March 2006

Inland Empire Business Journal

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Real Estate Prices
At All-Time High
in Inland Empire

With housing prices at an all-time high right now, real estate in
the Inland Empire is reaching unprecedented heights recently.
Although housing prices seem to be on the incline, a survey recently
conducted by the National Association of Home Builders found one in five
reporting more home sale cancellations than six months ago. Only 4
percent of the overall group stated the increase in cancellations has
been significant.

While reasons for cancellations tend to differ, 45 percent of those
pulled by the NAHB stated cancellations were due to a buyer’s inability
to sell their existing home, and a third of buyers were unable to qualify
for financing at this time due to rising mortgage rates. “Sales are
dropping because interest rates are increasing and less people can qualify,”
said Dan Villagran, a loan officer with Home Loan Mortgage. “Down
payments and monthly payments are higher. There are ways around it, but
the government is cashing in on all the people who became indebted in
the last five years.”

While many times the season causes market declines from
December to January, the 20,085 homes sold in Los Angeles,
Riverside, San Diego, Ventura, San Bernardino, and Orange counties
during the month of January is the lowest number since January 2001.
Although Los Angeles and Orange counties are infamous for
costly houses in California, the Inland Empire is not far behind.
According to the L.A. Times continued on page 43

“Once at Whistler Blackcomb, you'll never
leave,” were the reoccurring words heard from
travelers who had visited Whistler Blackcomb.
Tourists have actually stayed there and made it
their permanent home.

See Page 44

DNA Testing Has Begun

After six months of validation
studies, Human Identification
Technologies, Inc. (HIT, Inc.) has
begun DNA testing in criminal
matters. The much anticipated
private DNA testing and consulting
laboratory is now ready to put their
forensic scientists to work testing
biological evidence from all over
the United States. The HIT, Inc.
laboratory provides the following
services: STR DNA testing
(nuclear DNA testing), mitochon-
drial DNA testing, consultation,
case review services, and training
for judges, attorneys and police
agencies.

“We have been receiving
phone calls for the last four months
asking if we are ready to begin test-
ing for various types of criminal
cases. We’ve had to hold off until
our protocols were in place and
continued on page 33

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Costco on Drugs Gets Good Grades

Did you ever wonder how much it costs a drug company for the active ingredient in prescription medications? Some people think it must cost a lot, since many drugs sell for more than $2 per tablet. We did a search of off-label chemical synthesizers that supply the active ingredients found in drugs approved by the FDA.

As we have revealed in past issues of "Life Extension," a significant percentage of drugs sold in the United States contain active ingredients made in other countries. In our independent investigation of how much profits drug companies really make, we obtained the actual price of active ingredients used in some of the most popular drugs sold in America.

The data below speaks for itself.

<table>
<thead>
<tr>
<th>Active Ingredient</th>
<th>Price per</th>
<th>Percent markup</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claritin</td>
<td>$1.29</td>
<td>21.7%</td>
</tr>
<tr>
<td>Paxil</td>
<td>$1.95</td>
<td>4.7%</td>
</tr>
<tr>
<td>Zestril</td>
<td>$1.26</td>
<td>3.1%</td>
</tr>
</tbody>
</table>

Pacemakers and heart attacks are two classic candidates for our investigation. As a vital component in an individual's life, pacemakers have a lot of press because of the high cost. We examined the cost of pacemakers on the market today.

<table>
<thead>
<tr>
<th>Active Ingredient</th>
<th>Price per</th>
<th>Percent markup</th>
</tr>
</thead>
<tbody>
<tr>
<td>SCD-19</td>
<td>$15,000</td>
<td>43.4%</td>
</tr>
<tr>
<td>MicroMedics</td>
<td>$18,000</td>
<td>38.9%</td>
</tr>
<tr>
<td>Medtronic</td>
<td>$20,000</td>
<td>28.6%</td>
</tr>
</tbody>
</table>

For the complete investigation, please see page 14.
As you know, the California Legislature has enacted a series of reforms to the state’s workers’ compensation system in recent years, culminating in the enactment of SB 809 (Perea) in April 2004. Although these new laws have yet to be fully implemented and some attempts to gauge their impacts have been made recently. While these reports signal potentially emerging trends in California’s system, each one reveals two key facts:

1. It is still too early in the implementation process to determine what long-term impacts these new laws will have on the system. No changes to these reforms should be made until sufficient, reliable data is in place to justify further changes.

Certainly, there is a need to measure these impacts in an ongoing fashion. The State Division of Workers’ Compensation (DWC) is closely monitoring the delivery of medical care and disability benefits, as well as other indicators. Monitoring is also being conducted by the California Commission on Health Care Access, Affordability, and Quality (CHSARC). If it is determined that provisions would have a significant adverse impact, changes would be made. This is a review of the following:

- **Increase in costs:** While the number of claims has increased, the cost per claim has increased as well.
- **Administrative costs:** The administrative costs of the system have increased significantly.
- **Payment delays:** There has been an increase in the number of cases with prolonged payment delays.
- **Disability claims:** There has been an increase in the number of disability claims.

In conclusion, the California Workers’ Compensation system is still evolving, and more time is needed to fully understand the impacts of the recent reforms.
Pomona's Hot Water Man

It was back in the mid-nineteen nineties that Cal Spas' owner, Chuck Hewitt decided that he had had all the fun he could possibly have from selling the company to Loyd Equipment. Spas and hot tubs being a big item in Southern California, the company had done well. In fact, it had developed a network of stores across the state and was embarking on international business.

When the Loyd family took over, they decided (pardon the cliché) to "take things to the next step." The first step was for the family to make Casey Loyd president. Born and educated in the west end of the Island Empire, it was felt that he could bring a dynamic young spirit to the company.

You need to understand that, at this point, many people had learned that a mold for fiberglass tubs couldn't be easy to justify, but in fact, Loyd was only just putting out into his BBQs and gazebos. Plus they had established a permanent in-ground display at the L.A. County Fairgrounds in Pomona. As 1994 continued, the Loyds returned dedicated to marketing efforts in their hometowns.

Loyd admits to a certain learning curve as the family took over. The business had a legendary way of doing things. They were a great marketing company. They just needed to think outside the box more.

He admits that he has learned from his father, but he has managed to avoid some of the classic pitfalls of management. "The most important thing we have dealt with is the dog-boo of "resistance to change."

"Change is only as good in the logic to understand it has to be done," he responds. By keeping the crew up-to-date, and explaining what was going on, they were able to move forward.

"If you tell them why, they'll give you a lot of support," he added.

Loyd and his family have brought the company into the new century, but have retained the

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CLOSE-UP

March 2006

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POMONA, WHERE WINE QUALITY MATTERS

Bella Vista, Where Wine Quality Matters

How can the newest winery in the Temecula Valley also be the oldest? Good question.

In fact, the first winery in Temecula was planted in 1968 by the Chirico's. The winery was built back in 1917 and closed in 1932, but it was bought by Imre Cziraki who sees the facility as his way of retiring.

He changed the name to Bella Vista, but he has kept the Chirico name attached, at least for now. Of the new releases may not have the Chirico name.

One other milestone that has come to the fore because of the new entertainment backyard concept has been the development of new homes with an empty backyard seen as a blank slate for a party. A custom home design is limited only by the budget. Older backyard styles can be accommodated. Cziraki says that you might call "sacred" spots. The tree that grandma planted or the burial site of the family. Working around such issues is not a problem for Loyd and his team.

In the last 50 years we have watched a 180-degree shift in the backyard. Where the garage used to be the island and the front door was the main entrance. Today the backyard has become the center of the universe. In effect, this throws much of the neighborhood back to that earlier time when everything came over because you had the only pool (or TV) on the block.

Loyd sees this as a good thing. "People are starting to come back to the home. Families are starting to come back to the neighborhood in the fifties and early sixties."

Not content to stand still, Cal Spas has been a leader in the hot tub industry. In fact, Casey Loyd broke out in a big smile and told us, "Come with me."

As they walk through just a hot tub maker, Casey Loyd believes that he is bringing the comfort factor back to home life everywhere.

Bella Vista Ranch

One of the first things he did when he took over was to upgrade the 2007 line. It dropped a lot of time that limousines and bus tours could not get in, so they didn't come. Today, it is not uncommon on any given weekend to see several limousine companies parked outside. And the tasting room is full.

Loyd is happy to see that. He knows what it was like when he was a young boy. They come in to taste samples and leave with cases of his products. He knows that he has only been doing this a short while. As a matter of fact, that is the point where the peak sales come in from the eastern part of the wine country.

As he has owned nurseries, grafting and propagating new grape varieties from new vineyard is something he has always been doing. Similarly, he has made machine shop drawings to be able to fabricate custom systems or a framework for his times.

CILERZO

Where Wine Quality Matters

Bella Vista is opened for tasting daily and can be found at cilierzoo.com. Yes, it is a drive from Riverside, San Bernardino or Ontario proper, but the run down the I-15 is worth it. Not to mention that it is a lot more convenient than driving north of San Francisco.

As Bella Vista is a new winery to develop, we will do no doubt find it back up and update you on things. It is the kind of sacri­fice we are willing to make for our readers.

Bella Vista is at 41220 Calle Contento Road, some five miles from Interstate 15. They can call you at 760-732-5250. Ask for Joey.
As the workhorse of our body, our back is one of the most essential structures of our anatomy. Our back consists of bone, muscles, nerves and other soft tissues that all have an essential function for every move we make. Due to this, our back is also one of the most susceptible to injury. According to the Mayo Clinic, four out of five adults have at least one incident of back pain sometime during life. Back pain is also found as one of the most common reasons for health care visits and missed work.

Back pain most often occurs from strained back muscles and ligaments, improper or heavy lifting, sudden awkward movements, or a host of other events. Some conditions resulting in back pain include: herniated disks, in which disk material presses on a nerve; sciatica, a condition in which a herniated disc impinges on the sciatic nerve; spinal stenosis, a condition when the space around the spinal cord and nerve roots narrow due to arthritis and bone overgrowth resulting in a pinched nerve; spondylolisthesis, a fracture in the bones of the spine; and spondylolisthesis, a fracture in the bones of the spine that make up the spinal column.

Remedies for those suffering with back ailments range from surgery to other forms of alternative treatment. Each has its benefits and drawbacks, however many people are looking towards alternative remedies to avoid the lengthy recovery and risk of disability surrounding back surgery. Although spinal injury ranks third among surgical procedures, statistics show less than 28 percent of those surgeries to be successful.

The Back in Action Decompression Centers, employs the use of non-surgical treatment for those suffering with chronic neck and back pain. The DRX 9000 technology was developed by medical manufacturing company Axion Worldwide. The DRX 9000 equipment specializes in alleviating symptoms of those suffering with back pain, sciatica, herniated and/or bulging discs, degenerative disc disease, a relapse or failure following surgery, and facet syndromes. According to DRX 9000 creators, the equipment enables pain by enlarging the disc space, reducing herniations, strengthening outer ligaments to move tensile material back into place, the reversing the high intradiscal pressures through the application of negative pressure.

Axion Worldwide was approved in May of 2001 by the U.S. Food and Drug Administration for the DRX 9000, which at that time was described as "...providing static, intermittent, and cyclic distraction forces to relieve pressures on structures causing lower back pain." Sessions with the DRX 9000 are described as 30-45 minutes daily for the first two weeks, and three times per week for the following two weeks. The number of sessions needed may vary depending on the severity of the back ailment. Patients are fitted with an automatic shoulder support system that lowers them into the horizontal position. The computer system automatically adjusts to the proper angle of distraction, and a lobaric air bladder system acts as a fulcrum to the angle of pull, allowing a targeting of specific priocceptor responses, which would create muscle spasms. The split table designed is claimed to decrease friction thus allowing separation of the vertebrae, minimizing the effects of gravity. The DRX 9000 is said to differ from other traction tables because it does not pull muscles, it applies specific forces to decrease intradiscal pressure and enhance fluid exchange within the disc. The expanded space between the bones is said to restore nutrients and blood flow to the disc, causing healing. A cold pack and electric muscle stimulation are applied following the session, to help pain relief and speed the healing process.
Executive Reluctance: Five Tips for Overcoming Fear and Making the Sale

by Sammanian

what goes through you when your boss or your inner self says you’ve got to get to the top decision maker for this deal, contract, renewal or sale? It’s probably not great. However, the executive suite person you have to see knows that he can increase your chances of success.

Most sales people quickly boast that they get to hear or have the “no problem” meeting with the top executives of their prospects or customers. However, when I ask “What does that leader want from you?” they scramble for an answer. Now, I know that it would be great, right? So if there is no problem meeting and meeting these key decision-makers, why don’t more sales people do it?

1. It’s scary. That’s why. Yet, it’s natural. We fear people with authority positions—somebody with power over us. Think of your boss or judge or police or customers. They all put you on guard. As you get to know them, it’s less stressful, but the tension is always there.

2. It’s a hassle to get to these senior decision-makers. They are protected from anyone getting to see them, including their own subordinates (who are also intimidated).

3. There is a concern of upsetting the manager, engineer or purchasing person you’re presently meeting. Many buyers give that impression and the rest of the time you assume it to be true.

4. Add to four past rejections and you begin to act as your own decision maker. You decide that negative projections around. However, if your projections gravitate toward the negative, you’re putting yourself in a difficult place. They’ll naturally be to default to the easier path—limiting and worst case thinking. It requires a lot of effort and the ability to overcome negative projections around. However, if your projections gravitate toward the negative, you’re putting yourself in a difficult place. They’ll naturally be to default to the easier path—limiting and worst case thinking. It requires a lot of effort and the ability to overcome negative projections around. However, if your projections gravitate toward the negative, you’re putting yourself in a difficult place. They’ll naturally be to default to the easier path—limiting and worst case thinking. It requires a lot of effort and the ability to overcome negative projections around. However, if your projections gravitate toward the negative, you’re putting yourself in a difficult place.
The Riverside Marriott has been around for a while. To be accurate, the building has been there for nearly fifty years since its grand reopening as a Marriott and only recently underwent a $5 million restoration.

Some sites, such as the open space across the street, still were. What was a lounge is now a car rental booth. Costs, changes. Demand changes. The city changes. When the hotel opened, the Mission Inn was still closed and wrapped in a chainlink fence. One could walk out of the front door of the old building, cross Riverside and be back in about half an hour.

To find the differences in the hotel and the area it serves, the Business Journal spoke recently with Tom Donahue, the general manager.

The first thing we discovered was that Mr. Donahue's idea of where a hotel fits into a city's fabric is radically different from what things had been in the past. There was a time when hotels saw themselves as competition for rooms and baristas but the two hotels work hand in glove on mutually productive community endeavors. He sees the inn as a training ground for conversations in the city, being as they are both convenient to the Riverside Convention Center.

He describes the Mission Inn as a "visible economic engine" for the city of Riverside, the county, and the state, which he says has resulted in an overall increase in hotel revenue.

Turning one entire street into The Main Street Mall, a pedestrian walkway with shops, landscaping and music hasn't hurt the area either.

What Donahue is counting on is the continued support for growth, especially in the arts. He is very excited to return to the Fox Theater as a performing arts center. Some may recall that there used to be a plan to attach an arena to the convention center, but they were put off and now have worked hard to bring such a dream now to be realized.

The Fox, according to Donahue, resolves the issues.

Tom Donahue himself lives in downtown Riverside. He enjoys walking distance from his hotel. He is delighted to see that a new grocery and a new market have opened up across the street from the Marriott. He is happy to hear the reports of new apartments and condos being planned for the neighborhood.

Even more, Donahue tells the Business Journal, Riverside is on the cusp of great expectations. Mayor Ed Leonard's 2005 Blueprint has really turned a corner for the downtown. The addition of the new city manager, Brad Hudson, who has also brought great momentum to the realization of the plans as laid out by the Blueprint. Tourism and economic development are clearly visible from the Gateway Entrance at the 60 freeway, through University Avenue, all the way to the downtown corridor.

Arts and culture are very much a focus of the city fathers, he believes, will drive more business to the downtown. He cites the Horton Plaza of San Diego as an example for his city. Still, he sees himself as a broker, not a developer.

What impresses him the most is the community support for the arts.

There is a passion to invest into the art museum, into the theater and opera. In partnership with those are features that you need to have, a viable downtown community that can manage to exist in 21st century with convention demands for Wi-Fi and other communication and audio/video demands.

The Main Street Mall is also being wired for high-tech laptop and cordless telephone connection.

Even more, Riverside has been known around for March of Dimes and other non-profit organizations. Aundre Donahue was the March of Dimes key supporter.

In addition, he can talk about the River, not just talking, but doing, perhaps by osmosis. Nevertheless, he is tired of the frequent and communication with their leaders is as vital to your employees' performance as, say, a phone and a computer.

Give them a real voice in the company's future. Don't just let employees set their own goals. Let them have real input into the company's future. "No matter how much you tell your employees this is your company, too, if they have no real say-so, it's clearly just lip service," says Sujank. "Collaborate with them. Solicit their ideas and contributions. More to the point, actually take their advice and run with it. If you don't trust your employees enough to help shape your company's future, why did you hire them in the first place?"

Tell your employees it's not their role to take risks, in fact, it's expected. A big part of having a VEO involves the R-risk. Work without it can be so insignificant.

The real reason you need to keep the "big picture" and then your employees can help without it. They'll become more focused and forward looking when they realize that you care about their ideas and contributions.

When people are free to take risks, they are likely to explore multiple possibilities and find unexpected solutions," says Sujank. "They will own these solutions and hold themselves responsible. To inspire risks in your employees, take risks yourself. In this way you model the creative spirit you want them to embrace."

Put systems in place for measuring productivity. In the bottom line, the whole point of goal setting is to help employees become more productive. This is why you must be sure not to confuse activity with progress. Put systems in place for measuring productivity and live by them. "Remember this mantra: what gets measured gets done," advises Sujank. "Create policies that ensure that the 'urgent' doesn't continue on page 30."
Common Misconceptions Small Businesses Have About Providing Health Insurance

by Phil Leblll'r, Founder
Foundation for Health Coverage Education

While maintaining affordable health insurance in California continues to be a challenge, for everyone, the Foundation for Health Coverage Education (FHCE) has found that many small business owners don’t provide this benefit to employees because of incorrect assumptions they have about offering it. Public health and industry experts agree these assumptions can serve to create a more dysfunctional health care delivery system, as uninsured employees have a greater reliance on using the emergency rooms for treatment and put off illnesses at the early stages. As part of its “Coverage For All” health insurance education campaign in California, the following is a list of the most common misconceptions that small business employers have.

1. My company is too small to manage an administration of a health insurance program. Small businesses usually do not employ a human resource department, but you can use a licensed health insurance broker to give you unbiased information usually at no charge for the personal professional advice.

2. I’m concerned some of my employees may not qualify for coverage due to health issues. This is rarely the case. Small businesses of two to 50 eligible employees are guaranteed health coverage even if the employees have pre-existing conditions or ongoing illnesses.

3. I’m afraid if I offer health coverage and have to let an employee go, they will only have limited time with CORRA coverage. The CORRA program or Cal-CORRA, which provides continuance coverage through an individual conversion plan for 36 months can be continued through the Health Insurance Accountability Act (HIPAA) program which will continue without expiration.

4. As the employer, I will be obligated to pay 100 percent of my employees’ costs. Actually, while some employers pay 100 percent of the costs for employees and dependents, many pay a percentage of both, others pay 100 percent just for the employee, or a percentage of the employee’s contribution. In control to the cost from the employer’s standpoint, in many cases the employer will budget a certain amount per month per employee. This is called “defined contribution.” The employer chooses the coverage they want.

Costco on Drugs Gets Good Grades

continued from page 3

Zocor: 40 mg
Consumer price: (100 tablets): $53.27 Cost of general active ingredients: $8.63 Percent markup: 4,059%
Zoloft: 50 mg
Consumer price: $206.87 Cost of general active ingredients: $1.75 Percent markup: 11,821%

Since the cost of prescription drugs is so outrageous, I thought everyone should know about this. Please read the following and pass it on. It pays to shop around. This helps to solve the mystery as to why they can afford to put a Walgreen’s on every corner.

On Monday night, Steve Wilson, an investigative reporter for Channel 7 News in Detroit, did a story on generic drug price gouging by pharmacies. He found in his investigation, that some of these generic drugs were marked up as much as 3,000 percent or more. Yes, that’s not a typo....three thousand percent! So often, we blame the drug companies for the high cost of drugs, and usually rightfully so. In this case, the fault clearly lies with the pharmacies themselves. For example, if you had to buy a prescription drug, and bought the name brand, you might pay $100 for 100 pills. The pharmacist might tell you that if you get the generic equivalent, they would only cost $80, making you think you are “saving” $20. What the pharmacist is not telling you is that the pill goes to a generic factory, the generic pills may have only cost him $10!

At the end of the report, one of the anchors asked Mr. Wilson whether or not there were any pharmacies that did not adhere to this practice, and he said that Costco consistently charged little over their cost for the generic drugs.

I went to the Costco site, where you can look up any drug, and get its generic price. It says that the in-store prices are consistent continued on page 20

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THE FLU - IT'S NOT OVER YET

The flu season may have peaked back in November or December, but as they say in baseball, "It ain't over till it's over."

Just ask Dr. Albert Arteaga, the president and founder of LaSalle Medical Associates in San Bernardino. "Flu shots made a very big difference, and still can," Arteaga, a pediatrician for more than 20 years, spends every flu season surrounded by coughing and sneezing patients, "but I've had flu more than 15 years and only had the flu twice," he says. "While it may be late in the season, people can still get it, especially the young and the elderly. Why avoid the shots?"

The reason many avoid flu shots is simply the fear of the needle. "I can understand that," Dr. Arteaga says, "and then what happens is those people influence their friends and then you start hearing, 'The shots will just give you the flu themselves' and 'Shots don't really make a difference.' The fact is shots don't make a difference. They really do help."

Is this flu season any different from past ones? "We heard a lot of media alarm in recent months," he explains, "but really it was about par with the last two or three years. About a 'medi­um' season."

Medium for most, perhaps, but not for those who con­ tacted it. Aside from the tired feeling, the body aches and fever, the symptoms can be much worse. "There may be intestinal problems that develop," Dr. Arteaga says, "and other potential complications, such as internal infections, pre­ monia and possibly even meningitis. Why take a chance?"

Dr. Albert Arteaga gradu­ated from medical school in 1976, completing his pediatric training in 1984 and starting his practice in Fontana. He expanded into San Bernardino four years later, and in 1996 formed LaSalle Medical Associates, an IPA, comprised of primary and specialty care physi­cians, providing more than 90,000 patients in the Inland Empire and East Los Angeles.

According to founder Dr. Arteaga, the primary mission of LaSalle’s 24 clinics is "to offer high quality medical care to the whole family with courtesy and care," and, right now, to provide flu shots for people who have put them off.

"It takes just 30 seconds and a very short, minor sting to possibly save weeks of discomfort and potential serious complications. Is it worth it? You bet!"

LaSalle Medical Associates has 190 employees, including 75 physicians, with facilities in San Bernardino, Riverside and Los Angeles coun­ties. The San Bernardino offices are located at 655 North Mount Vernon Avenue and at 1505 West 17th Street. For details, call (909) 890-0407.

Common Misconceptions Small Businesses Have About Providing Health Insurance

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If I offer insurance coverage for my employees, they may also want to cover their families which I can’t afford. If your employees make below a specified income, their dependents may be eligible for public programs such as Healthy Families or Access for Infants and Mothers (Aim) which is free to you and free to your employee.

4. My business is too small to qualify for group coverage. If you have a small business, even with just two eligible employ­ees, a family member in some circumstances, you can qualify for a group health plan and your employees and dependents may also be guaranteed health coverage.

7. I would rather pay my employee more in wages than pro­vide health care coverage because it will be more cost effective for everyone in the long run. By paying your employee more, you actu­ally will spend approximately 14 percent more than the intended raise in taxes and the employee will only receive 66 percent of the intended raise. However, the cost of providing health coverage is 100 percent tax deductible, thereby assuming a 35 percent tax rate you only pay 75 percent of the budgeted cost and the employee receives 100 percent of the intended benefits.

Employee move around a lot so a short period of coverage won’t really help them. Not true. If you have employees that typically stay with the compa­ny for a short period of time they are still covered by California COBRA coverage if they decide to leave the company.

The Foundation for Health Coverage Education (FHCE) is a non-profit organization with a mission to help simplify public and private health insurance eligibility information. In addition to their California Uninsured Help Line, FHCE offers free consumer guides such as the "California Health Care Options Matrix" and the "Finding Coverage in California" booklet, available in English and Spanish, plus free educational seminars for health, business and social service related profession­als. For more information on FHCE, visit their Website at www.coverageforall.org. For help finding your health care options, please contact the California Uninsured Help Line at 1-800-234-1317.

What Drives Erik Henriquez?

At a time when most chil­dren are playing and enjoying their youth, young Erik Henriquez had already made his mark as a young businessman. At the tender age of 11, he began running a stall at the Slovenian Shoe Swap Meet on his own. Forced to present his wares, keeping track of stock, and even making change was a challenge at that time, but he had to persevere in order to contribute to the family income.

Erik Henriquez immigrat­ed to the United States from El Salvador in 1980. At that time, El Salvador was in the midst of a civil war that would last 10 years and claim many lives. Luckily enough for him, he escaped the violence that was his homeland when he was only three years old. The reality of being born into a poverty-stricken immigrant family soon presented itself when Erik graduat­ed from high school and had to choose what to pursue: working a minimum wage job or enrolling in the Army. He chose to join the Army and gained experience in business etiquette, word process­ing, and other important functions as a human resource clerk for a Special Forces group. He realized that education was the key to suc­cess right after his enlistment in the Army ended.

I found out quickly that my work was working against me and that experience alone was not going to cut in this (Southern California’s) job market," said Henriquez. Erik started his career out of the Army working part-time at United Parcel Service, while attending Chaffey College. He later transferred to California State University, San Bernardino and moved into management at UPS, working in human resources. In all, he managed to graduate in only three years, while supporting his growing family.

He says about the college experience, "It was really tough for me to keep focused. Working nights at UPS kept me physically exhausted all the time, and my wife didn’t like it. But we both realized that we weren’t going to get far if we didn’t follow through with our
States Resurrect Topic of Medical Care

As employer-based coverage shrinks, lawmakers in capitals across the country are trying to address the needs of the uninsured.

by Richardo Alonso-Zaldivar

Healthcare reform may be dead in Washington, but the number of states—under both Republicans and Democrats—are taking up the mantle of medical insurance coverage.

Faced with a problem they find politically hard to ignore, governors and legislators in at least 20 states have reached agreements to expand health coverage by squeezing money from existing health programs and taking other policy steps, including some tax increases.

In Illinois, Democratic Gov. Pat Quinn signed a bill providing affordable health coverage for uninsured children of working parents.

Massachusetts has taken on a similar challenge. There, Republican Gov. Mitt Romney and the Democrat-controlled Legislature are challenging the state's popular plan to cover all the state's half million uninsured residents.

"The fear that is happening in Washington is not deterring states," said Alan R. Silobsky, director of the National Academy for State Health Policy. "The lack of action in Washington is not because of the lack of a problem. It's because of a lack of agreement and, frankly, a lack of political will to address the issue. At the state level, if you have a Medicaid budget problem or a general budget problem, uninsured, you have to tackle the issue.

Given the seemingly intractable economics of health care, it is clear whether the state will be able to meet its efforts to develop coverage for the uninsured.

But traditional employer-based coverage, the cornerstone of the existing system, continues as the average cost of a family plan approaches $15,000 a year. And the health of the nation's growing efforts by states could help jump-start a national debate.

If any of these efforts succeed, it could provide impetus for a national debate in later elections, said Robert Bloniden, a public policy analyst at the Harvard School of Public Health. "If the Iraq war and terrorism were to go away, even though nothing is happening in Washington," said Richard C. Lord, president of Associated Health Media, "then a business program would allow her to get coverage for a 6-year-old daughter who has a kidney problem, who has a fear of autism.

"It's to the point where the insurance companies say, 'Sorry, she is uninsured,'" Akley said. "And they can't even assess the risk, to do a proper insurance."

Many people get into sales to "make money." There could be a wrong reason to enter the profession.

In sales you don't make money -- you earn it. The biggest reason you go into sales if you have total lack of money is:"I'm in sales to make money." "Wrong." The best way to amass a lot of money in sales is to earn it. If you are self employed and not working for someone, everyone wants to earn a million dollars. Each of us for different reasons -- but we all want (1) money to achieve our goals and dreams. How do you get the money? By living and executing the three principles of sales wealth building.

When it comes to those of us who are self employed, there's never anything available for us," said Barbera, who manages a temp agency and has never had a steady job. "I can't take my kids for regular checkups as much as I would like to.

The state's cost for the program—a $45 million year—is being paid for with savings from better management of Medicaid patients with chronic diseases.

In California, Gov. Arnold Schwarzenegger has launched an expansive insurance program for kids, saying its sponsors had not provided a cost analysis.

"Should we be able to cover 300,000 kids," asked Cindy Roberts, director of Oklahoma's Medicaid program. "Based on the response we've been getting, my fear is we'll fill up the slots and have to provide a new list.

Maine approved a program aimed at small businesses two years ago. But the program has only made it a target for critics. Financing for the initiative depends substantially on achieving savings through greater efficiency in the operation of the state's over-1 billion in annual reports - in corporate milestones, and investment resources necessary to achieve success. This information will present perspective on the company's prospects and opportunities to build a sustainable business.

Determining the behavior flow of the sell-buy process.

How is the product to be sold? For example, the means of distribution: online only, in-store, mail-order, or perhaps it's a multi-channel strategy.

What is expected of the customer and how is the marketing mix to shape his or her product interest? For example, is the company trying to "encourage" the customer to buy more or "persuade" the customer to choose the company's product over another?

Sales and Marketing

Building self-belief is a critical and current challenge.

"The only thing that you want to succeed -- it's critical you know why you want to succeed -- and what has prevented you from achieving your success.

For example, you may want money for a specific college that you want to attend. How can this be? You may be too out of shape to do a "DIT" for a sitter or a parent. Whatever the case, you blip down, put it up (possible, on your bathroom mirror), carry it with you, read it twice a day, and then you will begin to live it.

HERE IT IS: BECAUTR: Combine your "why" with your desire and dedication to be the best, and presto -- success. Our without the other is not strong enough.

Some of you are reading this and saying, "Jeffrey, don't bug me with this philosophy stuff, tell me how to make sales." I say, "شد" is the most powerful sales lesson I can deliver. Only a few will get it.

Jeffrey Gitomer in the author of "The Go-Giver," an international best-seller. He can be reached at (704) 333-1112 or by e-mailing sales@gitomer.com.
What Drives Erik Henriquez?

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educational goals." Presently, Erik is a disabled Army veteran, college gradua-
tuate, and the new club manager at the 24-Hour Fitness club in
Victorville. Of the 540 clubs 24-
Hour Fitness has across the coun-
try, this is one of the only clubs in
the High Desert. Ever-striving to
sharpen his skills in business, he is
also currently pursuing an MBA at
the University of Redlands. "As an
MBA is going to be key if I am
going to move to the next level in
business, and that's all I do, strive
for the next level," said Henriquez.

Even with all his ambition, Erik
realizes that he did not get
where he is on his own. He feels

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with the online prices. I was
appalled. Just to give you one
example from my own experience:
I had to use the drug.

Inland Empire locals is to con-
tinue. Like a true local-boy, he
gives back to the community by
coaching t-ball and soccer, and
hopes to teach business at the
college level someday.

When asked what his
motivators are, he
answers simply, "Family. If it weren't for my
family, I would have no reason to work
as hard as I do or even attempt to
do half of the things that I have that
done."

Erik hopes not only
to contribute positively to the fabric
of business in the Inland Empire,
but also to help change the face of
the Inland Empire businessman.
In doing so, he hopes that other kids
in unfortunate situations will
be able to release themselves from stereo-
types and dead-end situations.

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rest of your life. Amenities and luxury will permeate each day. The homes are large and beautiful
with breathtaking views of open hiltsides and the golf course which is now fully seeded, lush, green
and open for play. Memberships are still available but not for long. It's a perfect beginning to a
luxurious, well-earned, sun-filled life out here in the canyon. Come join us soon.

TRITON Communications, Inc.

www.tritoncom.com

Erik related to the Indian Valley

Costco on Drugs

continued from page 14

Gett Good Grades

Shangrila, who will compete for a
$5.5 million purse. "I have fond memories of
being involved in the event as a
player, and now to be involved as an
owner should be equally rewarding," said Sampras. "Our
investment group believes that
even though this event is already
the most attended event outside of
the Grand Slams, it has the poten-
tial to reach even greater heights,
and there is not a better place for
that to happen than at the Indian
Wells Tennis Garden."

About the Pacific Life Open

The first major tennis
event of the season on U.S. soil,
the Pacific Life Open saw more
than 280,000 fans attend the 2005
tournament, which was broadcast
for more than 44 hours of live and
tape-delayed coverage on ESPN
and ESPN2. For information, or
to buy tickets, visit www.PacificLifeOpen.com or call
the Indian Wells box office, 800-
999-1935 or 760-230-8000 or visit
the box office, 78000 Miles
Avenue, Indian Wells, CA 92210.

PACIFIC LIFE
ANNOUNCES
NEW PARTNERSHIP

New Partners Include United States
Tennis Association, Pete Sampras,
Chris Evert and Billie Jean King

Indian Wells' answering commit-
tment to keep the event in the
Coachella Valley was evidenced
by their purchase of 27 acres of
land adjacent to the Indian Wells
Tennis Garden for $15 million from
PM Sports Management.

The money from the sale will be
used to refinance the remaining
debt on the stadium, which is being
facilitated by Desert Commercial
Bank. "I want to commend the City
of Indian Wells for having the
foresight to step up at the very
beginning to offer their support
in keeping this great event here," stac-
ted Pasarell. "This is a tremendous
day for the Pacific Life Open and
the residents of the Coachella Valley.

The tournament, now in its
31st year, has grown from its hum-
beginnings in 1976 when it was
held in the Coachella Valley. This
year's tournament, to be held
March 6-19, will feature 250 of the
top-ranked men's and women's
players in the world, including
Roger Federer, Andre Agassi,
Lindsay Davenport and Maria

Costco of Drugs

continued from page 14

PHARMACY

The pharmacy, and they will let you in.
This is true. I went there this past
Thursday and asked them. However,
they tell me that you must pay by
cash or debit card.

Sharon L. Davis

Budget Analyst

U.S. Department of Commerce
Room 6893
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Office Fax: 202-482-5480
E-mail Address: sveds@doc.gov

Editor's Note: I had a similar expe-
rience--needed a prescription for
Medifast (for diabetes). I went to
a SavOn and the price for 120 pills
was $12.83. I went the next day to
Costco--and bought them for
$27.69.
38 DOCTORS TO LOOK FOR WHEN YOU NEED TO SEE A DOCTOR IN A HURRY.
This Holiday Season, Give The Gift Of A Smile.

by Mini Donaldson

Managing means getting results in many different settings from workplace to household. If you are alive, you have already been a manager. You’ve managed delivery, people repair, people pets, children, in-laws, spouses and more.

One myth is that you need to throw money at people to motivate hard work and loyalty. Not entirely true. Management has less to do with charisma than with consequences. Managers depend on effective interpersonal communication skills to get things done.

Empower and Motivate

Many of you are called “boss.” To avoid “boss” becoming another four-letter word, follow these four steps:

Step 1: Tell the person clearly what you except them to do. Easier said than done. In management training environments, this is called “delegation.” My definition of “delegate” is to empower and motivate a person to accomplish results for which you are ultimately responsible. Delegating includes giving someone the authority to do the job, explain the result you want, give the person the authority to do the job, monitor the activity, give recognition or praise.

Make sure you’re in a place conducive to communication at a time when the person can concentrate. Listen to what your words as you set the tone. Over the years, I’ve seen managers, unwillingly say, “Now this is simple, mindless task that’s why I’m giving it to you. Not very motivating.”

Give the big picture. Describe the overall objectives. People need to see where their part fits into the whole to feel part of the whole.

Describe steps of the task.

This is the meat of the delegation discussion. Sometimes you are already printed in an instruction or procedures manual. You still need to go over these steps. However, briefly, with the capable person to assure yourself of the person’s understanding. If the steps are not already written out, have the person take notes as you speak. This increases understanding.

Give resources available: Point out where there are other references, if any, on the task. Resources include people who have done the task or parts of it before.

Invite questions. Even if it feels as if you don’t have time to do this, it’s worth it. Better to spend time up-front and get questions than to have them pile up and do them at the last minute. This is the “psychology—what will they do to get the job done. This takes some courage on your part. You risk being asked with a defensive, “Do you think I’m stupid?” I use this sentence: “Call me compulsive. I need to have you summarize how you will get this done.” When you take responsibility, you reduce deficiencies in the other person.

Step 2: Get on a date for follow-up. How soon will depend on the complexity and value of task. You might tell them to put the task to work and develop the fine art of follow-up without hovering.

Is it on the Test?

Step 2 is there reason to do this. This is the fine art of motivating. Motivating people is impossible if you do not motivate yourself. There must be something in it for your thinking. This may mean doing a little at a time, but doing it is the key. People need to see where their part fits into the whole to feel part of the whole.

Describe steps of the task.

Positive feedback: Make it succinct, specific and sincere. Stick to praise only; don’t use it as an introduction to another discussion. Tell them why their accomplishment is important to you and others.

Don’t be surprised if the person is embarrassed or skeptical. This may mean they’re not accustomed to praise and need more of it.

Corrective feedback:

• Never attack the person. Attack the problem, whether it be job performance such as inaccuracy, or a work habit such as lateness.

• Be prepared to tell the consequences if the person continues—all will be prepared to carry them out.

Don’t be surprised if the person reacts with hostility. Even if you’re being calm and objective, you may find that this discussion quite personal.

It takes practice and, quite often, some training and acquiring of new skills to carry out these four steps of managing. But stick with it, managing people and empowering them to accomplish tasks, makes a difference in their lives and yours.

ABOUT THE AUTHOR

Mini Donaldson is co-author of the forthcoming book, “Bless Your Stress; You Means You’re Still Alive” (February 2006). She has more than 30 years of experience training companies like General Motors and Proctor & Gamble in time management, balance, management and communications. A master’s graduate of the University of Michigan, Mini has previously a human resources training position at Northrop Aircraft, Rockwell International and Wal Disney. She is also co-author of the popular, “Managing with Dummies.” For more information on her speaking, training or books, call 805-561-0580 or mini@smiletrain.org or fax: 310-577-0229.
Eight Steps to Fix Your Broken Credit

(Part three in a three-part series on monitoring and managing your credit)

by David John Marotta

Debt problems destroy your credit history and isolate you from a host of economic privileges and opportunities. If your credit report was a wake-up call to get out of debt, you may be wondering what to do next. The first step to stop the hemorrhaging is simply to not borrow another penny until you are completely out of debt. The rest of this article will only benefit those in debt willing to make this commitment.

Avoid dealing with “credit repair firms.” Don’t waste your time opening new accounts. Moving won’t help either. Your credit history will gradually repair itself.

Do whatever it takes. Ask your mother-in-law to hold your credit cards while you are getting out of debt.

The first and most important step to getting out of debt and re-establishing good credit is to admit your past mistakes. No one has ever been able to overcome their problems until after they first admitted them. Yes, this is the hardest part, but also the beginning of the way out.

Now, to get out of debt, here are the steps. Walk carefully.

TOTAL YOUR DEBTS AND RE-ESTABLISH GOOD TIMING

1. List your debts. List (WHO) you owe money, (AMOUNT) you owe, and the INTEREST RATE you are paying. Most people who are in debt avoid looking at these statements. The truth is often difficult to face, but facing this information honestly is important.

2. Call every place you owe money. This is especially important if you are delinquent in your payments. Let your lenders know you will be trying to pay off your debt and ask for their assistance. Ask them for a lower rate of interest. Negotiate. Ask them for a payment schedule you can actually pay. Lenders are not gentle with over-spenders who have to be wrestled to the mat for payment. But they are surprisingly kind to those who call to promise paying and ask for help.

PADDOWN YOUR DEBTS

3. If possible, consolidate all your debt into the lowest possible interest rate. You can get information on low-rate, no-fee credit cards at www.cardtrac.com. Consider consolidating with a credit card that offers several months without an interest. These give you some grace period to reduce your debt.

4. If you can’t consolidate everything to one low interest rate, call every company paying interest with the highest interest rate while paying the minimum on everything else.

5. Put your high interest rate cards someplace safe. Ask your mother-in-law to hold them. Do whatever it takes. These are not to be used while you are getting out of debt. It doesn’t matter what wonder drugs and improvements you use using these cards. They are never worth the cost, trouble and heartache they caused your family.

PAYDOWN YOUR DEBTS

6. Try to reduce your fixed expenses and use the difference saved each month to pay off your debt. Eliminate features on your phone or drop channels from your cable. Read this column for regular tips on budgeting for ways to live proportionately within whatever income you earn.

7. Make one-shot reductions in your debt. Hold a yard sale and use all the proceeds to pay down your debt. Take an evening job or cut all of a spouse’s income for the next few months to pay down your debt.

8. Take drastic measures until debt-free. No eating out. No movie rentals. No discretionary spending. Realize that some people live on half of what they make. Use 65 percent of that for their regular expenses, save 15 percent, and use 10 percent for large purchases, and give 10 percent away to charities. If they can do this, you can live without cable television and gym membership until you are out of debt.

If financial freedom worth it? The choice is yours.

March 2006

Executive Reluctance: Five Tips for Overcoming Fear and Making the Sale

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and urge them to help you prepare for the meeting or for any other approach to get credibility. Remember it is OK to ask for help. The more you prepare, the more confident you’ll be.

5. Get Over the Hoiler Than Thou Syndrome

Realize this person is human just like you. You both get up and get dressed and go to work each day. You both have jobs to do. You’re both busy, value your time and don’t want to waste it. Neither wants to be sold. You both want resources to help you with problems. So disregard the “level to level,” “better than you” thinking. Think of how you would like to be approached and the type of conversation you’d like to have with someone in your position. Changes are you’re similar, but be careful with assuming. Let him or her tell you that.

It’s mentally tough to set up meetings with senior executives. However, without their information, you are relying on others to tell you what’s happening with your proposals. Subordinates don’t want to push their bosses so they ignore you by not returning your calls, or feed you crumbs so you don’t feel bad for all your efforts.

Bottom line—your sale’s decision lies in the executive suite. So set your sights for the top. Get your network to make the introduction for you. Prepare for the meeting and you’ll have a wonderful experience—guaranteed.

To find out more about Sam Malfer’s speaking, consulting or book, please visit: www.sammalfer.com or call: 449-984-6216

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...plus guest interviews with award winning chefs, renowned wine connoisseurs and leaders in the hospitality industry each Saturday on “Time Out” from 10:30 to 11:00 am.

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Board of Equilibration
Hey, J. Allen, What’s in the Mail?

by J. Leonberger

Interesting question, that.
You would think that things would be quiet after the Christmas holidays. But no!
The first item off the delivery truck was the Tree 650 Smartphone from the people at Palm, inventors of the original Palm Pilot.
The Smartphone handles several functions. In its heart is a PDA, the 21st century term for Palm Pilot. It has a phone, but the one they sent me is contracted to Circular, a company I have had very few dealings with. I could not get it to recognize my Bluetooth earpiece. And my friends would rather call me on my personal cell number in the 909 area code than the San Francisco bay area number that has been assigned to the Tree.
It takes digital photos with clarity. About 1.5 megapixels, compared to the 4-mega pixels that my Canon shoots at. (I hope to have more on the Canon Powershot 8.0 soon.) It also functions as an Internet connection, but it uses MSN and my account is with AOL. Then, too, I run Mac computers, and the 650 is best on PCs. It also is not set to speed on my applications.

When I tried to sync it into my system, it turned off all of the Palm color-coded categories in the Tree and charged me for the others. Suddenly all of my contacts were being listed as “political.” Some contacts get multiplied three of four times. The people I don’t like, to begin with got multiplied the most. The 650 also can function as a big screen player, but at this point I am still more impressed with my iPod.

In short, the Tree takes on many jobs, but it is too many to list here. Too soon. I am a big fan of “convergence” but if it doesn’t work with ease, it needs more research. One person I know said that making a call on a Tree is like talking to a grilled cheese sandwich. What I did get to see, although not on my main monitor, is the video picture. Properly working and with enough subscription services, you can get things like CNN news clips and current Weather Channel reports.

As I had suspected, digital videos pictures do come in pretty clear, better than the static screens of earlier handheld TVs.

This will become more important in the coming years. Congress has passed a bill to make digital TV the standard by 2009. Expect by that time for Steven Jobs to produce a digital real time TV receiver version of the iPod. So that you can watch “Lost,” or a Steven Jobs/Dinsey production.

I still have to believe that big screens are going to be better for watching “Star Wars,” “Superman” or the six-episode sequence of “Star Wars.” Football, too, was never meant for the small screen.

Also in the mail, from the good people at Dr. Bott, was the iPod Remote Docking Station.

Apple itself makes something similar in white. It allows you to set your iPod into a holder instead of looking for the end of the sync cable down on the floor somewhere.

The phones here are the other connectors. One allows you to plug your iPod into your TV or entertainment system. The other hooks into your boom box. A third is a power adapter.

And the bonus is the tiny remote control. You can change your songs or your iPod photos from the comfort of your sofa.

The Remote Docking station works with your iPod video, iPod nano, iPod photo, U2 iPod, iPod with Click-Wheel and iPod mini.

Apple itself makes something similar in white. It allows you to set your iPod into a holder instead of looking for the end of the sync cable down on the floor somewhere.

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Apple itself makes something similar in white. It allows you to set your iPod into a holder instead of looking for the end of the sync cable down on the floor somewhere.
Hey, J. Allen, What's in the Mail?

Push the button on the ear seal and say "hello." Talking to the earpiece makes you feel like Uehara on the original "Star Trek" shows. It also gives me the opportunity to give verbal calling commands. It doesn't only work on pre-programmed numbers ("Call Business Journal"), but it lets you call 411 and ask for a number that it will then connect you to.

"Now they will also look for a seal under the hood that the truck is being built to U.S. standards," the CARB spokesman said, adding that virtually all Canadian-registered trucks traveling on California highways are already built to U.S. EPA emission standards. "Ol' smokestacks, by diesel. Small CO2 and smoke are both paid for," he said.

"Our truck inspection teams use an electronic monitor to see if the smoke exceeds California emissions standards. If it does, the teams search for the cause, including whether the truck meets federal pollution standards," he said.

As per press reports, a violation for driving a sub-standard truck brings the same penalty as failing the smoke test — an $800 fine for the first offense and $1,800 for a second. A third offense would require the owner of the carrier to turn in their vehicles to the state or another vehicle be used to deliver its goods.

"Companies sending goods to California—we want them to use trucks built to U.S. standards," the spokesman said. "We think we would be relatively easy to enforce, since we already inspected them at the border."

The regulation to be approved by the California Administrative Law Office, which will be effective of as long as a year before it can be enforced.

The debate over the use of Mexican trucks on U.S. highways culminated in 2004 with a U.S. Senate report supporting the Bush Administration's decision to let trucks into the U.S., past what had been a 20-mile commercial border zone.

The high court rejected the argument that the regulations be older and direr than American models and that the government first needed to complete an air quality study before opening interstate U.S. highways to their use. The use of Mexican trucks on California's highways has also raised the ire of many domestic motor carriers who claim that truck operators from south of the border undercut competition by paying their drivers just half of the $12 to $20 U.S. dollars receive.

In addition, they say, Mexican operators are virtually exempt from paying the highway taxes, workers' compensation costs, and permit and license fees that drive up the cost of doing business in the U.S.

Mexican truckers are currently allowed to haul cargo across the border to a destination in the U.S., pick up cargo there and haul it back to Mexico.

At the same time, however, Mexican truckers are not allowed to pick up cargo in the U.S. and deliver it to another point in the U.S.

But, says sources, a loophole in the North American Free Trade Agreement (NAFTA) permits Mexican truckers to haul cargo considered to be "foreign commerce" — in essence, anything imported through the ports of Los Angeles and Long Beach, for example — to any destination in the U.S.

**Phishing, Don't Get Hooked!**

continued from page 12

Crooks are using to gain your trust. Don't get hooked.

Phishing can happen regardless of where you bank. But that doesn't mean you're powerless. Make sure you're banking with a strong and legitimate institution. In addition to the increasing number of fraudulent cashier's checks, and e-mails circulating that ask for your account information (even if the FDIC), there are also growing numbers of bank phishing scams to steal your identity.

To determine if a bank is FDIC insured, you can:

- log on to our Website continued on page 40

**New Cal Export Finance Program Available**

by Michael D. White

California-based companies will have an edge in selling their products and services in foreign markets thanks to a new partnership between the Centers for International Trade Development (CITD) and the Export-Import Bank of the United States (EXIM).

The new initiative calls for the CITD to promote and facilitate EXIM's City-State Partners Program, a national marketing initiative that brings export financing services to small- and medium-sized U.S. companies through cooperation with state and local governments and private sector organizations.

The addition of the CITD's network of 14 offices at selected community and county college locations means that the CITD has 45 city-state partners in 35 states, plus the Commonwealth of Puerto Rico.

"Small businesses offer the greatest potential for export and job growth within the U.S. economy," said James Lumbricht, EXIM acting president and chairman. "Our partners ensure that these small firms have access to the same expertise and export opportunities as large companies and foreign exporters," he said.

"Although we have worked with EXIM in the past, this new partnership will enable us to work in a more coordinated way to help small companies realize international business opportunities, and by combining our marketing strategies we will reach even more exporters," said CITD Statewide Director Jeffrey Williamson.

According to Williamson, the CITD network—which is funded under the California Community Colleges Economic and Workforce Development Program and is headquartered at Riverside Community College—plans to hold at least 12 trade seminars over the next year in conjunction with the CTD.

"The CTDs can walk local businesses through the process of accessing a wide range of EXIM financing tools including working capital support, export credit insurance and guarantees that will enable them to better compete in growth markets around the world," he said.

In fiscal year 2005, the Washington, DC-based EXIM authorized nearly $14 billion in transactions supporting almost $17.9 billion in U.S. exports. That represented a 17 percent increase over the previous year's $15.2 billion, which was driven by large contracts. In 2006, EXIM has reportedly helped 84 California companies in 223 countries across the state export $9.5 billion in goods and services to buyers in more than 60 countries.

**CALTRADE REPORT**

New Air Rules for Foreign Trucks on Cal Highways

by Michael D. White

...
DNA Testing Has Begun

Contiued from page 1

validation was completed," confirmed Blaine Kern, CEO of HIT, Inc. Kern has conducted DNA tests on a variety of evidence types and is a member of both the American Academy of Forensic Sciences and the California Association of Coroners. Kern retired from the San Bernardino County (California) Sheriff’s Department Crime Laboratory in December of 2006 to pursue this unique opportunity.

“There have been numerous 16 hours of working in the laboratory preparing for casework. Now it’s time to go on for the attorneys and law enforcement professionals who have been eagerly awaiting our acceptance of their cases,” says Mehil Anjara, the vice president and laboratory director of HIT, Inc. Anjara’s experience consists of 11 years at the Orange County (California) Sheriff-Coroner’s Laboratory and 7 1/2 years at the San Bernardino County (California) Sheriff’s Department Crime Laboratory. Prior to joining HIT, Inc., he served as the DNA technical lead at the San Bernardino County Sheriff-Coroner’s Crime Laboratory. Anjara is certified by the American Board of Criminalists in both general criminology and in the molecular biology specialty. In addition to his laboratory experience, he has been trained by American Society of Crime Laboratory Directors/Laboratory Accreditation Board (ASCLDLAB) to inspect laboratories seeking accreditation and is qualified to audit DNA laboratory accreditation results according to the FBI’s Quality Assurance Audit Document. Anjara will also use the new HIT, Inc. laboratory to broaden the use of mitochondrial DNA testing.

Kern and Anjara have gone to extreme measures to ensure the working components of the HIT, Inc. laboratory will meet all the necessary accreditation standards currently available for DNA testing laboratories. This preparation is crucial when life and liberty are at stake. There was no way we were going to get to try to get by with the bare minimum in our validation. We are committed to raising the bar for what is possible from private laboratories, which meant a lengthy validation process,” added Anjara. The California justice system expects to see immediate results from the DNA testing of HIT, Inc. Currently there are only a few options available for police agencies and attorneys in need of forensic DNA testing. In fact, a majority of the private forensic DNA laboratories are outside of California. Kern and Anjara’s state that “there are only a few forensic DNA experts for the attorneys to turn to. Now there is a technologically advanced laboratory available in Southern California. We are looking forward to assisting professionals in need of our highly specialized DNA testing.”

For the immediate demand for their DNA testing services and their standard turnaround time of two to four weeks on testing, HIT, Inc. has begun recruiting forensic scientists. “We aren’t sure what kind of response we would see when we opened our doors to the public. Kern and Anjara say that the company is looking for candidates who have received a bachelor’s degree in biology or a related field. “We are looking for candidates who have experience in forensic science, and who are interested in working with new technology and equipment,” they say. For more information about the company’s services, please visit their website at www.hitinc.com.

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Let's start with the name. It must be related to Shogun Empress. Actually, you could go back to the days when it was Lord Calvert's, but that's only speculation on my end.

SGC Japanese restaurant is traditional in that it has the sushi bar on one side and the tatami room on the other. I have to say again that I am leaning to love sushi more and more.

Remember first, that there is sushi, which is raw fish with rice and vegetables, and then there is sashimi, which is raw fish.

The general plan is to sit at the bar, just as you would in a cocktail lounge and order up. Your congenial host can laugh and joke and whip up a platter at the same time. It happens quite naturally at SGC. We have been to other sushi bars here in the Inland Empire where the host is not very cordial and the food is horribly overpriced.

Our young host at SGC is named Tony. He is related to the Jack who is the sushi chef. Oh, he has that magic combination of congeniality and preparation talent. Before we know it, plates are coming out with such treats as tuna, yellow tail and abalone. Backed green mushrooms on the half shell make quite an impression. So does the tempura shrimp.

The deep-fried calamari strikes a bit of a sour note. It appears to have been frozen, defrosted and overcooked. The result is dry and chewy. Put sticks together and move on for that rather disappointing calamari.

SGC packages their best treats in "boat" combinations. They do not come out in actual boats, each dish is served as it is prepared. Think of this as more of a series. One is the Love Boat. Second is the Titanic. Third is the Queen Elizabeth. They serve, in order, two or four or six people. And it consists of the chef's choice of sushi and sashimi, fresh salad, miso, rice and dessert.

There is not a lot more to appreciate here.

Both lunch and dinner come with entrees with soup, salad and rice combinations. Ensume. Appetizers include various portions of seafood, tofu and vegetables.

Then there is the "all you can eat" sushi lunch and dinner. One fixed price gives you as much as you want. You must remember this. This kind of food sneaks up on you. You eat more than you thought you did, even though you feel hungry an hour later.

On top of everything else it is a fair selection of Japanese beers, including Sapporo.

Overall, everyone in the business journal party agreed that while we have eaten in better looking sushi bars, none had actual half shell as good or made in such a good. Our only regret was that we had not had the time to go down the hall to the tepanyaki grill side.

Of course, that will give us an excuse to come back another night.

SGC Japanese Restaurant is at 113 E. 6th St. Corona. Call 951-735-0650.
Do You Know The California Man?

Shane Riley is driven to helping others reach their full potential – and he does so by example. He is the son of a military family, which has transformed himself from a young migrant worker’s son into a success story.

Riley was born and raised in South Africa. After two years of serving in the South African military, he decided to pursue the “American Dream.” Armed with little money, five pieces of luggage and a lot of ambition, he bought one-way ticket to the United States.

Shane’s first stop? Atlanta.

While most foreigners visit the U.S. for a couple of weeks, Riley had his sights set on earning his first paycheck, and as quickly as possible. Luckily, he was soon hired by a cable company, and then a bank, a car, and last, but not least, by AppleOne Employment Services. His first tenure with the company was an enlightening as it was brief – it was there that he discovered his love for the staffing business.

As much as he enjoyed his new career, however, the adventurer in him was growing restless. Within just a year, Riley once again found himself packing in search of greener pastures.

Fortunately, instead of thousands of miles, Riley’s second bout of wanderlust only led him 70 miles southeast – to the city of Hemet in the Inland Empire.

Finally, he set at home. Despite his relocation, he wanted to stay in the staffing business, which led to his accepting an outside sales representative position for a local employment agency. On the personal front, the then-single Riley dedicated most of his spare time volunteering in his newfound community.

He enlisted for the Sheriff’s Department-affiliated Hemet Search and Rescue, where he worked for seven years and served as president. He also donated time as a Big Brother for the not-for-profit Big Brothers of America, where he mentored a little boy. Even now, many years later, Riley and his Little Brother remain in touch.

Riley tells the Business Journal, “I enjoyed it immensely, since I had no kids then.” He is now married to Shelley Riley and they have two children, Morgan, 7, and Madison, 6.

Perhaps it was Riley’s natural knack for mentoring that made him such a huge success in his next career move. After eight years, AppleOne was finally able to win Riley back from its competitor agency in 1999.

That’s when he hit the fast track.

He began as branch manager in San Bernardino. Six months into his career, based on profits and delivery on the job, he was promoted to area manager and was given two additional branches – Rancho Cucamonga and Montclair – to oversee. Soon after, Shelley had the opportunity to open his first office in Chino Hills.

Under Shelley’s care, the branch turned to profit in record time, paving the way for his promotion to regional manager. Under Shelley’s care, the branch turned to profit in record time, paving the way for his promotion to regional manager.

After that branch was stable, he then turned the surrounding Corona branch around. A year later, he was given the opportunity to serve as regional vice president and was given the opportunity to turn the Riverside branch around – the “Mr. Fix It” of the Inland Empire. A year later, he was given the Temecula branch – basically overseeing the entire Inland Empire, leading to the region’s most profitable year, where all branches exceeded their goals. All of this has led to the opening of the downtown Riverside office on March 3, 2006.

“I am still trying to clone him,” quoys District VP Greg Husler, who continues on with a more serious note, “His secret in doing so well is that he sees AppleOne as his career, not just a job.”

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SAVE THE DATE

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Phishing, Don’t Get Hooked

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Do You Know The California Man?

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Tuskegee Airmen Archive Established at University of California Riverside

Prepared by Julie Mason University of California Riverside

The University of California Libraries has officially dedicated the Western Region Tuskegee Airmen Archives. This historic event took place at the Time Line Library on UCR’s campus.

The establishment of the Western Region Tuskegee Airmen Archive at UCR is part of a national effort to develop a coordinated, formal program to identify and collect surviving papers, diaries, memorabilia, photographs, oral histories, records of regional and local chapters of the organization, and other historical records that represent the life and history of this distinguished group of African Americans. The archive will serve as a central location for the Tuskegee Airmen and Airwomen to deposit photographs, personal diaries, oral history, petitions, letters and personal papers, honors and awards that have served in perpetuity and to make these resources more accessible to scholars, researchers, historians, and families of the Airmen.

Within the framework of the Tuskegee Airmen Archive, University of California Libraries will collect surviving papers, diaries, photographs, oral histories, and personal letters and personal papers, awards and medals, and other historical records that represent the life and history of this distinguished group of African Americans. The archive will serve as a central location for the Tuskegee Airmen and Airwomen to deposit photographs, personal diaries, oral history, petitions, letters, and personal papers, honors and awards that have served in perpetuity and to make these resources more accessible to scholars, researchers, historians, and families of the Airmen.

Many of the Airmen flew combat missions as bomber escorts during World War II. Known as the Red Tails and famous for their cobras as the first black pilots to be trained for combat during World War II, they flew 1,578 missions over 55,353 sorties, destroyed 261 enemy planes, and were awarded more than 850 medals, and never lost a bomber to enemy aircraft. In fact, the American forces were not the only ones to call them as Red Tail Angels while the German pilots called them “Schweblume” – flying flowers.

Recently they have been undergoing revitalization by Congress to call them as Red Tail Angels while the German pilots called them “Schweblume” – flying flowers. The Libraries will be acquiring new resources and the archive will be made available to the public.

The archive will serve as a central location for the Tuskegee Airmen and Airwomen to deposit photographs, personal diaries, oral history, petitions, letters, and personal papers, honors and awards that have served in perpetuity and to make these resources more accessible to scholars, researchers, historians, and families of the Airmen.

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Tuskegee Airmen were trained beginning in 1941, faced many obstacles and hostilities during the duration of 1940. Since then, Tuskegee Airmen have been given the opportunity to succeed in many other fields. Today, Tuskegee Airmen and their immediate families are advanced in age. To play a significant role in helping to document the lives of these distinguished Americans is a great privilege for us.” The original Tuskegee Airmen include members from the first aviation cadet class that began in July 1941 at the Tuskegee Army Air Field (TAAF) and Tuskegee Institute (Tuskegee, Alabama) and extended through the 332nd Fighter Group (Tuskegee, Alabama) during World War II. They graduated in 1948. Some 992 pilots graduated from the Tuskegee Airfield courses.

UCR Libraries’ long range goal is digitizing and indexing the archives of the Airmen to make them more easily accessible to scholars, researchers, historians, and families of the Airmen.

To deposit photographs, posters, letters, and personal papers, awards and medals, and other historical records that represent the life and history of this distinguished group of African Americans.

The Airmen Archive will serve as a central location for the Tuskegee Airmen and Airwomen to deposit photographs, personal diaries, oral history, petitions, letters, and personal papers, honors and awards that have served in perpetuity and to make these resources more accessible to scholars, researchers, historians, and families of the Airmen.

The Airmen Archive will ultimately form the cornerstone for a much larger initiative at UCR to serve as an archive of African American history and culture in the Western States.

Freakonomics: A Rogue Economist Explores the Hidden Side of Everything

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of the 40-man gang made large amounts by anyone’s standards, the reason that they’ve continued to live by themselves. And, of course, it’s easy to combine a sense for business with a sincere, personal touch. Shane does not deliver results – he also motivates others to keep doing better.

Shane Riley and his family live on a squirrel farm in Montclair, where they built their dream home in 2003, and have adopted five rabbits, a horse, a cat, and a manager of other critters. Shane is a proud husband and a father.

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Freakonomics: A Rogue Economist Explores the Hidden Side of Everything
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some criticism that large companies get contracts that were meant for small businesses, and we disagree," Barreto explained. However, according to SBA's inspector general last year, "One of the most important challenges facing the Small Business Administration is that the federal government today is that large businesses are receiving small business procurement awards and agencies are receiving credit for these awards." (Report 5-15)

Barreto has stated that large businesses obtain government contracts because they have grown to be large or because they purchased a smaller company. But the SBA's inspector general stated, "The SBA awarded four of the six highest dollar procurements, reported as small business procurements, to large companies at the time of the procuring contracts." (Report 5-14)

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Southern California Home Resale Activity data, the city of Hesperia (92344 zip code) saw a 62 percent change in median home prices from January 2005 through 2006 for single family homes. The city of San Bernardino (92408) saw an 87.3 percent price change in that same period, bringing their median price range for a single family home to $309,000. That soundly brings their home cost in San Bernardino; however that number is lower than the $372,000 median price for homes in the Riverside and San Bernardino areas.

prices have increased statewide; it seems to push buyers further east. Traditionally many Los Angeles county residents purchased homes in the Riverside and San Bernardino area's because of demographics of San Bernardino.

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SBA Administrator Barreto Struggles to Explain Mounting Evidence of Fraud, Says American Small Business League

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its service and charming staff. The staff greets their guests by name and by the way in their way to ensure a comfortable and unforgettable visit. Upon check out, my son sorrowfully cried, "I miss my friends at Adara." I will too. (Hello Pierre?)
The last two nights were spent at the Crystal Lodge. Although the Crystal Lodge deserves a trip, the hotel is much larger than the Adara. It also has three restaurants inside the hotel, along with the wide range of restaurants offered just steps away in the village. The hotel is modern, SBA has done nothing than the Adara. Both the Adara and Crystal Lodge are convenient locations inside the village and just steps from the mountain base.

Nearby Vancouver

Since Whistler was awarded as the site of the 2010 Winter Olympics, even more renovations are underway. Construction for the new Olympic venues has begun including the Whistler Sliding Center (which will host the 2010 bobsleigh, luge and skeleton events), the Whistler Sliding Center (cross-country skiing, biathlon and ski jumping). Also scheduled for construction is a new train station, library and cultural center, which will feature local arts. The upcoming publicity prior and during the Olympics will be sure to draw even more people to Whistler Blackcomb. While the resort today is not a "secret," you may want to visit before everyone moves over.

I'm not a Canadian citizen, I guess I can't move to Whistler. However, I did ask if my husband wanted to move to Seattle. After just a few hours, we could be at Whistler Blackcomb every weekend! I guess it's what they say about Whistler Blackcomb... "You'll never want to leave."
Whistler Blackcomb – You’ll Never Leave

by Christine Rolfe

"Once at Whistler Blackcomb, you’ll never leave." These were the recoccurring words I heard from friends who had visited Whistler Blackcomb in the past and never left the village once they got there. When I finally arrived, I also heard these words from the bellboy, waitress and young kid scooping my hot fudge sundae at Cows ice cream parlor. These folks literally never left, making Whistler Blackcomb their home. Some stayed for the thrill of skiing; some stayed for the overwhelming physical beauty. I, too, was captivated by this fairy tale land called Whistler Blackcomb, and after a one-week stay with my husband and 8-year-old son, I had to be reluctantly torn away from it all.

Voted #1 Terrain in North America (October 2005, SKI Magazine)

It’s no surprise that the resort attracts skiers and riders from around the world who either come to visit or stay to live. It also beckons to the many locals from nearby Vancouver. Local families mix with visitors and the diversity is welcomed. Everyone is united under the common love of the sport, and everyone is drawn to the beauty of the surrounding mountains, coastal forests and enchanting village.

All Roads Lead to the Village

The village is the heart of the resort. It has a quaint, old-world feeling and offers everything you need. You simply have no reason to leave (so right my friends were). Lodging, dining, shopping, spas (and the base for both Whistler and Blackcomb mountains) are all conveniently located within walking distance. It’s true that our rented car sat in the hotel parking lot the entire week—not once did we use it!

Fun on the Mountains

And although you may never want to leave the comforts of the village, the massive mountains of Whistler and Blackcomb will lure you to them each and every morning for an unforgettable day of skiing or riding. Quoting the stats, Whistler Blackcomb has over 8,100 skiable acres; more than 200 trails; three glaciers; 33 lifts; 12 alpine bowls and 17 mountain restaurants. The longest run is seven miles! Whistler and Blackcomb offer something for everyone. We met a family from the UK with kids just learning to ski, as well as an expert father and son pair from Colorado who came to ski the glaciers. Although our trip was focused on skiing and riding, we sprinkled just the right mix of activities to keep an 8-year-old entertained and a 40-year-old from burning up her thighs. These activities included zip-trekking, tubing and snowshoeing.

Zip-trekking—an “E” Ride on Steel Cables

Suspended nearly 200’ above ground on steel cables (using a pulley and climbing harness), the entire family took turns soaring across the multiple ziplines on the ZipTrek Ecotour. My son, the most daring among the group of adults, was eagerly raising his hand to be first. The guide jokingly reminded him that he wasn’t at school, but my son could not contain his excitement with the hand raising and was thrilled to be first to zip. And first he was—even across the longest zipline that covered 1,100’ just above Fitzsimmons Creek (For younger or less daring kids, there is also tandem zip-trekking available in which the child is paired with a ZipTrek guide.) The tour was $98 for adults and $78 for children/seniors. Definitely worth the adrenaline rush!

Tubing

Just opened on Dec. 16, 2005, the Tube Park is conveniently located right on the mountain. With a carpet-style lift (no rope tows!), the park rushes tubers up the mountain. There are multiple lanes, so there is no fear of crashing (a true relief) and no skill required. However, you must love speed. We went at night, and with the lanes iced over, we estimated speeds at 40-50 miles per hour. We loved it and so did all the kids at the park! For the adults not so brave, there is a huge bonfire to help stay warm. Tickets for one hour: adults, $15; children, $10.

Snowshoeing

My husband and I were expecting snowshoeing to be similar to cross country skiing (and wondered whether we had the aerobic fitness required). Instead, it was just like walking...just in the snow. In fact, our guide had informed us that he just entered a race (actually a run, with snowshoes). When you grow up in California, I guess it’s no surprise that this was a completely new experience for the entire family. After a ride up the gondola, you simply strap on snowshoes over your boots and take a walk through the trees. Given the scenic views, I found the tour very relaxing. Tickets through Outdoor Adventures start at $69 for adults; $39 for children.

More Tours and More Fun

Zip-trekking, tubing and snowshoeing are just a few of the activities available. Other activity choices include: snowbiking, ice climbing, snowmobiling, dog sledding, sleigh rides, heli-skiing/riding, heli-glacier tours, spa visits or a day trip to Vancouver. If only we had more time!

Lodging

There is also a wide choice of lodging to choose from. For the first four nights we stayed at the A d a r a Hotel, a newly-renovated, designer boutique hotel that had just opened 21 of their 41 rooms in January 2006. The hotel describes itself as “a blend of modern sophistication and urban flair within a notoriously woody setting.” The “floating” fireplace, spa bathrooms (with the rainforest-style showerhead) and iPod docking stations definitely provide the contemporary design elements that the younger, chic traveler would appreciate. The hotel will even loan guests an iPod, complete with a broad selection of downloaded music. The hotel is fun, and a bit funky amongst the more traditional hotels surrounding Whistler Blackcomb. With such a focus on style and modern sophistication, I am delighted to report that the pretension quotient was zero. In fact, I found the most appealing aspect of the Adara to be

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