Action against Health Net for illegal practices

Los Angeles City Attorney Rocky Delgadillo - who disclosed his office’s ongoing investigation into the health insurance industry’s schemes to maximize profits at the expense of patients - announced he has filed a civil law enforcement action against Los Angeles-based Health Net, Inc., and two of its subsidiaries, for engaging in unlawful and deceptive business practices that lead to the denying or delaying of authorization of claims or cancelling coverage after initially issuing a policy.

“Countless Californians who believe they have insurance actually have policies that aren’t worth the paper they’re printed on. At a patient’s most vulnerable moment, the insurance company won’t pay for care, or will cancel the policy altogether,” said City Attorney Delgadillo. “Industry schemes to maximize profits at the expense of patients are unfair and unlawful, and they must be stopped.”

The city attorney also announced that - based upon evidence developed in the course of his Health Net investigation, he’s initiating a criminal investigation of individuals associated with Health Net’s illegal bonus payment program for cancellations in violation of California’s Knox-Keene Act.

Construction starts on a one million-square-foot industrial facility in Victorville

It will be the fifth industrial building constructed within SCLC’s planned 6.5 million SF Phase I development; Nearly two million SF of property to be delivered by late 2008

Stirling Capital Investments has commenced construction on a one million-square-foot speculative Class A industrial facility situated on approximately 46 acres at Southern California Logistics Centre (SCLC) in Victorville. The completion of the building is anticipated in December 2008 and will join four other buildings at SCLC, bringing a total of nearly two million square feet of property to the market by the end of this year. The five buildings are part of Phase I development plans which total 6.5 million square feet of industrial space over 350 acres of land.

“We remain bullish on the long-term growth of the Southern California industrial market and are confident users will be attracted to the economic benefits that SCLC offers,” said Brian Parro, vice president of Stirling, the master developer of SCLC. “With an abundant amount of land at SCLC, we have a unique opportunity to provide large format buildings with excess truck capacity.”

Two marketing firms join forces

In a revolutionary move for Valley marketing firms, two local businesses have collaborated to design and execute a multi-tiered awareness campaign for University of California, Riverside Palm Desert Graduate Center and the new UCR Desert Lyceum and Summit.

Spearheaded by local businesswoman, Kate Spates of Image Marketing Concepts, who was retained by UCR Palm Desert to create a new image advertising campaign, the decision was made to include a second firm to provide assistance, which brought Furino/Greene Creative to the mix. “After our initial meeting with UCR Palm Desert, it was clear that...”

Recession by suggestion

All the bad news about Wall Street and other economic issues does more than make us depressed—it makes us stop spending.

If you’ve been listening to and watching the financial news lately, it’s likely that you’ve been tempted to go pull all of your money out of the bank and the stock market and revert to the tried-and-true personal piggy bank. Yes, it’s been all doom and gloom on Wall Street lately, and the financial experts and media pundits aren’t afraid to tell us where we are heading: straight into a recession. But the bad (and getting worse) financial situation may not be the only force driving us toward the “R” word. Our susceptibility to mob mentality may be just as big a culprit.

“Recessions are a result of...”
IF WE SAID IT OURSELVES, IT WOULD BE BRAGGING.

HealthGrades, the nation's leading independent health care ratings company, examines more than 5,000 hospitals across the country. HealthGrades objective ratings have all kinds of great things to say about Pomona Valley Hospital Medical Center.

For example, we received the highest possible “Stars” ratings for treatment of heart failure and sepsis across all study criteria. We received Five-Star ratings in treating heart failure, stroke, sepsis, appendectomy, pneumonia, maternity care, and hip fracture repair. We also received the 2007 Stroke Care Excellence Award® and Maternity Care Excellence Award®.

The people at Pomona Valley Hospital Medical Center work long and hard to provide the best in health care and treatment for the community. And we’re pleased that data from an independent source shows our quality results are among the best. Because, after all, modesty forbids saying so ourselves.

February is National Sepsis Awareness Month. At Pomona Valley Hospital Medical Center, we want to emphasize the importance of sepsis awareness and to learn more about the signs and symptoms of sepsis so we can take steps to prevent it.

The CDC estimates that 258,000 people have sepsis in the United States each year and approximately 20% to 30% of those people die. Sepsis can strike anyone, from newborns to older adults, and from children to adults.

Please learn more about the signs and symptoms of sepsis. If you see any of these signs, seek medical attention immediately:

- Fever
- New或 changed confusion
- Low blood pressure
- Rapid breathing
- Severe pain or tenderness at the site of infection

Call 911 if you think you have sepsis.

For more information, visit pomonavalleyhospital.org or call 909-465-9500.
Health Net... continued from pg. 1

(Health and Safety Code Sec. 1340 et seq.), and others who may have made false statements to the California Department of Managed Health Care regarding these payments, in violation of Penal Code Section 1340 et seq.

Care regarding these payments, in violation of Penal Code Section 1340 et seq. A civil complaint, filed in Los Angeles Superior Court, alleges that the Health Net, Inc., Health Net of California, and Health Net Life Insurance Co. engaged in unlawful, unfair and fraudulent business practices and unfair, deceptive, untrue and misleading advertising in violation of California's Unfair Competition (Business and Professional Code 17200) and Unlawful, False Advertising (Business and Professions Code 17500) laws.

In the complaint, the City Attorney alleges that Health Net purposefully used false and misleading marketing in an effort to gain more members. Health Net collected application fees by intentionally misleading forms that called for the applicant to make educated medical judgments. Submitted applications were generally accepted by Health Net without any meaningful review of the accuracy of responses, informed investment into the medical history of applicants or confirmation that consumers understood the application process. Only after policyholders submitted claims for medical services did Health Net retroactively conduct investigations into their medical history in order to find discrepancies in the application, allowing for a delay in payment or cancellation of coverage.

This practice of post claims policy cancellation is unlawful, unfair and fraudulent," said Delgadillo.

Health Net, with over 220,000 members in the Inland Empire, went so far as to create a secret unit to cancel policies. The company routinely provided benchmarks - including goals for number of rescissions per year and dollars in claims denied - as well as economic incentives to individual employees responsible for post-claims rescission, with bonus payments for reaching company goals. The division met or exceeded its goals every year, denying more than $35 million in claims between 2003 and 2006.

The civil suit seeks to enjoin Health Net and its agents from engaging in the illegal activities outlined in the complaint and order Health Net to comply fully with the law. In addition, the suit asks the court to assess civil penalties of $2,500 for each violation of the continued from pg. 1

Actiga appoints new CFO

A leading pioneer in active gaming, announced the appointment of Albert L. Cervantes as Actiga's chief financial officer.

"All's extensive and global financial background in the entertainment industry, proven track record, and operational know-how will be of tremendous value to Actiga as we execute on our growth strategies," said Amo Albania, chairman and CEO of Actiga. "His years of experience in negotiating and securing credit facilities and capital through instrumental to achieving Actiga's long-term operational and financial goals."

Cervantes, 54, spent more than a decade in the entertainment business, serving as vice president of finance and administration at KTTV Channel 11, a Los Angeles-based television station, where he oversaw all financial reporting, budgeting, forecasting, payroll, risk management, credit and billing and collection systems. Prior, Cervantes was vice president controller at Fox Inc., a global entertainment company, and director of corporate accounting at Twentieth Century Fox Film Corp., where his primary responsibility was to oversee and maintain the overall integrity and compliance of financial and accounting systems. Immediately prior to joining Actiga, Cervantes served as chief financial officer of Soboba Band of Luiseño Indians where he was responsible for strategic planning of future commercial developments, closed a $45 million line of credit and negotiated a $300 million loan for new construction financing, in addition to directly controlling all tribal financial and accounting activities. Previously, Cervantes served as chief financial officer and vice president of finance and administration for Protection Service Industries, where he designed, implemented and enforced Securities and Exchange Commission (SEC) compliant financial systems and controls, including Sarbanes-Oxley compliance.

Cervantes earned a bachelor's degree in economics from Stanford University, and a master's degree in Accounting from the University of California, Los Angeles. He is a certified public accountant.

Actiga Corporation is a leading pioneer in active gaming. The company's mission is to empower users to enjoy real-life, natural motion game play controllers that provide access to revolutionary downloadable 3D games and PC/console based video games. Visit http://www.actiga.com.
Jack Brittain, Jr. has joined Desert Commercial Bank (OTCBB: DBC) as executive vice president and chief credit officer. Brittain assumes responsibility for managing all aspects of credit risk and loan administration for the locally owned bank, whose customer base reaches throughout the counties of Riverside and Imperial.

A 20-year resident of both the Imperial and Coachella Valleys, Brittain served as executive vice president/chief credit officer for Valley Independent Bank (VIB was later acquired by Netherlands-based Rabobank) from 1988 to 2005. During his tenure, the El Centro bank embarked on a long period of sustained growth, taking its asset base from $42 million to $2.7 billion. Since leaving VIB, he has held executive management positions with Temecula Valley Bank and Irvine-based MetroPacific Bank.

In his new post, Brittain reunites with president and CEO Tony Swartz, another former member of the VIB senior management team. Together, the pair bring more than 70 years of business banking experience to Desert Commercial Bank, whose diversified loan portfolio includes construction, commercial, agri-business and commercial real estate.

"Having financed millions of dollars worth of business expansion in El Centro, Palm Desert and their contiguous communities, Jack brings a keen understanding of how unique these markets are," said Swartz. "That knowledge, coupled with his deep experience in portfolio management and credit administration, will make him an ideal leader for our lending operations."

Desert Commercial Bank reported assets of $153 million as of Dec. 31, 2007, while deposits stood at $150 million.

The De Novo bank opened its first location in Palm Desert in June 2005, following an over-subscribed investor offering that raised $16.5 million in capital. Less than a year later, ownership raised another $8 million in capital from Imperial County investors and opened its branch in downtown El Centro. Desert Commercial Bank is the only locally owned and originated community bank with full-service branches in both the Coachella Valley and Imperial Valley.

This Holiday Season, Give The Gift Of A Smile.

Today, millions of children in developing countries are suffering with cleft lip and palate. Condemned to a lifetime of disfigurement, shame and isolation. The good news is that virtually all of these children can be helped. This is the mission of The Smile Train. We empower local surgeons to provide life changing free cleft surgery which takes as little as 45 minutes and costs as little as $250. It gives desperate children not just a new smile—but a new life.

100% of your donation goes toward programs—0% goes toward overhead.

YES, I want to give a child a second chance at life.
- $250 Provides cleft surgery for one child.
- $50 Provides medications for one surgery
- $125 Covers half the cost of one surgery
- $90 We'll gladly accept any amount. Make check out to "The Smile Train." 

TheSmileTrain
1-877-KID-SMILE
www.smiletrain.org

Send this coupon with your donation to:
The Smile Train
P.O. Box 1979
Rancho Cucamonga, CA 91729-1979

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St. __ Zip ______________

Telephone _____ Phone: __________ Fax: __________

Cheque No ___________________ Issue Date: __________

Check ( ) Visa ( ) MasterCard ( ) AMEX ( ) Discover ( )
Account No. ___________________ Exp. Date: __________

Signature ______________________

Send this coupon along with your donation to:
The Smile Train
P.O. Box 1979
Rancho Cucamonga, CA 91729-1979

Electronic checking revolution

CO-OP Financial Services, the first ATM processor to provide end-to-end check imaging and check technology to credit unions, is now offering a full suite of digital tools to capture, present and process checks. The products include CO-OP ATM Check Imaging, CO-OP Fast Branch (kiosk), and CO-OP My Deposit (home), with CO-OP Branch Deposit and CO-OP Retail Deposit set to debut later this year.

"Check imaging has rapidly matured and is now capable of supporting all electronic consumer and business checking," says CO-OP President/CEO Stan Hellen. "CO-OP is at the forefront of the movement by presenting an entire state of check imaging software, bundling ATM, kiosk, home, branch and retail image processing technologies for credit unions. And it's a simple system, which allows us to use the same technology for each touchpoint.

"Credit unions can now securely transport digital checks, which saves time and costs. This technology is also valuable to members, so credit unions can leverage the convenience of check imaging to gain market share, especially among younger, tech-savvy audiences."

The benefits of check imaging include a reduction in fraud and transaction errors, as well as processing, courier, postage and back-office costs, and an increase in funds availability for credit unions and their members. And today, more than three years since the passage of Check 21 (legislation that provides for financial institutions to use a legal equivalent for original checks), electronic image capture and processing is expected to soon remove paper checks from the clearance and settlement cycle.

"Image processing is the future, the near future," says Hellen. "This is no longer simply a trend; it's becoming a way of life, and credit unions should convert to check imaging or expect lower profits."

Established in 1981 and located in Rancho Cucamonga, Calif., CO-OP Financial Services (formerly CO-OP Network) is the nation's largest credit union service organization. Wholly-owned by its credit union shareholders, CO-OP provides volume discounts on products and services that include ATM network access, ATM processing, debit card services and shared branching. With nearly 1,000 credit union members, 25,000+ surcharge-free ATMs (including 6,500 deposit-taking), $120 million-plus monthly transactions and 26 million cardholders, CO-OP Financial Services is the No. 1 credit union EFT network and processor in the U.S. financial services industry. CO-OP Financial Services' membership has access to 800,000 ATMs worldwide through links to NYCE, STAR, Cirrus, Pulse and Plus.
How to overcome the 10 biggest mistakes in decision making

By LeAnn Thiemann

SAM, a corporate lawyer who had been working for a large company for many years, was faced with a difficult decision. He had to decide whether to accept a new job offer that was being made to him by a smaller, but more flexible, company. He was torn between his current job, which was comfortable and secure, and the new opportunity, which promised greater challenges and growth.

1. Not taking enough time

Sometimes we make decisions in the spur of the moment, under times of stress or when under the adrenaline kick. These are not the best circumstances to make any decision, big or small. You are likely to be in situations like that. You need to take the time to think about your options and consider all the consequences before making a decision.

2. Lacking perspective

Bad decisions are made in stressful, chaotic situations. Good decisions are made in a place of peace, when you can take the time, space and solitude to make healthy choices. Even small, ordinary ones should be made this way. Try to keep calm in a quiet environment to evaluate the facts before you decide. When stress is big, maybe even life changing, get out of Dodge, so to speak. Find a quiet place for an overnight stay, unaffected by the stress and turmoil. It is there, in a neutral place of peace, a good decision can be made.

3. Wallowing in chaos

Another mistake people make is wallowing in the chaos of everyday life, or listening to too many other people. If it’s a choice that affects you, it’s critical to listen to your own inner voice, which cannot be heard in the chaos. You can call this voice intuition, conscience, a divine spirit, higher consciousness - whatever fits your belief system. That small voice is your built-in guide. It must be listened to, respected and fol­lowed. To find that voice, get out of the chaos. Find quiet. Be still and listen. Then follow that inner voice.

4. Not considering priorities

Occasionally we make decisions that are not consistent with our priorities. We give lip service to one thing, claiming a stressful job, and yet we make decisions that detract from the very things we say are the most important to us. However, if we make a list or just think about the priorities that are important, we can make better choices for ourselves and loved ones.

5. Failing to heed what’s best for you

Too often we decide things without thought to our needs and wants. Sometimes that call us to be responsible. We are the same qualities that allow us to keep ourselves, change ourselves. Think of what is best for you. That may not fall in line with what is best for your friend, or your husband, or your boss. You must listen to what is right for you.

6. Neglecting your values

Sometimes we make decisions that are not in alignment with our values. The world would be a better place if all people followed the Rotary Four-Way Test in our business and professional lives: Is it true? Is it fair to all concerned? Will it build goodwill and better friendships? Will it be beneficial to all concerned? After considering these elements, then make your choice.

7. Ignoring what’s right

Too often we make decisions that are not right today, but think they will be in the long run. Perhaps we twist the numbers just a bit, or inflate the resume a little, or step on someone on our way up, believing it will be worth it in the long run. That never works, not in the end. It takes a lot of courage to make the deep down-in-your-gut-you-know-itis-right decision today. Listen to that inner voice and trust that the rest will be taken care of.

8. Avoiding the truth

Critical to good decision making is telling the truth. Many times we will say things to please others, or avoid saying anything that hurts. It’s important to tell every word that comes out of your mouth is true, whether the statement is big or small. If the project takes two weeks, don’t say one week. If it costs $200, don’t say $190. Honesty is indeed the best policy. Will Rogers was right when he said, “Tell the truth. It’s a lot easier to remember.”

9. Forgetting how to say “No”

To make good decisions, there are times we need to just say, “no.” This is hard for many of us to do, since we think we need to do all things to all people. The truth is, we don’t have to give a reason for why we can’t help. All we have to do is say, “I’m sorry, but I can’t.”

10. Procrastinating

Sometimes making a decision is difficult, so we keep putting it off. But not to decide is to decide. No decision continued on page 16
Unlock the power and potential of your team: 5 secrets to empower your people and become a better leader

By Lex Franchetti, president and CEO of Next Consulting

As the boss or manager of your company, you feel like there’s something missing in the management style you’re using. It’s not quite right. Often, you find that you’re not alone. All too often, employers find themselves struggling to keep pace with the day in, day out responsibilities of the job. Yet it’s usually their ownership of these responsibilities and the fear of losing their job that drives them further down the workplace and stifles overall success.

If letting go has been a challenge for you, then consider the following five secrets to empowering your people and becoming a better leader. Each has the ability to unlock the power and potential of your team, enabling your company to achieve the success it deserves.

1) Find an accountability coach. Just as you would consult an attorney on how to handle your company’s legal issues, find someone who is impartial to assess and improve upon your leadership style, as well as hold you accountable for your own success. Tough as it may be to let go of control, doing so can help you achieve your full potential as a leader. Businesses that fail to see the value in what accountability coach really instigate crucial change on their own, or take their leadership and the company to a greater level of achievement.

2) Become an empowering leader. To become an empowering leader, you must first determine what kind of leader you are today, using what’s called “empowerment pendulum.” On a scale of 1 to 10, do you lean toward the control side (1) of managing your employees, or is your management style more on the empowerment side (10)? Ideally, you want to empower others, and that’s accomplished through training, coaching, accountability, and supporting employees by providing the resources and opportunities to learn from mistakes. It’s also achieved by trusting your employees and making your values align with your company’s values.

Most importantly, you must demonstrate empowering behavior. All too often, company owners or managers say, “Hey, I want to be an empowering leader.” But when an employee asks for help, they give them the answers, rather than require that person to seek the solutions for themselves. Even worse, they do their employee’s job for them, wearing what’s called the Big Red “S” for Superman.

If you’re doing everything yourself, it’s likely your employees are wearing this Big Red “S.” Shed this responsibility by getting the right people around you so you can delegate to your team, hold each member accountable, and empower your staff. After all, every employee is accountable.

3) Establish and maintain fundamental business practices, policies and procedures. In order to succeed, you must stay focused on practical solutions. Ask yourself what works and what doesn’t because the answers to these basic questions will uncover the secrets to running your business effectively. They will also shed light on the six business fundamentals: leadership, mission, vision, values, and strategies and goals. Ultimately, you’ll need to define, establish, implement, track and evaluate each of these core fundamentals. If this sounds like a massive undertaking, relax! The good news is you will not be the one doing all the work for a change. Instead, you’ll be training and managing your team through accountability fundamentals. Through this effective leadership approach, you’ll be able to relinquish unnecessary control of the company and turn your attention toward developing your business instead.

4) Focus on the company’s vital factors. You know it’s important to monitor your body’s health with routine checks that measure and evaluate your vital signs. For example, if you discover that your weight or blood pressure is too high, you change your diet and exercise. This often has a domino effect, improving other vital signs as well.

When it comes to a company’s health, an effective leader should also focus on vital signs, or what is called the organization’s “vital factors.” These are the crucial components that must be measured and accomplished for an efficient system. As the boss or manager, it’s your job to define both the company’s and your employee’s vital factors, determine how to impact these vital factors, and then teach your crew to do so as well. This is most often done by measuring and creating ways to improve as well as a planning checklist that outlines how to fix each part of your company’s system. As you repair the system, you’ll start a chain reaction of change - the domino effect that enables overall business success.

5) Create passion with your people. This is the final secret to unlocking the full potential of your people. And any leader can do this by motivating and inspiring each of these core fundamentals. If a team leader goes one step further and implements accountability. As mentioned, accountability is empowerment, and empowerment is fundamental business practices. This boils down to measuring employee performance and taking appropriate, timely action.

Many employers fail to implement accountability out of fear or because they view “taking action” as a negative. This means pulling the employee aside to discuss how he or she is not improving, despite training and numerous opportunities to excel. But accountability can also be - and should be - a positive experience. For example, when someone is doing a specific task right, you can give positive performance feedback, yet still hold this person accountable.

Whether you’re delivering negative or positive feedback, don’t wait until performance reviews to hold someone accountable. At that point, your feedback is usually old news. Instead, impasse your employees with daily feedback - whether it’s on the phone, in the hallway, or during project status discussions, etc. Vital factors mean that as you’re discussing the company’s health, you can also foster an environment that’s great for performance checkups.

Always be on the lookout for ways to proactively impresse your team. Accountability is the most understudied tool on the part of managers, yet it’s probably the most important. By learning to let go of the reins a little bit and pass on responsibilities to your staff members, you will unlock the power and potential of your organization.

Back in high school when dolphins roamed the Earth, I was a Kennedy Democrat.

I believed that we should “Ask not what our country can do for you, but what you can do for your country.”

Today the rest of the world has swung over to my left leaving me looking like someone who once supported the radical right wing Fascist conservative Republican. I feel like Gloria Swanson in “Sunset Boulevard.” To her, the pictures got smaller. To me the rest of the world got liberal.

That being said, I am not happy with the way this year’s Presidential campaign is going. For one thing, did it start last year? This has been worse than seeing Christmas decorations in the stores before Halloween. Plus, as I recall, there were about eight or nine potential candidates in each party throwing their hats into the proverbial ring back then.

Then came the stupidest thing I’ve ever seen. It was a proposal from the 2006-07 budget cycle to $303 billion - a $7 billion increase - for the 2009-09 budget, it’s crystal clear to me that the problem is not “raising revenue.”

Now consider that during that same period spending is projected to increase by $96 billion in the 2006-07 budget cycle to $1 trillion - a $7 billion increase - for the 2009-09 budget. It’s crystal clear to me that the problem is not “raising revenue” but rather what we spend it on.

The mid-year adjustments the Legislature considers will be the beginning of what promises to be a very challenging budget year. But I don’t believe that raising taxes to bring our revenues in line with our spending is the answer. Revenue is not and has never been the source of California’s budget problem.

For more information call MAP Consulting at 1-888-824-3070 or visit www.MapConsulting.com

Letters to the Editor:

Why I am voting for me!

Joel P. Editor's Note: This opinion/letter does not necessarily reflect the editorial opinion or/and opinions of the Inland Empire Business Journal. Its staff, its contributors, advisors and board members. We offer, therefore, other opinions and views to reply within space limitations. We may or may not print opposing opinions and views.

08-09 Book of Lists

Reserve your advertisement space today in the Inland Empire's premier reference tool, Call Bill Anthony at 909-483-4700 or fax for information at 909-483-4705.
Senator Dutton partners with COHA to protect hunting license stamp and tag revenue

Legislation that would ensure money collected through the sale of hunting tags and stamps would be used for specific species and their habitats has been introduced by Sen. Bob Dutton (R-Corona). SB 1172, introduced by Senator Dutton would specifically provide the money from sales of hunting tags and stamps for bear, elk, upland game birds and duck. The measure would also mandate that such revenues can only be used for certain game species-related purposes.

According to Senator Dutton the bill would also create the opportunity for sportmen’s organizations to provide input to the Department of Fish and Game (DFG) as to the types of projects or activities approved for funding from the accounts, while allowing such groups to assist in the much-needed conservation efforts.

The measure is supported by the California Outdoor Heritage Alliance (COHA).

"It only makes common sense," said Sharon, along with their son and daughter-in-law, Andres and Tahl Delgado. Joaquin and Sharon also operate the Casuelas Café in Palm Desert along with their partners Ray and Katie Rodriguez.

María’s incredible foresight and legacy continued in 1976 when she watched her eldest daughter, Patty Delgado Service, open Las Casuelas Nuevas, also in Palm Springs in an historic downtown Spanish colonial style landmark. The Delgados proved that opening a new restaurant just down the street from the original was indeed a way to secure its place in the community.

Long before the development growth in the eastern end of the valley, the Delgado’s son, Robert, and his wife, Lisa, used the family foresight that brought them to the desert in the beginning and decided to expand their restaurant business eastward. They planned for a hacienda-style restaurant on the vacant corner of Hwy 111 and Washington. That vision came to reality with the newest addition to the family tradition Las Casuelas Quinta which opened in 2006. The Delgados and Maria’s dream, now each of the five restaurants is run by one of the Delgado’s children.

In October 2006, Del continued on page 35

\[For more information, please visit www.senate.ca.gov/Dutton or email: SenatorDutton@senate.ca.gov.\]
Do you provide world-class service?

By Michael Guld

Today's business environment is becoming increasingly complex and competitive due to globalization, new technology, increasing product proliferation, and emerging consumer expectations. The need for customer satisfaction, customer skepticism and time poverty, rendering traditional business plans obsolete. "One size fits all" no longer serves consumers dazed and confused. So how can you stand out from a sea of competitors promoting similar offerings? Become known as THE company in your field that provides world-class service.

What is world-class service? It is the talk of many but the reality of few. When a company provides a client with world-class service, it often becomes a legendary experience that the client relates to others in a form of free publicity, which can't be bought. What companies come to mind when you think of world-class service? What establishments do you patronize whose service exceeds your expectations on a continual basis? Typically, these are not the places that the lowest prices. They do not have to...their value lies in elevating the customer experience to a point where paying a premium is expected.

First of all, companies should understand the difference between "product" and "service." The commodity or service being delivered - and the "process" - the method by which that product is delivered. Mike Place Fish Market in Seattle, Washington has become world famous for this differentiation. While the fish, their word-of-mouth fame was created by the process in which that product is delivered; throwing fish. Their philosophy is "It's not just the fish. It's the whole experience that makes it special." Michael Guld found that

process by which that product is delivered (beside marble) may be just as important. Since retailers do not have exclusives on the homes (product) they sell and sell, their sole value is created by the service they provide (process). Here's the point. Your reputation in your field is created more by the customer experience you deliver than the product or service you provide.

There are six simple actions that will determine your level of customer service from the customer's perspective. When a realistic and objective assessment is made in each coupled with systems and strategies to improve (with training), it can result in immediate and transformational changes in your business. They are:

1. How well you listen - Do you clearly understand the needs of your customers? As Mark Twain once said, "We have two ears and one mouth. So we should listen twice as much as we speak." You do not need to start out with all the answers; first begin by asking all the right questions. What do your customers really want and how can you better serve them?

2. What you say - How well do you answer questions, provide information, guidance or direction? Helping your customers understand the range of offerings (available and soon) and what best fits their unique needs will build loyalty. Helping them all about the way and being available for service after the sale will build customers for life.

3. How you say it - Have you evaluated your non-verbal communication such as body language, eye contact, and tone of voice? Are you aware of the power of silence? How long does that create on the extremes of either side. Poor service experiences are not just annoying; they leave consumers frustrated and disappointed. In the restaurant business there is famous saying: "You are only as good as your last visit." When a customer starts to warm and open gestures are perceived as damaging to a restaurant's reputation. Yet most people tend to focus their time, energy and training on the words they say.

4. What you do - Do you consider your actions taken or not taken? The only thing worse than doing nothing is saying you are going to do something and you don't. It creates disappointment and a loss of trust. Taking the time upfront to address your customer's every need, want and desire will keep them coming back.

5. How do you do it - Are you there to please or appease? Do you find that it's just a job for you and then that's it? When your customers really want and need service. Space requires the products or services in most cases being commoditized by your competition; where the lowest price wins - but more often the service component is playing a greater role in your customers' buying decision. For example, if you look in the Yellow Pages under "Automobile Repair and Service" you will find pages of ads with every company communicating basically the same message. Most people don't truly understand what is being done underneath the hood, their loyalties lie with the way they are greeted, on the phone or first meeting, and the way they are treated.

And even further...when talking about world-class service, it all comes down to this.

"We're human," says Rajiva. "It's hard for us to think on our own when it comes to issues that are difficult to understand. So we listen to the experts who say they know what they are talking about. And since they're saying Rajiva, we assume. We don't guess what happens? We listen and stop buying, the economy suffers, and faster than you can say "sell-failling prophecy," a recession occurs.

A closer look at how our mob mentality could lead us to a recession:

The experts are steering us toward it.

This is the unvarnished truth. The brain is just big enough for the big world. In order to think, people are forced to start simplifying and eliminat-

ing a lot of the details. They have to abstract...theorize...generalize. "Cognition on things we know nothing about but driven by...what does others think, especially experts," says Rajiva. "If experts have a particular sainthood on a subject, we develop cross-eyes, too. The bee buzzing over the flower, we're all watching a sawmill inons. If gun control is what the experts like, then we gun control floating in our soup; if the majority campaign is reform, then we are to be to the electoral results on evil money rather than dumb votes. It doesn't matter how untrue it is. If enough people report on that, it becomes conventional wisdom.

We're all about to pay for the fallout from another mob-related phenomenon (the housing boom).

Housing prices went nowhere for most of the 20th Century. They only rose 14 percent per year from 1980 to 1994. And in many parts of the country, they went down. From, then 1997 to 2000, home prices were climbing in many areas, setting up a consumer boom. True to the pattern of mobs, people tied a lot of money into their houses through nontraditional mortgage-backed securities. But as prices in the housing sector began homeowners no longer have anything to equal it out and spend.

"We're human," says Rajiva. "It's hard for us to think on our own when it comes to issues that are difficult to understand. So we listen to the experts who say they know what they are talking about. And since they're saying Rajiva, we assume. We don't guess what happens? We listen and stop buying, the economy suffers, and faster than you can say "sell-failling prophecy," a recession occurs.

A closer look at how our mob mentality could lead us to a recession:
How to help any employee go from chump to champ:
Four steps to coaching a personal quantum leap

By David Benzel

1. **BELIEVE**

   **1. What is the Dream?**
   
   Surprisingly, most people don't have a clear dream, and it's usually because of one reason: They simply didn't want to be stuck in the middle. In fact, Chase often commented on how much he loved his job. He just seemed stuck, so as his manager, Alex decided it was his job to help Chase take his performance to the next level. The question is: What, if it would be?

   **2. What is the Target?**
   
   “If you had were guarantied success, what would you dare to dream for yourself?”

   **3. What is a Dream in your personal life that your work here might help you achieve?**

   Have your employee write down the answers to these and others like them. Assist him or her in starting a notebook, and call it the *Step One - Declaring My Dream.*

   **4. BELIEVE**

   But most managers don't know how to ask and what to affirm. Through the following four, step-process, employees will be transformed from the inside, one question at a time, and it will be their choice to go from chump to champ!

   - 1. **DREAM**
   - 2. **AIM**
   - 3. **IMAGINE**
   - 4. **BELIEVE**

**Health Net... continued from page 4**

Unfair Competition Law and False Advertising Law as well as the additional $2,500 penalty for each Unfair Competition violation that victimized any senior citizen or disabled person.


Alex knew Chase had tremendous potential. As his manager, Alex was frustrated watching someone like Chase wallow in mediocrity when he should be excelling in the workplace. Unfortunately, Chase often commented on how much he loved his job. He just seemed stuck, so as his manager, Alex decided it was his job to help Chase take his performance to the next level. The question is: What would he be?

Alex’s dilemma is all too common in the workplace. Managers feel a responsibility and a need to help employees raise their game. It’s good for the company, the employee and usually the customer wins, too. But most managers don’t know how, and threats and coercive tactics often fail to have any lasting impact. Incentives represent a much healthier approach, but the right design in performance incentives often disappears as the incentive does.

There is another way! As a manager or supervisor, you are in the unique position to influence people report to you. Unfortunately, most managers choose to influence their people by telling them things, rather than asking questions and then giving affirmations.

The trick is knowing what to ask and what to affirm. Through the following four-step process, employees will be transformed from the inside, one question at a time, and it will be their choice to go from chump to champ!
No one covers Inland Empire business like the Business Journal

EXECUTIVE NOTES

Christopher D. Myers, president and chief executive officer of Citizens Business Bank, has announced the appointment of Edward Brennan to the position of vice president and financial consultant; the appointment of Marlene Alfonzo to the position of assistant vice president and construction loan officer with the bank’s construction loan services; and the appointment of Matthew Oswald to the position of assistant vice president, investment officer and assistant to the bank’s treasury department.

President/CEO Kevin McCarthy of PFI Bank & Trust announces the appointment of Mary Jane Cavazos and Craig Harper to the office of vice president. Appointed to the office of assistant vice president in loan operations are Darleen Carley, Benjamin Serrato and Charles Valerio. Combined, the new officers represent over a century of financial industry experience and community service.

Tim O’Byrne of O’Byrne Communications has announced the addition of Blake Smith to his company. He has taken the position of public relations specialist, and his primary role is to obtain local speaking engagements and radio and TV interviews for clients of O’Byrne Communications.

Temecula Valley Bank has announced that Frank Basirico, Jr. has been appointed chief credit officer of Temecula Valley Bank for two years in the position of chief administration officer. "We are very fortunate to have Basirico, an experienced past chief credit officer and talented leader. With over 30 years in banking, Basirico brings a strong and diverse background with proven credit and leadership skills to the position," said Stephen H. Wacknitz, president and CEO.

Logistics Centre... continued from page 1

Therefore, this facility was a logical choice to launch the next wave of our SCLC is a proven solution for distribution companies looking for a strong cost advantage. The one million-square-foot distribution facility will be a "green building" and is registered for LEED Certified. The facility will feature 32 clear height, 179 dock doors, concrete truck courts from 15,000 to 328 parking stalls, approximately 405 additional trailer parking spaces, ESRF sprinkled fenced yard and three percent sky lights. The building is expected to generate up to 200 new jobs.

In addition to this one million-square-foot building, Phase I development at SCLC includes:

• Newell Rubbermaid’s new 408,000-square-foot West Coast distribution facility which was occupied in October 2007.

• Two multi-tenant industrial buildings totaling approximately 224,000 square feet. Completion of the multi-tenant facilities is anticipated for March of 2008.

• A 396,000-square-foot Class A distribution building located on 17.48 acres. The facility is under construction with completion anticipated for June of 2008.

• The completion of Southern California Logistics Centre, approximately 24,000 jobs will be created and another 14,850 supporting jobs in the surrounding area will be generated," said Terry Caldwell, City of Victorville mayor and Southern California Logistics Airport Authority chairman.

The public/private partnership the city has established with Stirling has been a tremendous success. We both share a common vision of making SCLC the largest fully-integrated commercial development in the region bringing more than $3 billion a year in economic activity to the Inland Empire region upon completion.”

March 2008

Health Net...

unfair activities of health insurance companies.

A Los Angeles arbitrator ruled for Paty Bates, who, like so many other Health Net customers, had her health insurance policy cruelly and illegally cancelled by Health Net’s secret cancellation unit when she was in most desperate need of care.

What the arbitrator found Health Net did to Paty Bates in illegally cancelling her coverage is exactly what the L.A. city attorney contends what Health Net has done to at least 1,600 other victims.

He stated, “We intend to vigorously pursue our lawsuit and to pursue our criminal investigation into the company’s bonus scheme, to ensure that Health Net’s unlawful, unfair, and fraudulent practices are fully and permanently enjoined, and that restitution is provided to all its past victims.”

For more information, consumers are invited to visit: www.ProtectingTheInjured.org or City Attorney Rocky Delgadillo’s website at www.lacity.org/gtuy.
TD Smith & Associates

Tony Smith has been working his craft as a business strategist and business plan writer since 1995. As the principal and CEO of TD Smith & Associates Incorporated, he and his team write business plans, provide due diligence research, marketing research, target market research, and ultimately provide business plans which may be used for SBA guaranteed loans, angel investors, venture capital, land development, and construction loans. What is remarkable about his process for writing plans is they provide citations, references and assumption worksheets which validate the forecasts, pro formas, use of funds, and return on investment worksheets in such a way that banks and investors appreciate them to such an extent that a significant percentage of loan packages submitted are approved using the TD Smith system.

Smith has written hundreds of business plans, business proposals, and marketing plans. He has launched more than 40 start-up small businesses. Currently, he is working with clients on land development projects along Interstate 15 north of Barstow as well as some interesting restaurants, retail and Web-based businesses. One such example is a Web-based video resume company—see www.workblast.com Web-based video resume companies.

Smith's professional corporation, SoCalBizOps, is licensed to represent its clients for buying and selling businesses, commercial real estate transactions, and commercial loan acquisitions. Southern California Business Opportunities works with clients seeking SBA 7A, 7B, 504, SBA 520, low doc and mini loans as well as commercial construction loans, bridge loans, working capital loans, accounts receivable loans, hard money and general business start-up loans. Smith is currently working with more than 25 clients seeking funds ranging from $250,000 to $20,000,000.

Smith is a licensed real estate agent for commercial property and business opportunities. He has also written a number of publications including the "Business Development Directory" for the Pasadera area and the San Gabriel Valley. Additional publications in 2007 included the "Guide to West Covina," and "Doing Business in Covina." (Email Tony@smithplanners.com)

Another interesting project Smith is working on is the development of SBIMCO (The Small Business Incubator Management Company) which is a subsidiary of TD Smith & Associates and is not for profit. SBIMCO shall provide its clients the ability to launch new companies affordably. All TD Smith clients may use SBIMCO services in their facility for "at-cost" during their business launch or expansion including temporary office space. The facility is $30 per foot and other executive office services.

Smith's future projects include the development of the Southern California Master Plan Institute. Southern California is considered the perfect place to live with its beaches, mountains, deserts, industry, Hollywood, and diversity of all people and walks of life—but it cannot support future growth without an organization dedicated for planning and coordination. Because of its geographic and economic draw, the five counties of Southern California are under fire to develop strategic planning for the future, hence the need for the Southern California Master Plan Institute.

The Southern California Master Plan Institute is an organization overseen by D. Smith, CEO of TD Smith & Associates Incorporated, a business planning and research firm. Tony and his team have developed more than 300 business plans since 1995 and the team has implemented more than 20 percent of them.

As Southern California's population is expected to increase to 50,000,000 over the next generation, the Master Plan Institute has been created to become the source of primary and secondary research for planning, development, and coordination; it serves as the project manager for numerous developments, real estate planning teams, and business start-ups. The institute is in the business of developing initiatives for Master Plans which shall include coordination between business, municipalities, education, media, county and state government as well as the entities that support them.

The team focuses on infrastructure planning for local communities, promoting the use of existing sites for multiple uses, building "up" and not "out," promoting the concept of living and working in the same communities, and developing strategic plans for second and third shift plans which will ease the challenges associated with transportation, education, infrastructure, power, water, and the protection of our environment.

The institute also develops per capita planning for businesses and development to best develop communities to support the population. For example, how many restaurants should be built in a particular area to support the current and future population? This information shall be vital for land developers, businesses, banks, investors, and the community governments that approve land use.

Management, control, and mission analysis is overseen by the board of directors and is facilitated by staff.

The thrust of the mission is to develop a marketing plan and strategic plan for Southern California to mitigate its current and future challenges of expansion and growth; to promote a grass roots, community approach to the problems by continued on page 24
Economic Development Agency

Redevelopment Agency

The primary focus of the Redevelopment Agency is to promote economic benefit, eliminate blighted conditions and increase affordable housing opportunities within four adopted project areas.

The agency provides loans and grants as financial assistance for new industrial/commercial construction, major rehab activities, and public improvements to help businesses. It also assists the development and preservation of affordable housing within four project areas in the county.

The project areas are:

- San Sevaine (northeast quadrant of I-10 and I-15)
- Victor Valley (around the City of Victorville)
- Mission Boulevard (along Mission Blvd adjoining the City of Montclair)
- Cedar Glen (east of Lake Arrowhead)

Department of Workforce Development

The County of San Bernardino Department of Workforce Development administers and operates programs under the Department of Labor’s Workforce Investment Act. The San Bernardino County Workforce Investment Board oversees the programs offered through the department. This board is comprised of private business representatives and public sector partners who have been appointed by the San Bernardino County Board of Supervisors. Services are delivered to job seekers and businesses in three district offices located in San Bernardino, Rancho Cucamonga and Hesperia.

Job seeker services include career counseling, job search, assessment and occupational training services. Customers using the centers have access to computers, Internet services, telephones, fax and copy machines as well as printed materials to aid them in career exploration and job search. For a listing of current job opportunities, click here: www.cab-win.org.

Business customers can benefit from customized recruitment services, easy access to a large pool of pre-screened job applicants and other resources provided through the County’s Business Resource Centers (BRCs). Businesses may wish to utilize the BRC resource library containing over 1,000 business related titles, business development software and online resources, or to access the services offered by the Small Business Administration, SCORE or other partners at the centers. Strategies to address the needs of businesses experiencing difficulty in today’s rapidly changing economic environment may be available through the department’s Rapid Response Program.

Economic Development

The Economic Development Division provides a variety of programs and services designed to attract new industry to the county while retaining existing businesses, with the ultimate objective of maximizing employment opportunities and increasing capital investment in the area. The division offers a variety of incentives financing programs, demographic and statistical information, provides technical assistance and referral services, and financing programs to businesses.

Many of the programs and services coordinate public and private resources. The division is also responsible for marketing the county’s unique resources, working closely with citizens, businesses, cities and developers in the areas of site selection, permit processing, demographic and statistical information.

Some of the services offered are:

- Workforce Opportunity Matrix
- Business Resources
- Job Seekers
- Agua Mansa Enterprise Zone
- Demographic & Statistical Information
- Newspaper Articles
- Economic Development Links
- Employee Training & Wage Reimbursement
- Motion Picture Industry Permits
- Office of Small Business Development
- Tourism

These services are offered to all businesses interested in relocating or expanding into the County of San Bernardino. They are here to help you grow!

Contact the Economic Development Agency at 215 North D Street, Suite 201 San Bernardino, CA 92415, (909) 387-4700 fax (909) 387-4210 @jich@ed.sbcgov.gov.

The Chairman and the Board of Supervisors of San Bernardino County invite you to the 2008 State of the County. This yearly event will showcase the partnerships and diverse minds that have connected to create One Shared Vision of opportunity for the residents of San Bernardino County.

Together we are determined to build on the progress of the past few years to advance the broad array of initiatives that are improving quality of life and economic opportunity for all of San Bernardino County.

Register online at www.sbccounty.gov. Please be part of the largest State of the County showcase in our history on April 3, 2008. We look forward to having you join us.

APRIL 3, 2008 | 5:00 PM TO 10:00 PM

The Must Attend Event

Register online at www.sbccounty.gov
**TD Smith & Associates...**

continued from page 20

helping local municipalities determine how they can best work into the master plan through information provided by the institute. Environmental challenges are also studied and mitigated.

The function of TD Smith & Associates is to write and implement business plans for its clients. The function of SoCalFirstOps and its relationship with the institute is to secure construction loans, equipment financing, and other vital processes needed of TD Smith & Associates’ clients through relationships with its commercial bankers. SoCalFirstOp has a “Broker of Record” Tom Marino and Principle Tony Smith, both of whom are licensed to sell real estate as well as secure real estate, construction, and business loans in the State of California. While Smith enjoys writing business plans and looks forward to the land development projects north of Barstow, most important to him is the service he feels his company provides to its communities by providing jobs and revenue to the people of Southern California.

For more information, visit [www.SSIDafilmsmith.com](http://www.SSIDafilmsmith.com).

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**NAWBO dinner**

You are invited to attend the NAWBO (National Association of Women Business Owners)-Inland Empire monthly meeting on Thursday, March 20, 2008 at the Doubletree Hotel Ontario Airport.

Join us for our Corporate Partner Mixer from 5:30 p.m. to 6:30 p.m. Stay for dinner and hear our guest speaker, Gail Gage, managing partner of Wilkin Gage Marketing, and NAWBO-IE's 2008 Business Woman of the Year Awardwinner, presenting "When Brands Leap, Business Brands!"

To register contact event administration at [www.nawbo-ie.org](http://www.nawbo-ie.org). Members $40.00, non-members $45.00.

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**It's About Our Business...**

**Sunrise Airport Parking, Inc.**

1236 East Airport Dr., Ontario, CA

Pat Chavez Preston and Genet Chavez Gomez Owners

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**The Top HMO’s**

**Ranked By Inland Empire Enrollment**

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Membership</th>
<th>Inland Empire Employees</th>
<th>From</th>
<th>Model Type</th>
<th>EE Employees</th>
<th>Compny Employees</th>
<th>Total Enrollment</th>
<th>EE Enrollment</th>
<th>Physician Company</th>
<th>Total Physician</th>
<th>Parent Comp.</th>
<th>Total</th>
<th>Rank</th>
<th>Top Local Exec.</th>
<th>Title</th>
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<th>Email Address</th>
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<tr>
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<td>1,428</td>
<td>423</td>
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<td>561</td>
<td>3,408</td>
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<td>719</td>
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<td>541</td>
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<td>Cigna HealthCare of California</td>
<td>107,092</td>
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**The Top PPO's**

**Ranked By Inland Empire Enrollment**

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Membership</th>
<th>Inland Empire Employees</th>
<th>From</th>
<th>Model Type</th>
<th>EE Employees</th>
<th>Compny Employees</th>
<th>Total Enrollment</th>
<th>EE Enrollment</th>
<th>Physician Company</th>
<th>Total Physician</th>
<th>Parent Comp.</th>
<th>Total</th>
<th>Rank</th>
<th>Top Local Exec.</th>
<th>Title</th>
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<td>5,996</td>
<td>15,221</td>
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<tr>
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<tr>
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<td>381</td>
<td>N/A</td>
<td>146</td>
<td>1,090</td>
<td>1,136</td>
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<tr>
<td>United Healthcare of California, Inc.</td>
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On March 8 the annual art scene in Idyllwild is poised to begin as the Art Alliance of Idyllwild prepares for the 2008 kickoff celebration. The “Eye of the Artist Art Show and Fundraiser” is the AAI’s largest fundraiser of the year. For a suggested donation of $5 at the door, guests will enjoy a fun filled evening, have a chance to take some original art and help the AAI support the arts and art education in Idyllwild. For more information, contact the AAI at 1-866-476-5278, or visit its Web site at [www.artinsideyllwild.com](http://www.artinsideyllwild.com).
Residential Real Estate Builders Serving the Inland Empire

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>City</th>
<th>State</th>
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<th>Type</th>
<th>Year End</th>
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<tr>
<td>John L. Living</td>
<td>267 E. Broadway St, Ste. 100</td>
<td>Corona</td>
<td>CA</td>
<td>92881</td>
<td>302</td>
<td>Condo</td>
<td>2007</td>
<td>1,620</td>
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<td>M.K. Homes Ltd.</td>
<td>175 Technology Pkwy, Ste. 200</td>
<td>Irvine</td>
<td>CA</td>
<td>92618</td>
<td>250</td>
<td>Condo</td>
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<td>J.B. Pierce Co., Inc.</td>
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<td>Irvine</td>
<td>CA</td>
<td>92614</td>
<td>771</td>
<td>Condo</td>
<td>2008</td>
<td>1,620</td>
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<td>Sandhill Homes, Inc.</td>
<td>1201 Imperial Hwy, Ste. 300</td>
<td>Irvine</td>
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<td>92612</td>
<td>509</td>
<td>Condo</td>
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<td>1,620</td>
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<td>Graham Homes, Inc.</td>
<td>17901 Cameron Rd., Ste. 200</td>
<td>Irvine</td>
<td>CA</td>
<td>92604</td>
<td>1,200</td>
<td>Condo</td>
<td>2008</td>
<td>1,620</td>
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<td>Empire West Development Inc.</td>
<td>64-68 Village Drive</td>
<td>Clovis</td>
<td>CA</td>
<td>93611</td>
<td>22,200</td>
<td>C.O.D.</td>
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<td>Fieldstone Communities, Inc.</td>
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<td>93611</td>
<td>320</td>
<td>C.O.D.</td>
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<td>1,620</td>
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<tr>
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<td>1,620</td>
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<td>Standard Pacific Homes-E.F. Division</td>
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<td>CA</td>
<td>92879</td>
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<td>Condo</td>
<td>2008</td>
<td>1,620</td>
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<td>Young Homes</td>
<td>10570 Tradewind St.</td>
<td>Riverside</td>
<td>CA</td>
<td>92505</td>
<td>200</td>
<td>Condo</td>
<td>2008</td>
<td>1,620</td>
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Sales $ 2008 Volume: $560,000, 1,475, 1,702
Sales $ 2009 Projection: $512,000, 1,475, 1,702
Number of Units Constructed in 2007 Total: 302
Number of Units Constructed in 2008 Total: 320
Number of Units Constructed in 2009 Total: 1,200
Number of Units Constructed in 2010 Total: 200
Number of Units Constructed in 2011 Total: 200
### San Bernardino county services and agencies

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<th>AGENCY</th>
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<td>Aging and Adult Services</td>
<td>(909) 891-3900</td>
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<td>Clerk of the Board</td>
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### Computers/Technology

**Dr. Bott answers your questions**

By J. Allen Leinberger

Forget Dr. Phil. When it comes to computer questions, the place to go is Dr. Bott.

Dr. Bott, you should know, is a sort of clearing house for all things computer. That is, in the 3rd party peripheral or accessory field, especially Mac-based. Dr. Bott not only has items for the computer itself, but has what you need for your iPod, iPhone, game station, etc.

You could go directly to any one of a number of companies who manufacture such items, but you can find them all together at Drbot.com. Thus, if you want to see the latest from Belkin, Griffin, Xenitron, Ihome or even Inland Empire-based Macally, you’ll find what they have in Dr. Bott’s catalog. But with so much to offer it is often hard to tell which item to choose. I got lucky when Dr. Bott recommended the Marvel police quality nylon belt clip with a clear Mylar holder and a Velcro closure for my 4th generation iPod. It has stood up to great abuse and gets used regularly even today.

As new toys are coming out of Cupertino almost daily, I put a few questions to the Dr. Bott people about today’s latest goodies.

I began with the earpieces. You should know that the iPod’s greatest, and least respected contribution to contemporary American society has been the elimination of the boom box. Today the person next to you can burn out his inner ear at a decibel level comparable to the effect of water boarding without anything from Wagner’s Ring cycle to the latest CD from Snoop Dogg without bothering you in the least. We have Apple’s earbuds to thank for that.

But now any number of people are making earbuds, or earphones or even in-channel earpieces. Some are as good as Apple’s original. Some are almost headlight quality. Some are tiny junk that are gone away at expos and some cost $200.

The good Doctor recommends the JBL Reference 220 earphone system ($99). The earpieces themselves have several little plastic covers to accommodate your ears. They also come with a foldable head-band that will hold the earpieces. It does not go over your hair like a set of headphones. It dangles under your chin like a stethoscope. You still have to push the plugs into your ear. Unlike the iPod earbuds, they need to get in close to get the impact of the sound. (Playing around with the EQ function on your iPod doesn’t hurt either.)

These buds are not designed for sound suppression, but they do a good job of keeping outside noises out.

If you don’t like the headband, there is also a pair of ear cuffs that let you attach the plugs to each ear independently. Again, you’ll want to adjust things to your satisfaction. These are not as good as an expensive set of “cans” but their sound reproduction is impressive.

The entire package comes in a small solid zip-open carry case that should fit nicely into your carry-on luggage.

Speaking of real headphones or earbuds, some years ago Dr. Bott sent me an inexpensive set of Koss sport phones. They served me well, with decent quality and they packed enough for flight, but alas, their days have ended. I have a great, expensive, pair of Bose Quiet Comfort 2 phones, which I field tested on a Southwest Airlines flight to Los Vegas and they impressed some time ago, but now not everyone can pop for the $300 cost of these.

Does Dr. Bott recommend anything quite that good for a better price? Indeed. They carry the JBL 420 series. Like the Bose QC phones, these fit around the ear, not over it, as the other phones do. Like the Bose phones, the JBL’s come with a carrying case. Unlike Bose, the JBL’s headband does not require a battery to operate the sound suppression system. It does, however, have an airplane adapter, so you can plug into the plane’s audio system.

I did not field test the JBL’s under the same conditions that I did the Bose, but I can tell you that you would have to be a serious audiophile with very sensitive ears to notice any difference for the money.

Note that the JBL 420 headphones are half the price of the Bose.

Many of us, both Mac and PC users, have plugged speaker systems into our desktops in order to get greater sound from our music libraries or even the game or headsets. Some years ago Dr. Bott answered your questions Monday.

I bought an inexpensive Altec system some years ago that serves me well. The entire system comes with a USB hub. The USB hub is a blessing.

But does Dr. Bott have any better?

Their people recommend the Harmon Kardon Sound Sticks II. Like the original Sticks I, these have a sort of Sci-Fi look to them with their odd shape and their clear plastic surfaces. The sub-woofer, the big thing that goes under the table, glows blue. As Dr. Bott told me, “They have been around for a while, but they continue to be a very popular peripheral with good sound.”

They don’t look like they would be very strong, but the sound is almost as good as the sound from studio or theater speakers. Please note that the Sound Sticks could also be connected to your iPod or a TV output.

Unlike the first series of Sound Sticks, these are analog, which means that you will find them to be more compatible with your music sources.

One last thing that I had to wonder about was the ball of wires at the back of the computer that has all of those USB plugs connected. Again, Mac or PC, this is a mess that has to be dealt with on a regular basis as you connect or unplug various attachments. It turns out that Dr. Bott has two options. The Belkin cable-free USB port hub and their own Dr. Bott gHub 2.0.

Dr. Bott has nothing but good things to say about the Belkin wireless hub, which they carry. That being said, they are quite proud of their own gHub, which they describe as a “great alternative at about one tenth the price.”

Consider the number of attachments that I plug into my computer, including the printer, two flash sticks, an external hard drive, digital camera, two digital recorders, and other miscellaneous items, the convenience of a cordless USB center like the gHub is a blessing. It is important to remember that there is no such person as the Dr. Bott. Like Betty Crocker and Tony the Tiger—he simply is a personification of what his company represents. And what his company represents is a one-stop shop to plug all of that stuff you wish your computer could accommodate.

Remember what the Mac people told me last year. Lots of things that third party companies think up become part of the basic computer very soon. In the meantime, Dr. Bott has the answers.
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<td>Office of Legislative Affairs</td>
<td>(909) 941-6550</td>
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<td>Purchasing</td>
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<td>Real Estate Services</td>
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### Residential Real Estate Builders Serving the Inland Empire

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<th>Email Address</th>
<th>Year End Inventory</th>
<th>Top Local Executive</th>
<th>Contact Person</th>
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<td>American Home Group</td>
<td>14299 Santa Andrews Dr, Ste 1A</td>
<td>(909) 345-1234</td>
<td><a href="http://www.americanhomes.com">www.americanhomes.com</a></td>
<td>NA</td>
<td>James R. Eaton President</td>
<td>Eaton</td>
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<tr>
<td>Registry Homes</td>
<td>2 Channel Ct, Rancho Cucamonga, CA 91730</td>
<td>(909) 730-1234</td>
<td><a href="http://www.registryhomes.com">www.registryhomes.com</a></td>
<td>NA</td>
<td>Peter Sobocinski President</td>
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<tr>
<td>Steve Walker Communities</td>
<td>7218 Indian Ave, Riverside, CA 92504</td>
<td>(951) 784-0123</td>
<td><a href="http://www.walkerscommunities.com">www.walkerscommunities.com</a></td>
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### UCR... continued from page 1

They wanted to greatly expand their message and create a much-needed buzz about their programs and efforts," said Spates. "I thought it was a good opportunity to bring in additional resources, and contacted Stephanie Greene and the team at FGC." ICC is proud of their many collaborative efforts that have resulted in strategic solutions for a variety of clients.

Both company principals believe this might be a ground-breaking collaboration, which will result in the most effective and efficient use of the client's budget to achieve the goals. "There's a lot of friendly competition in the Valley in this industry, but this is the first time we've been approached to create a team effort," stated FGC's Stephanie Greene. "It's stimulating to work with another professional firm, combining ideas and strategies, to assist in taking a project to the next level for a client."

### EMRISE secures first orders

EMRISE Corporation, a Rancho Cucamonga designer, manufacturer and marketer of proprietary electronic devices and communications equipment for aerospace, defense, industrial, and communications applications, announced that it has secured orders of $750,000 for its network access products from customers in French-speaking North African countries, including its first orders in the region for its edge network communications equipment for the military, which the company believes to be a new and potentially significant market opportunity. A substantial percentage of these new orders are for a new military communications equipment system from one of the largest countries in the region.

The company's French subsidiary CXR-Anderson Jacobsen (CXR-AJ) generated a record $9.6 million in revenue in 2007 including approximate

### Search for Commercial Space for Lease/Sublease

For office, retail, industrial and executive suites

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<th>Address</th>
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<th>Email Address</th>
<th>Year End Inventory</th>
<th>Top Local Executive</th>
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<tr>
<td>3104/140404</td>
<td>13101 Washington Blvd, #219 Los Angeles, CA 90066</td>
<td><a href="http://www.sublease.com">www.sublease.com</a></td>
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<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

### EMRISE

We offer an attractive compensation and benefits package along with an ongoing career and personal development opportunities. Employees enjoy the convenience of our cafe with a Starbucks coffee bar and in-store gym.

Visit www.emrise.com to discover who we are and why we've set aside exactly what we do.

3104/140404 13101 Washington Blvd, #219 Los Angeles, CA 90066 www.sublease.com

### A world leading company is located right in your backyard.

And it's looking for professionals like you.

You don't need to go far to find a career with a fast-paced, growing company. EMRISE, the world's leading developer of geographic information system (GIS) mapping software, is located right here in the Inland Empire. 2007 annual revenues of more than $400 million, carries 4,000 people worldwide—1,500 of which are based in Inland Empire.

We are seeking for qualified professionals in the areas of

- Accounting and Finance
- Purchasing
- Contracts
- Human Resources
- Marketing
- Software Development

We offer an attractive compensation and benefits package along with an ongoing career and personal development opportunities. Employees enjoy the convenience of our cafe with a Starbucks coffee bar and in-store gym.

Visit www.emrise.com to discover who we are and why we've set aside exactly what we do.
E-commerce tools and services
Custom search engines, directories and catalogs
Website planning, design and implementation

It's surprisingly tough to go against the mob.
Not doing what everyone else is doing can be very difficult when mob mentality has taken over. If everyone else is selling their stock because they've heard that's the best thing to do, then it can be hard for individuals to justify holding their positions.
You reason, if I don't do what everyone else is doing, I could lose everything.
No one points out that if you do follow the mob, you could still lose everything.
You'll just be in good company.

"It becomes uncomfortable to not go with the mob, because the alternatives the mob presents are made to look so scary. The result is that people think the mob must always be right," says Rajiva.
"It's much easier to agree with everyone else than to try to be the maverick who points out the flipside or the downside of the news. and they react by acting like no one else is, too.

As everyone from coast to coast brings on the storm. By acting like no one else is, too. They sell their stocks or stop putting money into the economy and hunker down to escape the wind. Instead, they bring on the storm. By acting like no one else is, too. They sell their stocks or stop putting money into the economy and hunker down to escape the wind. Instead, they bring on the storm. By acting like no one else is, too.

The unfortunate thing is that we listen to the mob even when we don't have to. Sure, a lot of people are suffering from the subprime collapse, and the bumpy stock market is giving us all the jitteries, but plenty of people who aren’t facing financial ruin at all are nonetheless tightening their budgets along with everyone else. That makes it inevitable that consumer confidence will decline even more.

"To get the economy back on its feet, we need people to put money into it," says Rajiva.

"As everyone from coast to coast keeps screaming and warning of an impending recession, Americans are less likely to make unnecessary purchases and more likely to keep their wallets shut in hopes of saving for rainy and rainier days.

The dollar dump is sure to make matters worse
As recession fears mount, more people will buy gold when it's already at historical highs and they'll dump the dollar when it is probably closer to a bottom now than it has been in a long while. When that happens, gold prices will shoot higher and the dollar will crash. People will bring on the very things they fear. Does that mean we should diversify our assets? No, of course not. By all means, open a savings account in the Euro or the Yen or Franc; by all means buy some gold. Things could get worse economically, without a doubt. But just remember that more than any single economic factor, loss of confidence in the U.S. is what most likely to bring on a dollar crash.

On the other hand, if countries all over the world decide that the United States really is the Employment Training Tax paid by California employers, and targets firms threatened by out-of-state and international competition. Since its inception in 1983, the ETP program has provided over $1 billion to train more than 760,000 workers in over 65,000 California companies. Employers match training funds awarded through ETP contracts, making this projects true public-private partnerships.
To view copies of the proposals considered by the Panel at its most recent meeting, visit the ETP Website at www.etp.ca.gov/packets.cfm. For more information about the ETP program, please visit www.etp.ca.gov or call 916-327-5261.
Local Inland Empire companies receiving training funds and contracts include:

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<tr>
<th>Contractor</th>
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<td>$227,520</td>
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<td>Ball Corporation</td>
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<td>Britnine Electric, Inc.</td>
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Employment training panel awards $9.3 million
The California Labor and Workforce Development Agency’s Employment Training Panel (ETP) approved 33 contracts totaling $9.3 million for job training funds, which will provide training to 8,120 California workers for quality jobs in a broad range of industries.
ETP is a business and labor supported state agency that assists employers in strengthening their competition edge by providing funds to partially offset the costs of job skills training that is necessary to maintain high-performance workplaces. California’s ETP is a performance-based program, providing funds for trainers who successfully complete approved training programs and are retained in well-paying jobs for a specific period of time.
The program is funded by the Employment Training Tax paid by California employers, and targets firms threatened by out-of-state and international competition. Since its inception in 1983, the ETP program has provided over $1 billion to train more than 760,000 workers in over 65,000 California companies. Employers match training funds awarded through ETP contracts, making this projects true public-private partnerships.
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**Palm Springs Book Festival**

**Sunday, April 13 at the Chancelor Theatre Campus**

**Home of the Palm Springs International Film Festival**

**SAVE THE DATE**

State of the City 2008

**MAKE THE CONNECTION, MONTCLAIR**

**Las Casuelas anniversary...**

continued from pg. 12

and Maria Delgado received a star on the Palm Springs Walk of Stars, at the entrance to Las Casuelas Terraza. The street which runs next to Las Casuelas Nuevas in Rancho Mirage also honors the family’s vision with the name “Via Florencio.”

Del and Maria were two exceptional people of superlative ideas and instincts. They had a vision for where the Coachella Valley was going and the inevitable population boom it would experience. They knew when to seize opportunities and taught all of their children that character, leadership and commitment to the family and the community are what truly determines success.
No one disagrees that California’s roads and freeways are too crowded, or that more investment is needed to improve them. A majority of voters believed strongly enough to vote for Proposition 1B, a bond measure for transportation infrastructure. I am confident that most voters could not possibly calculate the complex manner the funds would be divided, prioritized, and distributed. While it was sold to voters as putting money into congested freeways and building more roads, Prop. 1B actually designated a whole bundle of money for other things, including: ports, air quality, navigable inland waters, and freight rail systems.

That is raising the ire of local officials in the Inland Empire who want money in their area to go for freeway projects to relieve car and truck congestion. However, Caltrans is trying to get money designated for the “Colton Crossing,” where two sets of railroad cross each other. No roads are involved, but because the rail lines intersect, trains get backed up. A bridge would allow one set of tracks to go over the other, easing the rail congestion, but doing nothing to help people stuck in cars on the I-10 freeway adjacent to the rail lines. It would be a $198.3 million fix on the property owned and used by BNSF Railway and Union Pacific.

Some are outraged at the thought of that much public money going to benefit private railroad companies. However, railroads have long benefited from government funds, whether it was the land given them by the federal government or the multitude of perks they squeezed out of state government when they ran California. The railroads obviously had a hand in crafting the Prop. 1 B language to benefit them once again and voters approved it.

What voters were not told was this: the railroads do not pay the same fuel taxes that you and I do. Railroads are exempt from the excise tax on diesel fuel that the rest of us pay to fund highway construction projects. If railroads had paid this user tax on fuel, then it would be much more justified for them to participate in state sponsored railroad projects. However, Prop. 1B included many separate pots of money (When you voted on 1B, did you pay attention to the distinctions between the Trade Corridor Improvement Fund and the Corridor Mobility Improvement Account?) and one of them is $1 billion for emission reduction relating to freight movement, which includes trains. Instead of spending any money that voters obviously intended to make their freeways run better on a private rail project, why not designate the air quality improvement money for the train crossing? Certainly everyone recognizes that we would like to minimize idling trains belching smoke into our air and if we can accomplish that AND fund the freeway projects that will reduce congestion, then everyone wins.

This has never happened to me—thinking about a dish I had about two months ago. What is more surprising is that the dish is a fish entrée—sea bass. I order fish about four times a year when I worry about fatty meats and cholesterol. Obviously my worry meter has to be altered.

I had the good fortune to taste the mosquito marinated, salted and roasted Chilean sea bass with Japanese sticky rice, sautéed spinach with red, green and yellow pepper jam at TAPS Fish House & Brewery in Corona. When I want something really special, this dish comes into my mind—if only I had the abilities and the talents of Nelson Barillas, the executive chef, and Tom Hope, the director of culinary, who created this wonderful dish. Somehow they combine the flavors of Asia and France and New Orleans in their creations at TAPS—you have to experience this if you truly love creative and flavorful dishes.

TAPS Fish House & Brewery has two locations—one in Brea which debuted in 1997 and the Corona location which just opened last year in November, and the one I will describe. It is a 17,500-square-foot restaurant which seats around 500 and is located at The Promenade Shops at Los Dagos. If you are using MapQuest, don’t. The directions sent us in the opposite direction, and we nearly fell into a ditch on a remote road. Thank goodness our dinner experience was better or else we would have had a very bad night.

When you first enter this restaurant, you are amazed at its size. Fortunately, the restaurant is divided into several sections so there is an intimate ambiance while dining. There is an exhibition kitchen and oyster bar; full service restaurant; a spacious lounge; and three patios with fire pits. The atmosphere is very pleasant but the food is divine. Give credit to the brainchild of proprietor Joe Mantella who wanted to create dishes he would love and enjoy. We were amazed at the multitude of food choices and the variety of fish and meat dishes at TAPS. The staff was very knowledgeable and helpful.

The price range is $5 to $30 for entrees. The wine list is extensive and there are daily specials for a limited time. Some of the dishes we sampled included:

- Baked tiger shrimp marinated in lime, jalapeño, oyster sauce, and cilantro
- Grilled palm sugar marinated pork shoulder
- Grilled chicken breast with rice and spinach
- Grilled asparagus and artichoke hearts in a mustard sauce
- Grilled New York strip steak
- Fried calamari

The service was excellent and the food was prepared to perfection. We highly recommend TAPS Fish House & Brewery for a delicious dinner experience.
"Driving Change: The UPS Approach To Business," By Mike Brewer and Frederick Dalezio; Hyperion, New York, 2007; 289 pages; $24.95.

Apparently 2007 was the year that business writers turned their attention to UPS. A bit earlier in the year the book "Big Brown: The Untold Story of UPS" gave an overview of UPS from the "10,000-foot" level. Then the book "Driving Change..." gives the reader a lot closer look at the company than it has ever been willing to reveal.

"Driving change" authors Brewer and Dalezio set the stage for their close-up view by offering examples of how the elements of the UPS branding identity also became the foundation of their corporate culture, UPS as a Pullman railroad "sleeping cars." This accomplished two things: it identified UPS with first-class service and served to mask the accumulated dust of a day's deliveries on "package cars." Of there was rarely much dust to clean.

The uniforms worn by the package car drivers were expected to be clean and neat, including the caps. To facilitate shine shoes, shoeing kits were placed in the drivers' locker rooms. During its early days, each of the drivers carried for a niche with competing express package delivery firms, some of whom were industry giants at the time such as the Pennsylvania Railroad. Employees were picked for their desire to serve customers, their attention to detail and the inherent positive spirit. These are still valued attributes of prospective employees.

Among the many reasons why UPS still attracts employees with these attributes is the fact that the company: "The selections we make in the work we do, every day, is a win!"

As the authors point out, it's not just laptops being fixed in Louisville. They include a data media projector and digital camera manufacturers. UPS also pioneered the use of its warehouse facilities to store customers' products for subsequent distribution to retailers or end-users that make their purchases through the Internet.

The book is a creative element in Corporate America, though not fatal. The book appears to be more than a bit of public relations on behalf of UPS. Although a few adverse items during the company's history are noted, they are put in the light growing pains or dealing with new technology rather than procedural or technical errors that should have been foreseen. In fairness, however, UPS has suffered fewer major issues in the most modern America than some of its competitors and has reacted more quickly and more efficiently than most. Certainly the company's skill at team building is outstanding and in some ways beats any of the teams in the NFL.

One area where the book's doesn't quite meet its competitors in analyzing the development of the "Brown brand" is in its emphasis of how the company did it. There's a considerable amount of information about what UPS did to achieve its market share of 500 standing, but there should be more about how did it did it.

- Henry Holzman

Bestselling Business Books

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

1. "The Age of Turbulence: Adventures in a New World," by Alan Greenspan (Penguin Group... $35.00) (1)
2. Former Fed Reserve Chairman tells all more or less.
3. "Launching a Leadership Revolution: Mastering the Five Levels of Engagement," by Chris Brady and Orrin Woodward (Business Plus... $22.99) (3) Detailed view of how to develop leadership skills.
4. "The Dip: A Little Book That Teaches You When to Quit (and When to Stick It Out)," by Seth Godin (Illustrator) (Penguin Group... $12.95) (2)
5. Why winners often quit while losers stick.
6. "High Performers: Every Job We Learned as Children (But May Have Forgotten)," by Jon M. Huntman (Wharton School Publishing... $19.95) (7)
7. Why playing the rules is still the way to win.
10. Why events that should take place always startle us.

TAPS is open for lunch and dinner. A Sunday brunch is from 10:00 a.m. until 2:00 p.m. (916) 447-1667; for reservations, call (909) 386-0550. 

The guests were treated to some of the most diverse and freshest dishes I have ever tasted. I believe it is one of the best restaurants in the Inland Empire that I have been dreaming about THAT sea bass.

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INLAND EMPIRE People and Events

The Fontana Unified School District Board of Directors presented the FUSD with the 2008 Best B.E.T. FUSD Board Members, Dr. Bill Wong of Best B.E.T., Everett Thompson, chairman of the board.

Fontana Mayor's 2008 Business Roundtable was held at the Sierra Lakes Country Club. A breakfast session hosted Fontana's mid- and upper management and the noon session hosted local business leaders.

Honored at the Palm Springs Chamber of Commerce annual ATHENA awards lunch: Dr. S. E.永利 (Valencia, CA); Lucille Fortswick, MD (ATHENA Entrepreneurial Award); and Robert Montgomery (ATHENA Corporate Award).

For more info, call Carrie at the Chamber 909-987-1012.
Standing at the base of Copper Mountain, I heard a voice..."She'll take our picture, she's a 'mom.' "Who me?" I replied. "Oh, you should be proud. Most 'moms' choose the beach for vacation."

Okay, the voice was right. Like most 'moms,' I like to take pictures of the family. And unlike most moms, I don't mind bundling up in three layers of insulated clothing (as flattering as Frosty the Snowman) for a day on the slopes. So there I was, wearing the proper clothing and looking rather "puffy" at the bottom of Copper Mountain.

Yes, you need to take more luggage than a trip to Hawaii. And yes, it takes a bit more work than laying face up in the hot sand. But given proper planning, a little patience and the right resort, a trip to the mountains provides the perfect playground for the entire family. Copper Mountain is that perfect family playground, and I was ready for some playtime with my husband and 10-year-old son.

There are a few distinct reasons why we chose Copper Mountain for our playground.

First, Copper Mountain has 2,450 acres of ski/ride terrain and is just two hours from the Denver International Airport. The drive is relatively "easy" with no hair-raising tight turns or steep passes.

Second, the mountain's terrain is naturally divided into three areas to ski and ride, with three distinct villages catering to each "neighborhood." Union Creek is ideal for beginners with easy terrain and slow lift rides; the center Village at Copper caters to intermediate (and beginners that have mastered the lifts); and East Village and the upper Tucker Mountain has chutes and bowls for the expert skier/rider. The layout of the mountain ensures that the cautious beginner and the adrenaline-seeking expert don't have to meet...at least until the après ski activities.

Third, the resort offers plenty of activities to complement a day on the mountain:

**Ski & Ride School:** Whether it's your first year (or 25th year), the instructors at Copper make learning fun. My family had a three-hour private lesson which was such a great experience that I have committed to having one every season. Our instructor, Doug Sakata, certainly impressed us all. Fifteen minutes into the lesson, my son was thrilled to already have learned new "tricks." He even thanked me (yes, thanked me) for convincing him to have the lesson. Doug was challenged by my 25 years of bad ski habits, but was very positive and motivating. My husband was even able to learn a few new "tricks" after Doug's expert advice. Full day private lessons are $510; half-day private lessons are $390. (A total of 4-6 people a lesson.) Call 866-464-4432 for reservations.

**The Tubing Hill:** Located in the East Village, the Tubing Hill provides amusement park-like thrills for kids and adults who like speed and adventure. There are five lanes, each ranging in speed (and bumps/jumps). My family favored the fast lanes, trying every downhill option: the train, circle link and the ankle grab. The ankle grab was the overall favorite (face your partner, grab their ankles and hold on as the attendant at the top of the hill spins you down). You experience speed with a mix of G-force pulling you away from your partner. Hour-long sessions begin at the top of each hour and kids must be 36 inches tall. Tickets for kids 12 and up are $18; adults are $22. Sign up at Guest Services in the lodge below the SuperBee Chairlift.

**Ice Skating:** Rent your skates at Chubs, located on West Lake in the center Village at Copper. The rental fee of $10 is worth seeing your husband on skates. We had quite a good time playing "tag," until our ankles started to hurt. When you're done, enjoy one of Chubs dessert crepes (I loved the caramel apple crepes). Skate anytime from 10:00 a.m. - 9:00 p.m.

**Kids in the Kitchen at Pizza Carlo:** At Pizza Carlo, located in the center Village at Copper, kids can make their own pizza - choosing which and how much toppings they want. But be careful, my son asked for hot sauce, which was quickly intercepted. Besides getting his personalized chef's hat, the best part (according to my son) was creating the dessert pizza (which was in addition to the main-course pizza). Chocolate syrup, marshmallows, M&Ms and sprinkles smothered most of his pizza. He also carved out a section just for me with apples, caramel and brown sugar crumbles. Yes, I love my caramel apples! Kids in the Kitchen is available every Tuesday until April 1, 2008 and costs $60. The meal serves a family of four and reservations are required. (Call 970-968-3112.)

The East Village at Copper is home to the Coca-Cola tubing hill, The SuperBee Lift, Copper Station and some of the mountains most challenging terrain.