed by her colleagues and clients.

Kim Stone, on the other hand, was drawn to the world of journalism and public relations. She had a natural talent for writing and storytelling, and she was able to bring a powerful presence to her work. She was quickly noticed by her colleagues and clients.

The two women became fast friends, and they have worked together on many projects. They have been able to bring a unique perspective to their work, and they have been able to create a positive impact on the world they live in.

For April, her work with O'Reilly Public Relations has allowed her to bring the arts to the Inland Empire. She has been able to create a positive impact on the world, and she has been able to bring a sense of hope and beauty to those around her.

For Kim, her work with O'Reilly Public Relations has allowed her to bring the arts to the Inland Empire. She has been able to create a positive impact on the world, and she has been able to bring a sense of hope and beauty to those around her.

Together, they have been able to create a positive impact on the world, and they have been able to bring a sense of hope and beauty to those around them.

For more information, please contact April Crichton at (909) 625-5411.

Kim Stone

Kim Stone is a well-known public relations professional in the Inland Empire. She has been with O'Reilly Public Relations for several years, and she has been able to create a positive impact on the world.

For more information, please contact Kim Stone at (909) 625-5411.
Remember the days of high but terry cloth and buggie whips? Probably not, but at least you can be sure there were no computers back then. And you might guess that there is a current generation of heirs to the buggy whip fortune who are working drive-throughs and wishing that their family still lived in the big house on the hill.

At least one company has made the transition into the new millennium without missing a beat. Enter the company behind the Apple iPod. J.R. Hill has been sending me information about their new leather titles for a couple of years. They claim that their sewing and stitching is done by hand, and that they use the latest in computerized technology. I have always been leery about the hand sewn items, but I must say I am impressed with the understated elegance of the finished product.

The Apple iPod is a high tech marvel, but what the J.R. Hill Leather Company is offering is a fine way of putting those high tech items into a more casual setting. The cases are made of fine Italian leather, and are available in a variety of colors and finishes. They are also available in a range of sizes to fit the various models of iPods.

I was particularly impressed with the way the cases were constructed. The leather was thick and supple, and the stitching was done with great care. The cases were also well padded, and the covers fit snugly, but were not too tight. The cases were also well designed, with a convenient slot for the earphones and a small pocket for a credit card or other small items.

I would recommend the J.R. Hill Leather Company's cases to anyone who wants to keep their iPods safe and secure, but also wants to keep them looking good. The cases are available through their website, or at many fine retailers. They are well worth the investment, and are sure to please any iPod owner.
How to Avoid Becoming Media Road Kill

by Lou Hampton

No matter what industry you’re in, you can avoid being media road kill when you have to face the media on your company’s behalf. Whether it be a press conference for television, radio, or print, how you fare during the process will be determined by your preparedness for the situation and your ability to anticipate upcoming events. However, businesspeople don’t take media events lightly. They know the tricks of the trade and are familiar with their messages always coming out in a positive light. Moreover, they know they are not afraid to address difficult issues and engage the press early — rather than a few days later.

When you try to hide an issue or dodge the media’s questions, you’re actually preparing yourself for becoming “media road kill” — a company that comes across as less than desirable. Media road kill routinely occurs when companies don’t have the foresight to face their message or they believe they can be questioned about an event. As a result, they get led down paths during press conferences and interviews and inadvertently say things that later regret.

1. Be alert to the issues that affect your company and industry.

Be aware of any of what’s happening in your company and the industry as a whole. There may be something potentially difficult or dangerous, you’ll need to be prepared for it.

Note that these events may not be occurring in your company physically, they may cause spillover and get you in the news.

2. Determine the message you want.

When it is time for you to talk with the media, focus on the results of the interaction. This is the key to the media interaction. The first step is to identify the audience you’ll be addressing, realizing that your audience is not the press. Once you know who you’re speaking to, define clearly the result you want to achieve. What do you want your audience to do or remember?

3. Fine-tune your message.

Reduce your brainstorming ideas to a message that is adapted to your specific audience. Determine if a specific item is too complex for your audience, given the time you have with them. If the answer is yes, eliminate it.

If you’re asking to have your message or give them more topic to work with. To make sure you get quoted accurately in print media, arrange to meet with the reporter in advance. Decide to get printed. Since you can’t approve or disapprove anything that is said, you simply must know what will happen on your message. Most important, when you rehearse your responses, do it out loaded. Simply thinking about an answer does not fully prepare you for the outcome.

Dealing with the media need not be intimidating experience so many companies make it out to be. The keys are to stay focused and your remain in control. When you’re alert to the situations in your industry, know what you want to say, continuously fine-tune your message, and rehearse your responses daily. You can come out of any media encounter in a positive light.


Management Expert Joins Local CPA Firm

William Cuff has joined Maryann Madison Gordon & Campbell, CPA’s, a principal of the firm, heading their management advisory and consulting division. Cuff holds a B.A in economics from Yale University and a MBA in marketing from Pepperdine University.

Prior to joining the firm, Cuff held senior level positions with major corporations and entrepreneurial start-ups. His background includes seven years with Nestle, where he served as vice president, Specialty Foods. Five years as president of Bachman, the $80 million national snack food company located in Ypsilanti, Pa.; seven years as president/CFO of Diamond, the $225 million nut processing company located in Fontana; and president/CIO of GreatFood.com, an e-commerce startup, which earned a B rating as one of the top success stories. The company’s client list includes businesses specializing in the health care, vision care, electronics, food-handling and packaging sectors.

The 11-year old company operates a 60,000-square-foot manufacturing facility near the intersection of Los Angeles and Inland Empire Avenues, filled with state-of-the-art equipment, and recently opened a second facility, which will triple its production capability.

“Our company is growing,” says Diaz “unfortunately the industry itself is suffering, chiefly because of low cost, subsidized, off-shore competition for our products.”

The plastics injection molding industry in Southern California about 50 years ago. Huge toy companies like Mattel and the aerospace industry in Los Angeles and Orange counties needed high-quality, injection molded plastics for their products.

Injection molding is essentially a method of producing parts with a high degree of accuracy. This process is simple and soft plastic is then forced into a mold, which is actually the reverse of what the final product looks like. Injection molding is actually a relatively new manufacturing process that has only been since the 1930s. The injection molding process, in general, eliminates the time-consuming hand and father to step out of the safe, or to try leader in the design and manufacturing of specialized plastic injection molded components.

The company’s client list includes businesses specializing in the health care, vision care, electronics, food-handling and packaging businesses.

Inland Empire was actually the birthplace of mold making. Diaz. “Two of the most important areas in the nation for injection molding are Detroit and Orange County. (More plastics, electronics and aerospace) and the area around Detroit where injection molding is used in the auto industry.”

Unfortunately, says Diaz, the industry is falling on hard times. “The industry here in the Inland Empire is huge, that if you look us up in the Yellow Pages, you’ll find three pages of companies. But about one-third of the companies — are out of business now. They simply don’t exist anymore.”

Diaz, who oversees a group of 14 mold makers and three engineers, says he’s being overwhelmed with new work from companies that are now looking forward.

“We’ve lost about 25 percent of our business in Southern California to foreign competition,” he says. “We’re experiencing a loss of more than 500 jobs in the past five years and we’ll see another 50 in the coming couple of months.”

Diaz has had the opportunity to find and father to step out of the safety valve, brought injection molding to its zenith.

“Few people realize it, but the
HEALTHCARE COMMENTARY

BENEFITS CHANGE REFLECT CONSUMER-DRIVEN MARKET

by John M. Wood III

When it comes to health care, most consumers are shielded from the realities of escalating costs. With employers paying the lion's share of the health insurance premium, many employees are led to believe that their $50 co-pay — less than the cost of a haircut — reflects the real cost of a doctor visit or a prescription drug.

So too, the system has shielded employees from freedom of choice. For coupled with the employers' financial responsibilities, has come the onerous task of deciding which health plans, benefit models and provider networks to offer their workforce. This has forced employers into trying to find one-size that will fit all, despite the fact that such a goal is not humanly possible.

This consoluted system which, in essence, has excluded the end user from the equation, has contributed mightily to runaway health costs, while leading to frustration by employers and employees alike. Fortunately, the world as we know it is changing.

More than any time in recent memory, employers are facing new ways of offering health benefits to their workforce. Higher premium costs are forcing employers to reconsider the process, and they are finding the opportunity to achieve three things once considered impossible to do simultaneously: control health care costs, empower employees, and produce a more satisfied workforce.

To achieve this, employers need to be familiar with these three new tools:

1. Defined contribution

Defined contribution lets employers designate a set dollar amount they wish to contribute toward each employee’s health insurance (rather than select a specific plan under the old “defined benefit” model). Employers get this money as a sort of “voucher” and are then free to purchase a plan that best fits their needs. Employees who want a richer plan simply contribute more, selecting a carrier or benefit level that matches both their preferences and their pocketbook.

2. Health purchasing alliances

Purchasing alliances (or exchanges) enable employers to adopt the defined contribution model while providing their employees simple tools to make informed choices. Here, employers no longer provide their employees with a defined contribution “voucher,” but also provide them access to a health purchasing alliance that has assembled and administers, under one umbrella, multiple competing health plans — ideally, including HMO and PPO models. The employee can then logically compare one to another, selecting the plan, benefit design, provider network and cost structure that works best for their family's needs and budget. Purchasing pool exchanges provide single source, streamlined administration that makes it easy to offer this type of choice and flexibility.

3. Consumer Directed Health

Also referred to as “Self Directed Health,” this new model provides the financial tools and incentives for employees to seek out and make their own health care decisions and to pay for their treatments themselves — as opposed to going through an insurance company. Typically, this model consists of good health information resources, a high deductible “catastrophic” insurance product to cover serious medical conditions, and a Medical Savings Account (MSA) which is used to pay for minor medical costs, prior to an insured reaching the high deductible limit. The MSA can be funded by the employer or employee out of the savings in premiums when compared to comprehensive HMO or PPO coverage. Groups with two- to 50 employees can utilize high deductible catastrophic plans that qualify under the Archer MSA rules. This allows for tax-deferred MSA plans that can grow much like an IRA or that can be used without tax penalty to pay for qualified medical expenses.

Managing health care costs, coupled with tough economic conditions, make the market ripe for a new approach to employer-sponsored health benefits. Simply tweaking the old system won’t work any longer. But with awareness and vigilance, employers and employees alike are discovering better ways to navigate the rapidly changing waters of health insurance. Your first step should be to speak with your insurance broker and request more information on how you can control costs, while improving employee satisfaction levels with a defined contribution purchasing pool.

John M. Wood III, CLU, RHU, REBC, is managing partner of CaliforniaChoice, the fastest growing small group health purchasing exchange in the country. CaliforniaChoice is routinely available through any licensed insurance broker.

SCRAPBOOKING IS NOW BIG BUSINESS

continued from page 3

teacher for 10 years prior to becoming a full-time consultant in 1995. At age 54, she said spending time with her family took precedence over her former 6:30 a.m. to 5 p.m. job. Now, she works a mere 25 hours a week, earning more than her original goal of $1,000 needed for the monthly house payment. Thune said she enjoys getting to be a part of people's lives, from family births to weddings. "I've met some interesting people, some who've become my best friends," she said.

Scrapbookers take great pride in their finished products and consultants help them achieve them.

Getting Started:

Success as a scrapbook consultant depends on the effort, passion and motivation of the individual. Experts expects the industry to continue growing in sales. Various resources, suppliers, publications and discussion forums are recommended at scraplifting.com.

For further information about Creative Memories products and careers, Jessica Meggitt can be reached via e-mail at: purplespring07@aol.com and Andrea Thune can be reached by phone at (909) 597-0577.

The Occupational Health Center also features a loss control program that will assist employers by regulating the treatment of injured employees by providing fast verbal and written updates on the employer's status. It is staffed by health professionals experienced in occupational health and the treatment of work-related injuries. A dedicated administrative team is available to ensure continuous communications between the center and the employer.

The Occupational Health Center can be reached by calling (909) 621-4447. It is located at 4950 San Bernardino Street, Suite 202, Montclair.
Riverside County Regional Medical Center's relocation in 1998 was a strategic move for the tertiary care hospital. Building the award-winning facility in Moreno Valley helped expand the number of world-class health care services the hospital could provide. With its new central location, RCRMC accomplished its mission of making excellent care accessible to everyone who lives and works in Riverside County.

"In the past 108 years, we have grown to become one of Southern California's most prestigious hospitals with a reputation for pushing the leading edge of medical science," says Ellie Bennett, chief operating officer. "But the technology does not drive us. It is the needs of the community that push the technology. We carefully balance our status as a regional teaching institution with our unique role as a county hospital."

Creating a comfortable environment for patients and providing unsurpassed support of physicians distinguish RCRMC from many teaching hospitals. The academic staff works closely with some of the area's best physicians, supporting them with all of the resources of a first-class academic center. RCRMC physicians can offer patients diagnostic studies that are not yet widely available, such as filmless X-ray. (RCRMC was recently selected by the equipment manufacturer to be the showcase for this innovative technology.)

RCRMC's 520,000-square-foot facility is a full-service, 364-licensed bed acute care hospital. Building on the expertise of its academic staff, RCRMC is creating outstanding centers of excellence in the areas of neurosurgery, neonatal medicine and pediatrics.

In addition to its comprehensive inpatient services, RCRMC has 60 outpatient specialty clinics that care for 150,000 patients each year. RCRMC's Child Abuse and Neglect Unit is the only one of its type in the region and treats about 150 children per month. The hospital's high-risk pregnancy clinic offers effective care for women with diabetes or other conditions. More than a million patients have received tomorrow's gold standard of care at Riverside County Regional Medical Center—regardless of their ability to pay. For further information, ask your physician or contact RCRMC at (909) 486-4000.

At Riverside County Regional Medical Center we specialize in OB/GYN and Pediatric care. Our state-of-the-art facility is also the County's only Pediatric Intensive Care, Neonatal Intensive Care and Adult & Pediatric Level II Trauma Center.

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<td>J. Lynn Belch</td>
<td>President/CEO</td>
<td><a href="mailto:jbelch@lulu.edu">jbelch@lulu.edu</a></td>
<td>(909) 364-7100</td>
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<td>Kaiser Permanente Medical Center</td>
<td>3904 Sierra Ave</td>
<td>Stockton</td>
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<td>Charles F. Clark</td>
<td>President/CEO</td>
<td><a href="mailto:clarkc@kp.org">clarkc@kp.org</a></td>
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<td>Helen M. V. Pennington</td>
<td>President/CEO</td>
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<td>Louis E. Cardillo</td>
<td>President/CEO</td>
<td><a href="mailto:lecardillo@kp.org">lecardillo@kp.org</a></td>
<td>(909) 877-8515</td>
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<td>330 North Indio Dr</td>
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<td>General Surgery</td>
<td>John D. Buch Türkiye</td>
<td>President/CEO</td>
<td><a href="mailto:jbuch@kp.org">jbuch@kp.org</a></td>
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<td>Arrowhead Regional Medical Center</td>
<td>4357 W. Coloma Rd</td>
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<td>Orthopedic Surgery</td>
<td>Robert J. Block</td>
<td>President/CEO</td>
<td><a href="mailto:robbie.block@kp.org">robbie.block@kp.org</a></td>
<td>(626) 694-3300</td>
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<td>Michael T. Messick</td>
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<td><a href="mailto:mtm@kp.org">mtm@kp.org</a></td>
<td>(909) 354-7755</td>
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<td>Loma Linda–U. C. Hospital</td>
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<td>Bryan R. Blume</td>
<td>President/CEO</td>
<td><a href="mailto:brian_blueme@kp.org">brian_blueme@kp.org</a></td>
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<td>Robert E. Balakrishnan</td>
<td>President/CEO</td>
<td><a href="mailto:rbalakrishnan@kp.org">rbalakrishnan@kp.org</a></td>
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<td>Obstetrics</td>
<td>Mark R. Foster</td>
<td>President/CEO</td>
<td><a href="mailto:mark_foster@kp.org">mark_foster@kp.org</a></td>
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<td>President/CEO</td>
<td><a href="mailto:mmassie@kp.org">mmassie@kp.org</a></td>
<td>(760) 852-7000</td>
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<td>Andrew W. Bonds</td>
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<td><a href="mailto:awbonds@kp.org">awbonds@kp.org</a></td>
<td>(760) 326-7375</td>
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<td>Girls Medical Center</td>
<td>13216 S. 9th St.</td>
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<td><a href="mailto:jlawrence@kp.org">jlawrence@kp.org</a></td>
<td>(714) 561-3300</td>
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<td>Kaiser Foundation Hospital</td>
<td>10800 Magnolia Ave</td>
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<td>Donald P. Tarpley</td>
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<td>Jerry L. Petit Memorial Hospital</td>
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<td>Veterans' Affairs (NV) Medical Ctr.</td>
<td>1811 W. St. Louis Ave</td>
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<td><a href="mailto:jscharff@kp.org">jscharff@kp.org</a></td>
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<td>David J. Scott</td>
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<td>James L. Thompson</td>
<td>President/CEO</td>
<td><a href="mailto:jthompson@kp.org">jthompson@kp.org</a></td>
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<td>Michael D. Strain</td>
<td>President/CEO</td>
<td><a href="mailto:mstrain@kp.org">mstrain@kp.org</a></td>
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**Note:** Not all information provided. **Bold** indicates that the hospital was not awarded. **Gray** indicates the information was not available from the hospital listed. To the best of our knowledge, the information supplied is correct as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, continued updates and corrections to companies’ information arent possible due to the Inland Empire Business Journal’s service to its readers.
A sweeping overview of American care spending ranked second only to Medicare spending and ahead of the military (37 percent).

“The growing concern among the public about Alzheimer’s disease is justified,” said Alzheimer’s Association interim president, Bob Perry. “As a country, our spending on Alzheimer’s, which will grow by 350 percent by mid-century, is estimated at 14 million baby- boomers who have been diagnosed with Alzheimer’s disease could begin as early as 20 years before the symptoms first appear. Estimates run that the average age of highest risk in about 2000, when the oldest of them approach 80. Partly responsible for this, says 4,000,000 Americans have Alzheimer’s. A “full told with intriguing research in hand, the public may be more inclined to view the disease as a serious issue. The cost depends on the care received, but it is generally accepted that one year of nursing home care costs about $40,000. The greatest fear of all surrounding Alzheimer’s is not contracting the disease: it is not possible to prevent the poll, but watching someone close to you, the disease raises a host of concerns. In all, sixty-five percent of African Americans, for example, are concerned, as are 65 percent of whites. Those with family members who have or likely, very likely, have been told that your loved one is among those most concerned about getting the disease themselves, with 70 percent expressing concern. The cost depends on the care received, but it is generally accepted that one year of nursing home care costs about $40,000.

That's why it's so important to keep your marketing efforts fresh and current so you can keep your brand top of mind in the eyes of your target audience.

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Evergreen Aviation Ground Logistics, a leader in ground handling services (EAGL), is a leader in ground handling services. For more information, visit www.eagl.com. 

Marketers who do not have a micro budget know being featured on one or two marketing lists is money well spent. For more information visit www.eagl.com.
The sale of a 92-unit apartment complex was announced by Kevin Assaf, regional manager for the Ontario office of Marcus & Millichap Real Estate Investment Brokerage Company. The property located in Ontario is owned by Alex Maghrebi of Marcus & Millichap, and the Ontario office of the company is located at 2085 N. Central Ave., Highland. The sale of a 115-room mobile home park, The Rolling Homes, was announced by Larry Andrews of Residential Real Estate Development LLC. For the second quarter of 2002, Colliers Seeley’s continuing trend is the fact that the company is seeing a continuing increase in transaction volume across the Southern California market. Both Hoyt of Colliers Seeley’s Investment Services Group and the company’s Southern California office, expects the company to continue attractive returns. More for more information regarding commercial property investment or current market trends, please contact Michael Assaf of Colliers Seeley’s Investment Services Group at (909) 570-3333, or his office at 11500 South Market St., Ste. 460.

The bank operates five banking centers in the Inland Empire for the past two years. The office building is currently 99 percent occupied and is owned by several top-tier tenants, including: Aetna, ADP, CUNA, Continental DataGraphics.

INLAND EMPIRE BUSINESS JOURNAL • PAGE 23

JUNE 2002

INLAND EMPIRE BUSINESS JOURNAL / DUFF & PHELPS, LLC, STOCK SHEET

THE LOSERS

Top five, most percentage

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THE GAINERS

Top five, most percentage

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Flows, & Phelps, LLC

One of the nation’s leading investment banking and financial advisory organizations, the company’s stock price is provided by Duff & Phelps, LLC, from sources deemed reliable. No recommendation is implied or intended (310) 284-8008.
INLAND EMPIRE MAGICIAN AND ILLUSIONIST “ANTHONY” RETURNS FOR SEVENTH SEASON AT CASTLE PARK

t by S. Earl Staller

Anthony’s latest magic and illusion show titled “The Magic of Anthony” is a 45-minute stage revue that can be seen five nights a week this summer at Castle Park in Riverside. The magical mystery revue is performed Friday and Saturday evenings at 8 p.m. and Sunday at 4 p.m. on stage in the “Big Top Restaurant.”

Anthony acknowledges much of his success is due to the encourage ment, support and love of his grandparents who raised him and created the environment in which he developed his core values. His early magic training and love of the art came from the magical support of the internationally known professional magician/illusionist, Ralph Adams.

Although Anthony enjoys performing his stage act, his second love is “close-up magic,” which he has been performing for seven years at Akina Teppan Sushi Bar in Moreno Valley. Close-up magic performances also dazzled audiences for six years at Don Jose’s in Riverside.

Radio Disney AM 1290 magician and performed for them at the Orange Blossom Festival in 2002. He has been performing at Castle Park family amusement center in Riverside for seven years doing his stage show and private comedy training and love of the art.

“Close-up magic,” says. He has had to work two and three shows a day for years at a time to put food on the table, pay the bills and buy props. He says he doesn’t mind. “It’s paying your dues.” This year Anthony is adding Mind Magic to the act, which includes ballads, ukulele, original comedy magic, illusions and family participation prestidigitation (sleight of hand).

Anthony acknowledges much of his success is due to the encourage ment, support and love of his grandparents who raised him and created the environment in which he developed his core values. His early magic training and love of the art came from the magical support of the internationally known professional magician/illusionist, Ralph Adams.

Although Anthony enjoys performing his stage act, his second love is “close-up magic,” which he has been performing for seven years at Akina Teppan Sushi Bar in Moreno Valley. Close-up magic performances also dazzled audiences for six years at Don Jose’s in Riverside.

Radio Disney AM 1290 magician and performed for them at the Orange Blossom Festival in 2002. He has been performing at Castle Park family amusement center in Riverside for seven years doing his stage show and private comedy training and love of the art.

“The Magic of Anthony,” a 45-minute stage revue can be seen five nights a week this summer at Castle Park in Riverside. The magical mystery revue is performed Friday and Saturday evenings at 8 p.m. and Sunday at 4 p.m. on stage in the “Big Top Restaurant.” The restaurant and fun center has been a long-time favorite for family birthday parties and community gatherings. This summer’s show features two new illusions which puts Anthony’s mag ic, sleight of hand and comedy in the forefront.

The Magic of Anthony show features two new illusions which puts Anthony’s mag ic, sleight of hand and comedy in the forefront. The show is an interactive experience for all ages.

The Magic of Anthony is a family-friendly show that will keep you on the edge of your seat. It features a variety of illusions, sleight of hand, comedy and audience participation. This show is perfect for all ages and is sure to impress even the most jaded magic fans.

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Chino Commercial Bank, N.A. Reports First Quarterly Net Income

The board of directors of Chino Commercial Bank, N.A. (OTCBB: CKNA) announced the results of operations for the first quarter of 2002, with net income for the quarter of $12,830 or $0.02 per share.

Dan H. Bowman, president and chief executive officer, stated, "After only 19 months of operations, it is extremely exciting to report the bank's first quarterly net profit. The bank continues to grow very rapidly as assets increased by 19.8 percent during the first quarter—to $31.5 million. Loans also increased to $12.5 million at March 31, 2002 as compared to $11.0 million at December 31, 2001. The bank also continues to enjoy very good loan quality with no delinquencies or non-accrual loans. Total deposits increased to $25.3 million at March 31, 2002, as compared to $20.0 million at December 31, 2001. Non-interest bearing deposits continue to exceed 65 percent of total deposits at March 31, 2002.

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BUSINESS BANCORP POSTS 1Q02 PROFITS: MERGER WITH MCB FINANCIAL ACCRUE TO EARNING IN FIRST QUARTER

Bus. Bancorp (NASDAQ: BZBC), the parent company of Business Bank of California, www.business-bank.com, today reported profits from operations were accretive to earnings in its first quarter following the recent merger of equals between Business Bancorp and MCB Financial. GAAP earnings per share in the first quarter ended March 31, 2002 totaled $0.31, compared to $0.30 in the first quarter of 2001. Cash operating EPS increased 12 percent to $0.36 per diluted share from $0.32 per diluted share in the first quarter of 2001. Cash operating earnings exclude after-tax, merger-related expenses, net gains on sale of investments, and amortization of intangible assets.

Because the merger was completed at the end of 2001 and was accounted for as a purchase transaction, the GAAP 2001 financial statements exclude MCB Financial’s results. Consequently, financial statements for the current period are not meaningfully comparable to year-ago periods. This release includes pro forma data that reflects the combined operations of both organizations for prior periods, and is provided as a convenience to investors.

First Quarter Highlights (ended 3/31/02 compared to 3/31/01):

- Cash operating earnings increased 118 percent to $1.4 million, compared to $655,000 on a GAAP basis and up six percent on a pro forma basis over one year ago.
- Deposit grows to $535 million, an 11 percent increase for the combined operations and an 89 percent rise from the year ago GAAP result.
- Total loans increased to $384 million, up 10 percent for the combined operations and 6 percent from Q01 GAAP.
- Credit quality remains strong with the ratio of non-performing loans to total loans at 0.24 percent and the allowance for loan losses as a percentage of total loans at 1.22 percent.
- The ratio of total non-performing assets (NPA) to total assets dropped to 0.00 percent compared to one year ago.

The merger of equals between Business Bancorp and MCB Financial laid the foundation for one of California’s first statewide, middle-market, business banks. "We’ve developed a merger integration plan that focuses the community and our staff on those things that represent direct value, including: expanded services, numerous convenient locations, higher lending capacity, broader product offerings and the continuation of valued business relationships,” said Alan J. Lane, chief executive officer.
The Bank of America Waives Fee for New Subscribers to Online Bill Pay Feature

Free Service Solves Top Consumer Concern About Online Banking.

Bank of America is waiving its monthly fee for the bill payment feature of online banking for new subscribers, making the entire service free.

Beginning in May, consumers signed up for online banking, with the Bank of America during this promotion, saving $5.95 a month. This move is aimed at attracting customers for growing interest in online banking and encouraging people to pay bills electronically.

Bank of America has 3.3 million active online banking customers and 1.1 million using online banking to pay bills — that’s more than six times as many as last quarter.

Independent reports show that more than 60% of consumers use their online banks. Jupira Matrix predicts the number of households using the banking with bill pay will more than double this year from 3.6 million to seven million. Analysts say that one is the biggest reasons people do not set up for online banking. Now, Bank of America has helped customers avoid the fee.

There are many benefits of online banking, customers can:

- Pay their bills faster, easier way than through the mail — three times faster
- Customers who have online banking now say they pay their bills, especially for late fees, chats, or even running to the post office at the last minute, said Sanjay Gupta, marketing executive at Bank of America.
- We are encouraging others to join us and we are focused on the resale market to gain additional market share in the coming months.

To sign up, customers can go to the Bank of America home page at www.bankofamerica.com.

The difficulty in the last 12 months was reflected in a 26 percent increase in the number of banks rated 2-Stars or below by BauerFinancial, Inc. Institutions in this group, considered by the research firm to be problematic, saw 46.1 percent increase in the fourth quarter, 101, remained strong. The banking industry blasted an OREDA (Report on Average Assets) of 1.28 percent for the calendar year 2001, down from 1.32 percent as of Sept. 30, 2001.

Delinquent loans industry-wide increased during the last quarter of 2001 by 2.3 percent. That brought the ratio of delinquent loans as a percentage of total assets 0.75 compared to 0.71 percent in 2000 and 0.79 percent in 2000 at year-end.

Two local banks listed in the Top 250 Problems. First-quarter operating results are available free to the public at www.bankamerica.com. The site also includes links to the 9,000 institutions with Web sites as well as links to state and federal regulators.

Community Bancorp First Quarter Profits Increase 55 Percent

Community Bancorp is the parent company of 12 community banks that serve the central California counties of Santa Clara, San Mateo and Sacramento, in addition to five branch offices located in the valley counties that are high-volume growth areas.

Headquartered in Phoenix, Arizona, Capital Title Group, Inc. is a regional title insurance agent with 60 offices serving Southern California insurance companies and also offers real estate-related services for residential and commercial real estate through its wholly-owned subsidiaries, Capital Title Agency in Arizona with 36 branch operations and New Century Title Company in California with 30 branches located in the western United States. Customers can contact the company’s Web sites: www.capitaltitlegroup.com and www.newcenturytitle.com.
provision for loan losses

$3.5 million for

quarter

margin was 4.05 percent for the

production contributed to continued

2001 profits were impacted by the

pared to $8.5 million on a year earlier

QUARTER

employment opportunities and how

are you aware of your rights to equal

Eyres

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by Patricia

b y Patri cia

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where we have not

in a securities filing that disclosed a

charges investors the hefty sum of

up to $7,995 for two-day sessions.

based Wade Cook Financial

whether or not the author

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Copyright law is designed to protect

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Realize that music and sound recordings are also copyright pro-

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When obtaining permission for

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pledged is $8.5 million a year earlier:

2001 profits were impacted by the

4.75 decline in short-term interest rates, "stated

president and CEO. "This is the first

quarter where we have not

experienced a decline in the

since 2000. The net interest margin

should improve in a stabilized inter-

erate environment as CDPs reduce to

current rates. The excellent loan

production contributed to continued

2002 gains.

in 2002.

California. We are

urbanization, growing

the population with

growth from

strong growth from

both the merger and

growth, with assets up 81 percent to

$1.1 billion. Commercial loan growth

is given

per cent of the portfolio.

Commercial loan growth

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Wishing for demand for workers appears rosy, as Kuehn notes that employers extend hiring in anticipation that the economy is turning around. As a result Lee Hecht Harrison executives have been busy in recent months providing important insight to local organizations on the basis of practical experience and research. They have also shared how organizations can make a difference in these organizations. Weakening demand for workers was reported hiring intentions and "It's about that you've done your homework - although that's what you'd think." The survey is based on telephone interviews with nearly 2262.29 percent of non-performing loans and leases of $21.1 million. This would result in a $21.3 million increase in the end new situation for you, with as many details as possible. From this ideal scenario, develop a strategic plan for yourself, which includes a timeline to get you to your goal. Work back from the ideal as you develop your career. The percentage of gross loans and leases as of March 31, 2002 was 27.3 percent, when compared with total assets of $2.6 billion. As you move into the void that you are choosing a wonderful new job. What type of job market that can be a key to standing in a crowd - although that's what you'd think.

1. Take time to ascertain what you are skilled at doing, but which is not your passion. Do an honest self-assessment. As you move into the void that you are choosing a wonderful new job. What type of job market that can be a key to standing in a crowd - although that's what you'd think. It's about that you've done your homework - although that's what you'd think. When hiring, quickly picking up is the manufacturing sector, which has been more stable in Southern California than in Northern California counterpoint, primarily due to its more significant market. A key indicator to standing in a crowd - although that's what you'd think.

2. Visualize what would be the ideal new situation for you, with as many details as possible. From this ideal scenario, develop a strategic plan for yourself, which includes a timeline to get you to your goal. Work back from the ideal as you develop your career. The percentage of gross loans and leases as of March 31, 2002 was 27.3 percent, when compared with total assets of $2.6 billion. As you move into the void that you are choosing a wonderful new job. What type of job market that can be a key to standing in a crowd - although that's what you'd think. It's about that you've done your homework - although that's what you'd think. When hiring, quickly picking up is the manufacturing sector, which has been more stable in Southern California than in Northern California counterpoint, primarily due to its more significant market. A key indicator to standing in a crowd - although that's what you'd think.

3. Determine your core values. These values will be the ultimate credential of your cultural fit into a new organization. If you value hard work and honesty, but take a position in a less than moral culture, then work ethic and where you are employed are encouraged to say anything to make the results even more the percentage of gross loans and leases as of March 31, 2002 was 27.3 percent, when compared with total assets of $2.6 billion. As you move into the void that you are choosing a wonderful new job. What type of job market that can be a key to standing in a crowd - although that's what you'd think. It's about that you've done your homework - although that's what you'd think. When hiring, quickly picking up is the manufacturing sector, which has been more stable in Southern California than in Northern California counterpoint, primarily due to its more significant market. A key indicator to standing in a crowd - although that's what you'd think.

4. Make a list of all of which a recent Lee Hecht Harrison survey found employees want but do not express. The survey also found that 87 percent of employers can offer include career development and leadership training programs. Unfortunately, many companies will not fund large scale retirement programs, thinking that employees just want more retirement money. Something Lee Hecht Harrison studies have proven to be false. "People want to be respected for their contributions and cared about as individuals," says Kuehn.

Established in 1974, Lee Hecht Harrison is a global career services company specializing in providing outplacement, leadership development, coaching, and business development services. Its focus is helping organizations and their employees deal with career transitions, management and, especially if you have little time or resources to see if there is any overlap of interests. If you have a colleague who formerly worked at the company, please ask for a referral to a suitable candidate. It's about that you've done your homework - although that's what you'd think.
SBA OFFICES OF ADVOCACY

Federal Agencies Help, Finder Small Business

Some positively change regulatory culture, others resist missions required by the Regulatory Flexibility Act (RFA) to consider the effects of proposed regulations on small business; some federal agencies ignore the statute, leave their regulatory culture and complied. Others resist the "concept that regulating public policy objectives can be most burdensome on small business may, in fact, be equally effective in achieving its goals," said Thomas M. Sullivan, chair counsel for advocacy, testifying to the Joint Small Business Committee on Small Business.

At a hearing entitled "Small Business Regulatory Enforcement Fairness Act (SBREFA) Compliance: Is it the Same Old Story?," Sullivan said that SBREFA has helped change the regulatory culture in some agencies so that they "think about the negative implications of their proposals before they act."

Such positive changes, background continued on page 46

The Flawed Solution to an Imaginary Problem—the Case Against AB 680

by Allan Zaremberg, President, California Chamber of Commerce

California's population continues to grow by more than 50,000 people a year. Such growth brings a host of challenges—enough affordable housing, adequate transportation, schools and jobs. In order to address these challenges, local cities and governments should be the ones to work together and create regional growth management policies. Assembly Bill 680 has been introduced as a pilot project in the Sacramento region that is supposed to encourage such regional cooperation. In reality, the bills to accomplish too many things, with not only fixed the problems facing the region.

All 680 penalizes local government by taking a percentage of local sales tax revenue and redistributing it to a pre-selected state-determined land-use priorities. Under the proposal, one-third of tax revenues would go to the region on a per capita basis, one-third to a pool that open space, and one-third divided as it is currently.

There are many flaws to this approach. One is that the act violates of statutes epitomizes "localism without representation." Your tax dollars should be spent by officials you have the opportunity to elect. Under AB 680, decision-making regarding how your tax dollars are spent will be made by people who are not your elected representatives. Additionally, this system threatens the free market itself, which small government rely to provide important community services, such as fire and police protection.

Secondly, AB 680 does nothing to ensure proper growth management policies will be enacted. The act gives member Joseph Heller's "Catch 22": the only way to be sent home from the war was to be accommodated to be sent home. You couldn't be crazy. Well, AB 680 has similar logic. In order to get the biggest piece of the $1.4 billion pie, you need to continue on page 42

TRAIN YOUR EMPLOYEES AT NO COST?

by Jeffrey Hall, senior manager for the Western office of the Employers Group

Yes, you really can train your employees at no cost! California employers are very fortunate to have access to a little known program in Sacramento that allows California employers who have met their SBREFA requirements and retrain their workforce. It's called the Employment Training Panel. Every for-profit employer in the state has contributed $7 per year per employee since 1982 into this fund that annually equates to approximately $80 million. No other state in the country has a program as large as or employer-focussed as California's.

This fund is for-profit employer only and a majority of this funding is targeted to help those California companies that compete with firms located elsewhere in the nation and throughout the world. In so doing, only those companies facing out-staT-state competition would qualify to receive the training.

Qualifying businesses include manufacturers, any company deriving 20% or more of its revenue from outside California, California corpo- rate headquarters of a multi-state operation or any business in direct competition with a firm located elsewhere that has no California presence. The companies that do not meet one of these criteria, the state does offer other programs. Those employers who want to start training immediately, continually conduct small training projects, or just attend an occasional group of employ­ ees usually opt to participate in a mul­ tiple employer contract.

For many years the Employers Group has been successfully helping its members obtain funds to train their employees through a partnership the Employers Group has with the National Workforce Training Council. Contact your nearest Employers Group office for more information.

A Visit to the Most Popular Wineries on Long Island in New York

"The Winemakers of the Long Island"

Gallyleano Winery

Wine Tasting Daily

Tours Every Sat. & Sun.

Private Labeling

Custom Baskets & Mail Orders Available

4231 Vineyard Rd., Mira Loma, CA 92501

(909) 685-5376

The Children's Place open in Montecito Plaza. As a growing specialty retailer of fashionable clothing and accessories for kids, the company provides shoppers a high-quality, focused merchandise selection at competitive prices. We take a competitive educational tour—perhaps even say "hello" to the winemaker. After permitting, you can visit the vineyard, where it all begins with the planting of the grape. See the grower's potato-barn barrel room, where mal wines rest quietly in oak, and the state's first winery, which during lunch time weekends, enjoy live music in the Pavilion-in-the-Vineyard.

The Fabulous "Dao" Damiano wants to introduce as many people as possible to the joys of wine. Pellegrino is the largest local vineyard and produces the most wine. Along with chardon­ na, there are Vermentino and Moscato. Pellegrino makes proprietary blends and sparkling wines, and grows some uncommon grapes, such as rynhanger and vermentino.

The winery continues to add the numerous prestigious awards it has earned over the years. www.pellegrino.com.

PUGLIESE

Main Road, Cutchogue, NY, C134-4057.

Pat and Ralph Pugliese "retired" to Cutchogue in 1980. They had a couple of acres of grape, so Ralph planted vines, thinking he'd sell the grapes to the new wineries. But he'd been making wine with his father and uncle since 1971, and the temptation was just too great. Ralph has been making wine in the last 25 years, using up to 90% of the grapes. He's the only winemaker who has won "Best Cabernet Sauvignon" at the World Wine Competition.

PINNAR

Main Road, Peconic, NY (631)-734-3000.

Named for the creek poet Pindar (500 B.C.), Pindar Vineyards was established in 1973. The winery, located in a potato-barn dating back to the 1840's, is the hub of activity at the Vineyard. You can take a comprehensive educational tour—perhaps even say "hello" to the winemaker. After permitting, you can visit the vineyard, where it all begins with the planting of the grape. See the grower's potato-barn barrel room, where mal wines rest quietly in oak, and the state's first winery, which during lunch time weekends, enjoy live music in the Pavilion-in-the-Vineyard.

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The Fabulous "Dao" Damiano wants to introduce as many people as possible to the joys of wine. Pellegrino is the largest local vineyard and produces the most wine. Along with chardon­ na, there are Vermentino and Moscato. Pellegrino makes proprietary blends and sparkling wines, and grows some uncommon grapes, such as rynhanger and vermentino.

The winery continues to add the numerous prestigious awards it has earned over the years. www.pellegrino.com.
Palm Springs Mfg. Broadens International Sales With Appointment of Export Sales Manager

"Mark is an important part of our export operations. He just returned from a successful trip to Saudi Arabia, Northern Ireland, Kuwait, the UK, and the Arab Emirates."

Third Quarter Financial Results

continued from page 28

MicroCoolE, a 20-year-old Palm Springs firm that manufactures and designs such technology heating systems for commercial and industrial applications, has announced that it has renewed its contract with another company in the HVAC industry.

"Our current sales manager, Michael Lutchen, has been with us since inception in 1983, with a few career changes. He has been a valuable asset to the company and has contributed significantly to our success."

The company is now seeking a new sales manager.

Travelocity.com Ranks as Top Travel Planning Site for Business Travelers

Travelocity.com, Inc., the most popular travel site on the Web, ranks as the No. 1 site for business travelers booking travel, as well as the best interest resource for booking hotels and flights for the third time in four years, according to a survey of Business Traveler magazine readers.

Travelocity.com
covers business travel features, including access to the site's powerful business travel features, in addition to tools tailored to make travel easier. It also offers options for business travel planning services, and in June 2002, the site released its powerful sales tools, which include:

Travelocity.com's wireless Internet site, such as flight

unlimited access to tools tailored to make travel easier.}

The Gizmos and Gadgets: The Truth About Technology

by Brian J. Nickel, Ph.D.

Technology advice and assurance bombard us daily. The problem is, in the information age, we need time and the knowledge to use our electronics to their fullest potential.

The technology we use today, especially our cell phones, has changed significantly over the past year. With new features and capabilities, it is important to understand how the technology works, and even fewer know how to effectively use it 100 percent of the time. Perhaps that's why we're so anxious for someone to design technology that's easy to use and even easier to understand.

Until such products come to market, we are doomed to suffer in the technology jungle. The problem today is frustration, confusion, and anger. No, yet a lack of bad experiences has conditioned us to expect such negative emotions. (Think of all the commercials we've seen recently, only to find that a song is rocking or a computer is crashing.)

The truth is that technology will put these gizmos and gadgets in perspective.

Creation of Tiny Magnets May Lead to Big Changes

Magnetism are commonly found holding up photographs on home refrigerator doors, or attached to walls in ubiquitous in industry and consumer products. Today a car uses less than 10% of the magnetic chemical elements. When one of these elements is not used to form a bond, it is a non-magnetic chemical element, also called a radical. Magnetism results from the presence of many of the radicals coming close to one another.

Several research groups worldwide, have shown that the so-called "diradicals" will be even more magnetically active. In a diradical, two atoms which are close to each other, have electrons ready to form a bond. In a monad, the bond is usually formed in the immediately surrounding area.

The need for this information to stay abreast of the needs of today's technology, doesn't mean you need to become an IT expert; however, you should know enough so you can ask the right questions and make the right decisions.

In the first place to start with is the product's instruction manual (some manufacturers may call it a user's guide.)

The second step is to prepare a list of good information and find explanations of every step.

The third step is to follow the instructions and complete the steps of the instruction manual.

The fourth step is to understand how the technology works, and even fewer know how to effectively use it 100 percent of the time. Perhaps that's why we're so anxious for someone to design technology that's easy to use and even easier to understand.
Put the whole world in your hands

Recreation
Central to all southern California attractions—ski in the morning, sail in the afternoon.

Education
21 colleges and universities within a 30-minute drive.

Airport
 Newly expanded Ontario International Airport only 10 minutes away.

Quality of Life
One of the safest cities in California, excellent schools, 130 miles of trails. Did we mention the golf?

Available Sites
Space availability 12.6% in sites ranging from 3,000 to 100,000+ s.f. at an average of 32k sq.ft.

Employees
67% of workers have some college with 21% having bachelor's or graduate degrees. This skilled workforce is available at wage rates 7-9% below Los Angeles and

Housing
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We know great events inside and out.

When you hold an event at Fairplex, the sky's the limit—literally! Because Fairplex gives you the flexibility of having your event indoors, outdoors or both. And, as home to the L.A. County Fair and NHRA Pomona Raceway, we know a thing or two about award-winning customer service, too.

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The Flawed Solution...

continued from page 36

local government should discourage growth. Of course, if all governments discourage growth, then there won’t be any new tax dollars.

Local officials should be true to create sensible economic development strategies that will help prepare their communities for inevitable growth, and do not need to support it. Local governments must encourage business to grow to provide jobs, plan for nearby housing, and schools, and be able to collect the revenue to support the necessary infrastructure and services, such as fire protection.

Communities that discourage growth will be rewarded under AB 680. A community that succeeds in maintaining open spaces, without establishing plans to encourage business investment and jobs, will benefit. Local governments that come up with sound growth policies to address infills of population will see their hard earned tax dollars being spent elsewhere.

AB 680 proposes that state mandates will be more sustainable than the unique economic growth plans created by local officials. There is no basis for such a claim. Given California’s diversity, it is in no universal formula that achieves balanced growth; what works in San Diego may not benefit San Francisco.

For example, to address growing land-use challenges, Riverside County land, property owners, builders, environmentalists and local residents worked together for two years to develop a growth blueprint known as the Riverside County Integrated Project. This blueprint today serves as a guideline to preserve the county’s natural resources, while simultaneously planning for much-needed new highways and housing. It has won national recognition as a responsible and creative approach to traffic congestion, environmental protection and economic expansion, and proves that local communities can work together successfully to address regional issues.

In Northern California, local government, business, environmental and community leaders created Place Legacy, a county-led effort to preserve agricultural resources and open space. The plan creates buffers between cities so they do not become a vast urban sprawl. Moreover, the plan’s general plan states that development is to occur in the cities, which are better equipped to deal with urban impacts, such as traffic and the need for such services as police and fire protection.

More than 170 cities throughout California officially oppose the bill. Additionally, the California Chamber of Commerce, California Business Roundtable, Howard Jarvis Taxpayers Association and many other statewide and local business and community organizations are all on record opposing the measure.

AB 680 is not the best solution to the growth challenges that California faces. Communities throughout the state should continue to have the discretion and authority to manage their own tax revenues and create their own growth strategies.

It’s New York without the attitude! This award-winning restaurant is where famous fare is finely defined. Our menu features prime steaks, Australian lobster tail, garlic roasted chicken, rack of lamb, prime rib and fresh seafood specialties. Join us for jazz in our Manhattan Room where acclaimed artists have made it the Inland Empire’s most intimate jazz experience! We take care of every detail with innovative menu items, specialty dishes, dramatic desserts, outstanding wine selection and entertainment to complement your dining experience - and discover our magnificent banquet rooms, perfect for hosting your next event.

ESPN-Zone: Not Just Another Sports Bar

JUNE 2002

RESTAURANT REVIEW

by Joe Lyons

There is nothing wrong with the average sports bar; I have seen many a good hour in some. A few good TV monitors. A decent cheeseburger. A good list of beers. But a ESPN-Zone is not to mention a sports gift shop and a full bar. At any given time you may see into the radio booth to watch some celebrity interview or find yourself experiencing a live sports event, and you are shown right there in front of your table.

But the real excitement for me came when we went into the restaurant to eat. I have a feeling that I would be going into the lunchroom with a burger and a menu. ESPN-Zone is several levels above anything else I have been to. I have told you before about the fine dining to be enjoyed, just to the east of the “Happiest Place on Earth.” Here, at an ESPN-Zone, I have found the happiest. For one thing, this is more than just a restaurant. It is a ESPN-Zone TV studio as well. In addition to mentioning a sports gift shop and a full bar, at any given time you may see into the radio booth to watch some celebrity interview or find yourself experiencing a live sports event.

And the Inland Empire is blessed with several such locations, some of which I have told you about.

Dockside Grill in West Covina... the Place to Go for Freshness

by Bill Anthony

Like fish? Like real fresh fish? Well, you should love “Dockside Grill.” Very conveniently located off the 10 freeway at the Garvey exit along Restaurant Row in West Covina, it is as easy to find as open for lunch and dinner, the menu is Big...Big...Big – with more than 80 items to choose from. Many, if not most, of the dinner items also appear on the lunch menu, same size, same price.

The name “Dockside Grill” may be a little misleading...you may think you think steak and beef house and they do have prime rib, New York steak and top sirloin, but this is mostly at diners. I always go a steakhouse to order fish or a seafood restaurant for beef.

I have heard the “must have” menu items and then we will mention the few “forget about it” items.

Most haven:

Lobster Bisque...three sizes, $5.95 to $8.95; Smoked Albacore Caesar, $10.95. Seafood Cobb (crab meat, bay shrimp, avocado, tomato, egg and blue cheese crumbles on a bed of lettuce), $10.95; Smoked Albacore, $7.95, takes up most of one wall. Around it are a dozen smaller monitors, six on each side, with various sporting events on each one. Evangelical as they are, it does not trouble the games are on ESPN, Fox, ABC or NBC. If it’s a game, it’s on.

Even better, each booth has its own monitor, so of the several events in front of you, you can choose the one you want to watch. I have dinner. Of course, with such technology available it would be easy to pass some mediocre food. But past you and hope that the game and the drinks covered up any culinary shortfalls.

Not so. The appetizers, included a very good spinach dip. The French fries were great, almost like potato skins. They even came with cheese and sour cream.

I have written here before that a baked potato should be a simple thing but many restaurants manage to go wrong. Not here. It is quite decent. Of course, I tried the cheeseburger. It is great. Someone put some soul into it. Even the salad was spicy and yet not wet and artificial.

Then we got down to the real food, and yes, the ESPN-Zone features real food. We had a very good chicken that was actually ‘lumpy.’ (If that’s a word) And the Inland Empire may not have had in quite a while. I am choosy about its idea of what “mediterranean” should be and this was just right.

As for dessert, as advised to be on hand any one order could make people, maybe more. The rum carrot cake was so good that I am still running

continued on page 47
In a circus decor of magic, dine on
Continued from page 24
fingers, burgers, fresh fruit and veg-
molding.

Lunch and dinner. Hours of opera-

Selling ice cream: It's not a step-

The plastics industry is the

316 million people. The injection

Design Division of the


"Here's something that a

"That what we in the

"The Agendas: What Every Business

"Helping people create a better future"

"Rip Van Winkle who had fallen asleep in the 1790s and woke today, would not recognize the busi-

The plastics industry is the

"I'll
certainly does not require preten-
tion world."

Beyond simplifying your customers' interactions with you, to deliver
tional or strategic business

Yes, people don't buy products or serv-

The plastics industry is the

"Agendas" should be

"Getting Things Done: The Art of

Best-selling Business Books

Here are the current top 10 best-selling books for business.

1. "Who Moved My Cheese?" by Spencer Johnson (Putnam...$19.95)* (2) A way to deal with change at work

2. "Rich Dad, Poor Dad: What the Rich Teach Their Kids About Money That the Poor and Middle Class Do Not" by Robert T. Kiyosaki and Sharon L. Lechter (Warner...$14.95)** (2) A story about how-to get rich

3. "Jack: Straight From the Gut," by Jack Welch and John A. Byrne (Warner Bros. $29.95)** (1) A what went right and what went wrong


6. "Good to Great," by Jim Collins (HarperCollins...$27.50) (6) Climbing the steps from being good to great

7. "First, Break All the Rules," by Marcus Buckingham and Curt Coffman (Simon & Schuster...$25.00)*** (1) Great managers break the conventional management rules.


*—Indicates a book's previous position on the list.
**—Indicates a book that has been out of print for 269 pages.
***—Indicates a book that was published in 1990s.


Early in his book, Dr. Hammer

writes, "There is nothing new about

Agenda: What Every

Business Must Do to Dominate


The plastics industry is the

4th largest manufacturing indus-

try in the U.S., employing more than

1.3 million people. The injection

molding portion of that industry is

critical for producing many of the

products we take for granted in our
daily lives.

Everything from computer and

medical components to sporting

equipment comes from injection

molding.

What is going on now in the

plastics industry, Dr. Diaz, is a lot

like what the auto industry went through in the 1980s and the garment

industry has been going through in the

1990s and into this decade.

We were getting beat in the auto

industry because it had become

compliant; it wasn't creative and it

had its edge to the Europeans and

Japanese," he says. "Foreign car

companies started dominating the

market and so American car makers

got to smarter and start doing


...then the answers had changed,"


"What we in the U.S. turn out.

We also have a whole new technology —

whether you're talking hardware or

software. The problem is continuing," he

continued. "We make the best

computer box on the market and charge a

certain amount for it. Each item Apple, HP or

someone else, however, sees similar

similar scale is not easy, but as the

author points out, there is no such thing as

excessive computerization and international competition may have fueled the

high times of the 1990s, but there is nothing new about

"Taking surprises.

"It's not a step-by-step

Blueprint, but a way of analyzing

business issues in the 21st century.

— Henry Mintzberg

"The Agendas: What Every Business

Must Do to Dominate the Decade," by Michael Hammer; Crow Books, New York, New York, 2001; 269 pages, $27.50.

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continued from page 39

GZIGS AND GADGETS
continued from page 39

Truth #2: Technology equals

The excuse used to be "the dog ate my homework," but now it's "the computer lost the file." Sound familiar? Who among us hasn't complained that "the computer" that messed something up (say, your paycheck) at one time or another? Whether it's our own carelessness or complaints, we often lose sight of the fact that humans make mistakes and, even more important, that humans may be available to help correct it.

You all need to find those people. You will inevitably need help as you purchase, install, use, and maintain your technology. Increasingly, though, the computer isn't the only machine that you may need to deal with to do so with as little (expensive) human interaction as possible. They may instruct you to start with a Web site, e-mail, or an automated phone system. Some of these systems work quite well, but others continue to pose problems and questions. However, when you are uncertain and as the presenter, you may want to ask for help and see if they are willing to provide. This will streamline your presentation and product.

Register with the U.S. Copyright Office and state that if, by used, would impair your ability to perform under Section 1201, you will not use your copywriting or visual arts you will reposition for, will reproduce, exhibit, display, or perform your copywriting or visual arts if you don't respond or your record keeping is haphazard, an infringer may be able to use your creation in a manner that you did not use. Consider, in advance how you will define the limited use of your creation. By law, an employer must take "immediate and appropriate corrective action" if employee harassment occurs, even if from a retained speaker from future opportunities.

Reported verbatim hostile environments are less severe than the actual results, comments of other workers, and inner voice. Unnamed, human harassment liabilities arise through display of both descriptive, pros, props, or other graphics that are demeaning, insulting, patronizing, or otherwise strip an individual and/or a group of dignity. Although, personal self-defense as a general rule, humans have gone away isn't, by the way, what's been termed "the culture shift."

You may be personally at risk of being sued if you don't if you gave the advice, ask for a second opinion of law, an employer must take "immediate and appropriate corrective action" if employee harassment occurs, even if from a retained speaker from future opportunities.

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"It's as if everyone is doing their own things with as little (expensive) human interaction as possible. They may instruct you to start with a Web site, e-mail, or an automated phone system. Some of these systems work quite well, but others continue to pose problems and questions. However, when you are uncertain and as the presenter, you may want to ask for help and see if they are willing to provide. This will streamline your presentation and product."

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BUSINESS INFORMATION RESOURCES

WEB SITES
Aviator Communications, Inc. .................. www.aviator.net
Agricultural Export Program (AEP), Calif. Dept. of Food and Agriculture ........ www.caagriculture.com
Best Bets of Things to do.com .................. seaturist.com
Business Bank of California ................. www.businessbank.com
California State Government Home Page . www.ca.gov
Center for International Trade Development . www.energy.ca.gov/nid/ITDS
City Business Guide CITIVU Rancho Cucamonga . www.citivu.com
China'sval China Medical College ............. www.cmwc.com
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FPP Bank & Trust ................................ www.gfpbank.com
LE. Small Business Dev. Ctr .................. www.sbdca.org
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China'sval China Medical College ............. www.cmwc.com
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12 The Center for International Trade Development (CITD) has organized a "California-Mexico Trade Assistance Center of Citrus Groves" program. This prevents the so-called "third hand of your own trading company" a workshop to help people in business get organized, learn about the different types of broker-seller relationships, and how to differentiate the types of buyer-seller relationships.

13 The March 14 session of the CITD program is a "California-Mexico Trade Assistance Center of Citrus Groves" program.

14 Viva America," a Sinfonia Mexicana's last concert of its 24th season, is at the Pigeon California Golf Club, a golf course in Rosemead. No charge; reservations required. Call (800) 450-7232.

15 A free Antiques Market and Business Development will be held at the Pigeon California Golf Club, a golf course in Rosemead. No charge; reservations required. Pre-pay at the Garden of El Pavo. For more information, or to make early reservations, contact the Palm Desert Chamber of Commerce at (760) 346-6111.

Montclair Chamber of Commerce 13th Annual Golf Tournament
August 28, 2002
Sierra Lakes Golf Club
16600 Clubhouse Drive
Fontana, CA 92335

Capitol Hill USA Village, from 4 p.m. to 5 p.m. at the National Orange Show Citrus Building in San Bernardino. A $25 tax deductible donation will entitle attendees to bring two items valued at a significant price.

The San Bernardino Convention and Visitors Bureau's "Sports for All" celebration is held each year from June 1 to July 31.

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Executive Time Out

YOSEMITE — A GIFT OF INSPIRATIONAL BEAUTY

by Camille Bounds, Travel Editor

It is recorded in the great book that God made the world in six days. What wasn't recorded was that during one of those days God might have wondered where he was going to rest on the seventh. Before he could decide, the must have decided to create Yosemite. Surrounding by inspirational beauty.

Inspirational beauty surrounds the visitor with giants of nature, spectacular waterfalls, wildflowers and lofty precipices with names that ring throughout the world, becoming rock and mountain climbers with the greatest of challenges.

El Capitan, Half Dome, Royal Arches, Cathedral Rock, Clouds Rest and Three Brothers draw climbers to test their expertise and nerve.

More than 30 waterfalls, each with a personality of its own, cascade over high shorl cliffs creating a changing masterpiece of power and unmatched beauty. Yosemite Falls, at 2,425 feet up, was compared by John Muir (author and preservationist) to a throng of comers. Consider Niagara Falls is only 164 feet high. Yosemite Falls is 1,612 feet, and Bridal Veil Falls drops 620 feet into an alp from a hanging valley. The wind often blows the tumbling water into a flimsy mist that gives it the appearance of a man.

The Ahwahnee Hotel is one of the first to use the word "room" as the name for the largest college dormitory. Having started around 1930 (expensive). The Ahwahnee is the epitome of the Southern Yosemite—A registered historical gem.

The Ahwahnee Hotel is one of California's oldest mountain resort hotels. It offers European-styled hotel rooms with and without private baths. The Ahwahnee offers luxury, elegance and comfort, with rooms to suit an Indian motif. The Ahwahnee Hotel is one of California's oldest mountain resort hotels. It offers European-styled hotel rooms with and without private baths. The Ahwahnee offers luxury, elegance and comfort, with rooms to suit an Indian motif. The Ahwahnee is the epitome of the Southern Yosemite—A registered historical gem.

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It's people you trust, who get to know what you and your organization need, and then get it done.

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