Liquid Treasure Flows From Ancient Springs on the San Manuel Band of Mission Indians’ Reservation

by Georgine Loveland

The real treasure on the San Manuel Band of Mission Indians’ reservation, not far from their cousin in aptly named Highland, lies beneath the surface of tribal land, water — pure and cold, from hidden springs that have nurtured the band’s ancestors for untold generations.

These desert waters rise from and bubble onto land that has never been farmed or ranched or had animals herded on its surface. There are no pollutants, just clear, cold water that contains natural minerals, and nothing more — a gift from Mother Desert to her children...and the children are willing to share this precious source with the rest of us.

Even the methods by which the San Manuel Band is tapping this water source is kept as earth-friendly as possible...continued on page 45

Rules that BLIND
Be more effective with fewer rules

by Judy Urquhart

Are rules and red tape really necessary? Some companies have rules for everything from holidays to bathroom breaks. Does your company have a policy for when it’s appropriate to create a rule? Most companies don’t, instead they create one whenever an issue comes up that affects operations. This is an ad-hoc approach based on the fear that things can and will go wrong...continued on page 37
We know great events inside and out.

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

In fact, Fairplex is host to more than 3 million satisfied customers each year. So for a great event, think outside the box—literally! Call our event specialists today.

Fairplex
- 235,000 sq. ft. of column-free exhibit space
- 487 acres of indoor and outdoor space
- Parking for over 30,000 cars
- Located near the 10, 210 and 57 freeways

Sheraton Suites Fairplex
- 247 two-room suites with deluxe amenities
- 11,000 sq. ft. of elegant meeting space
- Professional catering and convention staff

fairplex.com  909-623-3111
1101 W. McKinley Ave., Pomona, CA 91768

Sheraton Suites Fairplex
sheron.com/fairplex
909-622-2220
Exorbitant Workers’ Comp Initiative Aims for November Ballot

An initiative estimated to boost workers’ compensation costs by $6 billion is being prepared for the November ballot with the backing of organized labor and applicants attorneys.

The California Chamber opposes the initiative, which contains no reforms to a workers’ compensation system badly in need of repair.

The initiative would raise maximum temporary disability benefits from $490 to $651 a week or the state average weekly wage, whichever is greater. Permanent partial disability benefits would rise from $230 a week to at least $434 (the initiative calls for two-thirds of $651 or the state average weekly wage, whichever is greater).

Benefits would be adjusted each year to reflect cost-of-living increases.

The Workers’ Compensation Insurance Rating Bureau estimates the benefit increase will boost system costs by 39.8

continued on page 57

Kaiser Permanente® — A Unique Philosophy in Health Care

The Kaiser Permanente Medical Care Program ("Kaiser Permanente") is the largest private provider of health care in the world — serving nearly eight million members in 11 states and the District of Columbia, with almost six million of those members in California.

Kaiser Permanente began as an innovative experiment by a young physician, Sidney Garfield M.D., to bring medical care to workers who were often ill or injured while constructing needed municipal aqueducts across the Mojave Desert in Southern California in the ‘30s.

The experiment centered on pre-payment to a dedicated group of physicians, for a full range of health care services — including prevention — care for the worker. It was renewed by Edgar Kaiser and Dr. Garfield for Kaiser’s construction crews on the Grand Coulee Dam and, during World War II.

continued on page 12

Inland Empire Mid-Cities Defy Skeptics!

American Industrial Real Estate Association (AIR) ‘Forecast’ Event Reveals Strong Submarket Variances; Mid-Year Rebound Is the Consensus.

When forecasting the industrial real estate market in the Los Angeles Basin for 2002, it may be more meaningful to know where you’re talking, than what you’re talking about!

This was a central thread weaving through the ninth annual “Real Estate Review and Forecast” seminar recently presented by the Amer.

continued on page 14
As the corps officers of The Salvation Army in Riverside, we would like to thank our door and volunteer who helped make Christmas a little brighter for 750 underprivileged families, including 1,000 children.

Due to the recession caused by the Sept. 11 terrorist attacks on our country, donations were harder to come by this past Christmas. However, due to your concern for others, The Salvation Army was able to help each family who signed up for holiday assistance.

The love and generosity you showed for these individuals cannot be measured. To know that you sacrificed, and in some cases, time during these difficult days to help others less fortunate, means so much to The Salvation Army and those who benefited from your thoughtfulness. Your financial donations, whether given through the kettle, the mail, or our office, remained in the local area to help those in need.

Throughout the year, The Salvation Army will continue to help the many lives affected with unforeseen emergencies. We just ask for your continued support.

May God Richly Bless You,
Mayor Robert Dyno Bless You,
Mayer Rich and Margaret Peacock
The Salvation Army Corps Community Center, Riverside

909-784-4490

Vol. XIV, No. 2, February 2002 — Inland Empire Business Journal is published monthly by Daily Planet Publishing, Inc., 3500 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4322. (909) 886-6753. Bulk U.S. Postage paid, Ontario, CA, permit No. 1. Send address changes to: Inland Empire Business Journal, Circulation Department, 3500 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4322. Information in the Inland Empire Business Journal is deemed to be reliable, but the accuracy of this information cannot be guaranteed. The management of the Inland Empire Business Journal does not promote or encourage the use of any product or service advertised herein for any purpose. Neither the information nor any opinion, which may be expressed herein, constitutes as endorsement, or solicitation, for any purpose, or for the purchase or sale of any security. "Inland Empire Business Journal" trade-mark registered in the U.S. Patent Office 1998 by Daily Planet Publishing, Inc. All rights reserved. Reproduction in whole, or in part, without written permission, is prohibited. Material submitted to the Inland Empire Business Journal for publication should be accompanied by self-addressed return envelope with correct postage. The publisher assumes no responsibility for their return. Opinions expressed in commentaries are those of the author, and not necessarily those of the Inland Empire Business Journal. Subscription payment must accompany all orders for the current journal or annual Book of Lists. Copyright © 2001 Daily Planet Publishing, Inc.

The Carson Companies buys Major Industrial Building in Rancho Cucamonga

The Carson Companies has purchased the 181,411-sq. ft. industrial building at the northwest corner of 7th St. and Toronto Ave., in Rancho Cucamonga for $8.0 million. The one-year-old, Class A building currently houses shopping and distribution operations for a Perrier water bottler and Ryder Logistics, which is a tenant in one of The Carson Companies' distribution buildings in Rancho Dominguez.

The purchase of this building is a continuation of our strategic decision to establish a larger presence in Southern California's key distribution hub.

Patrick Hanahan, the senior vice president responsible for acquisitions, said the 181,411-square-foot structure is located at the northwest corner of 7th St. and Toronto Ave., about two miles from the 140-15 interchange, and was purchased from Panattoni Development, Irvine, for $8.0 million. This one-year-old, Class A building currently houses shopping and distribution operations for a Perrier water bottler and Ryder Logistics, which is a tenant in one of The Carson Companies' distribution buildings in Rancho Dominguez.

The Carson Companies has purchased the major industrial building in Rancho Cucamonga as part of the company's strategy to establish a larger presence in Southern California's key distribution hub.

The Carson Companies has purchased the major industrial building in Rancho Cucamonga as part of the company's strategy to establish a larger presence in Southern California's key distribution hub.

The Carson Companies has purchased the major industrial building in Rancho Cucamonga as part of the company's strategy to establish a larger presence in Southern California's key distribution hub.
Where is the Inland Empire Economy Headed in 2002?

You'll hear about the Inland Empire's growth areas and trends for different industries including media entertainment, real estate, health care and the financial markets. You'll also have the opportunity to question the experts and to network with top Inland Empire executives.

- SAN BERNARDINO INTERNATIONAL AIRPORT: THE FUTURE IS NOW! ECONOMIC GROWTH IS NOW  
  John M. Magness, Senior Vice President, Hillwood Investments, a Perot Company

  Scott Lunine, Commercial Real Estate, Sperry Van Ness, Vice-President

- RETAIL, SALES AND THE ECONOMY  
  Jim Mance, General Manager, Ontario Mills

- HEALTHCARE, THE PROJECTED RISING COSTS AS WELL AS STATE AND FEDERAL FISCAL CUTS  
  Mark Uffer, CEO Arrowhead Regional Medical Center

- TOURISM, AND AIRPORT EXPANSION "AFTER 9/11/01"  
  Patty Hof, Inland Valley EDC

Sponsors:
Community Bank, Apple One, Business Bank of California, San Bernardino County EDC, Sperry Van Ness

Date: Feb. 15, 2002,  
Time: 11:30 a.m. to 2:00 p.m., Sherton Fairplex Pomona

REGISTRATION FORM  
$65 PER PERSON OR $50 PER PERSON (FOR GROUPS OF 8 OR MORE)  
PRICE INCLUDES LUNCH

Name:  
Company:  
Address:  
City: State Zip:  
Phone: Fax:  
Enclosed is my check for $  
No. of Attendees:  
Make check payable to: Inland Empire Business Journal, 8560 Vineyard Ave., Ste. 306, Rancho Cucamonga, CA 91730-4552
Charge my: MasterCard Visa  
Account#:  
Expiry:  
Signature:  
FOR FASTER SERVICE FAX THIS FORM TO (909) 391-3160, FOR MORE INFO CALL (909) 484-9765

2002 Economic Forecast Conference
INLAND EMPIRE BUSINESS JOURNAL
FEBRUARY 2002

EDITORIAL

Federal Insurance Umbrella Protects California Growers and Nurseries

California's contribution to the nation's consumption of fruits, nuts, and vegetables is well known. Reverting more than half of the nation's total, California produces in excess of $26 billion a year in agricultural production of more than 350 crops. In the state of California today, there are more than 30 federal insurance programs intended to protect these growers and nurseries. These programs cover thousands of California-grown crops and plants such as the 2000 pilot program for avocados and extending to a relatively new program for the wholesale nursery industry.

The roots of federal crop insurance began more than 60 years ago. In the 1930s, under President Franklin D. Roosevelt, Congress authorized federally-subsidized crop insurance to assist agricultural interests recover from the combined effects of the Great Depression and the Dust Bowl.

The Federal Crop Insurance Corporation (FCIC) was created in 1938 to carry out the program. Initially, the program was started as an experiment, and crop insurance activities were mostly limited to major crops such as cotton, wheat, hay, corn and soybeans in the main producing areas of the Midwest and southern states. Crop insurance remained an experiment until passage of the Federal Crop Insurance Act of 1980.

The 1980 Act expanded the crop insurance program to many more crops and regions of the country, including the burgeoning group in California. It encouraged a partnership between government and the private sector. To encourage participation, farmers and growers in the expanded crop insurance programs, the 1980 Act authorized in catastrophic (CAT) level subsidy.

Although more farmers involved in crop production took part in the program after passage of the 1980 Act, it did not achieve the level of participation that Congress had hoped for. Therefore, after a major drought in 1988, ad hoc disaster assistance was authorized to provide relief to needy farmers. In 1996, Congress repealed the mandatory participation requirement. In that same year, the Risk Management Agency (RMA) was created to administer FCIC programs and other non-insurance related risk management to support U.S. agriculture.

The aforementioned nursery program was restructured prior to the 1999 growing season. Restrictions were modified and protection was broadened to include winter and fall growing seasons. This newly defined FCIC program added protection for field-grown containers as well as a myriad of other wholesale nursery inventories. The protection extended to all weather related devastation and brought more equity to nursery wholesalers. The benefit directly applies to California wherein approximately one-third of all national nursery operations exist.

Government and private sector roles

As outlined in the USDA Web site (www.fmco.usda.gov) the FCIC's mission is to encourage the sale of crop insurance—through licensed private agents and brokers—to the maximum extent possible. Since there is both public and private sector engagement in the crop insurance program, these present conditions apply:

1. The actual contract of insurance exists between insured nurseries and commercial insurance providers.
2. Reinsurance agreements (co-operative financial assurance arrangements) exist between FCIC and the commercial insurance providers.
3. The total cost for wholesale nursery growers to initiate the FCIC continued on page 40
**Computer Software**

What's New With Those Little Computers

by J. Allen Leiderberger

They are called PDAs. That stands for Personal Digital Assistant. Some people call them hand-helds and some still call them Palm Pilots. Actually Palm stopped making the P-100 line some time ago, but names tend to stick. And they get called Palm even though about a dozen different companies make versions now, including Sony, HP and Casio.

Compared to the average desktop, they are tiny and weak, but they are popular anyhow. Desktops can hold a couple of dozen giga bytes, while most hand-holds run out of memory. And some of those require additional chips just to get that far.

Even so, their popularity has passed other Palm top organizations and even past some laptops. Certain models, like the Palm III, have been written about before, but can go on-

The best part of that is that they go on instantly. Some, like Palm's 505 model, can have Internet service added. In fact, the number of computer programs that can be added to the best place for bright rods, blues and greens.

And, like its big brother, the PC, PDAs can play Solitaire, slots, Vegas games and such. The big sellers now is quite possible is that eventually PDAs will compete with Gameboy. Still the hand-held remains a business tool while the kids annoy us with their beeping, bleeping toys.

The most important part would seem to be the ability to go online. Some experts are predicting that very soon these devices will be called the Living or the Dead, depending on their connectivity. At the same time, cell phone companies are working on prototypes of combination cell phone/PDA devices. Look up the number by clicking the button and ring the number. Is it because of such technology that already I cannot remember the number I call.

Last week we are able to download documents to our devices and use them for the long anticipated household controls, like locks and heat and microwaves.

With whatever attachment or program you need on it, the little gray compact is showing up everywhere. One clothing manufacturer has even designed a pair of pants with special pockets for the hand-held and the cell phone. The "bag trade" meets Silicon Valley.

You can be as anew as you want to be! You know I am using a Palm III, but I like it. A friend, a fellow tech nerd, says, "Everyone has a PDA." One friend of mine even confessed that he has not bought just how often she actually refers it. Several times a day, in fact.

Add a cell phone, a pager and an iPod to today's health cells and finally, "PDA." One passed her PDA in the story about the teacher who was not good at playing the strings and the woodwinds, touched by moments of darkness. Symphony noted for Musical Excellence.

The Padmini Symphony, considered the term, of each loan and the payment amount, based on the fiscal circumstances of each borrower.

California businesses are served by the Sacramento office, which may be reached at: 1-800-488-5323, or visit the SBA's extensive Web site at www.sba.gov.

The California Dream Jobs are well underway for the 2002 California Date Chef's Competition to be held Sunday, April 7 at The Lodge at Rancho Mirage (formerly the Ritz-Carlton). Deadline for entries is Feb. 15. All professional chefs interested in participating should call the California Date Commission office at (760) 347-4510.

The public is invited to attend the April 7 Competition's Gala Champagne Awards Ceremony from 5 to 7 p.m. Tickets are $35 per person and include tasters of all final entries, complimentary champagne, and the opportunity to vote for the People's Choice Award. Proceeds from the gala benefit the La Quinta Arts Foundation.

For details about the 2002 Date Chef's Competition and an official entry form, please call the California Date Commission office at (760) 347-4510.

**San Bernardino Symphony Presents: The Genius of Beethoven**

The San Bernardino Symphony will present in its second concert of the season on Sat., Feb. 16, featuring Maestro Carlos Ponti, conductor, and acclaimed pianist John Perry.

The concert will be held at the California Theater of Performing Arts, 562 W. 4th St. and will begin at 8:15 p.m.

The evening, themed, "The Genius of Beethoven," will feature John Perry on piano, performing Beethoven's "Concerto No. 3." The program will also include Beethoven's "Coriolan Overture" and "Symphony No. 6." Even those unfamiliar with the composer's works, or even classical music, will be drawn to the beauty of the timeless classics.

Following the concert, Maestro Ponti and John Perry will join audience members at a glamorous "after glow" at the theater, hosted by the Symphony Guild, without cost to audience members.

Concert tickets and afterglow reservations may be obtained by calling the symphony office at (909) 381-5588. Tickets may also be purchased at the theater box office which opens at 7 p.m. on the evening of the concert. Special priced student tickets are also available for $12.

**SUBSCRIBE NOW!**

Inland Empire Business Journal

Call Today: (909) 484-9765

**FEBRUARY 2002**

**Hila Piltmann Is Featured Soloist...**

continued from page 3

sen son en the park"; K609.

Music director, Jorge Meister, will present the pre-concert lecture at 7 p.m., and "Divertimento No. 2," K. 51, K. 131 and Symphony No. 84, "Prague."

This concert is an official part of the 2002 GRAMMY Fest, an annual February-month long celebration showcasing the facility, quality and diversity of the Los Angeles Philharmonic organization with the conjunction of its 44th GRAMMY Awards.

Piltmann made her Pasaden Symphony debut in April 2000 and was also featured earlier this season in the symphony's performance of "A Midsummer Night's Dream," which opened the 74th season last October. She has received accolades for her brilliant high register and has performed as a featured soloist with the New York Philharmonic, the Israel Philharmonic, The New World Symphony, and The New Juilliard Ensemble, among others. "Divertimento No. 2," a festive and optimistic work, was written when Mozart was just 17 years old. It features colorful interplay among the strings, oboe, flute, bassoon, and four horns.

The concert will conclude with Symphony No. 38 in D major, K. 504, "Prague." Noted for its complex and serious opening, it shifts to a lighter Capriccio with cheerful interplay between the strings and the woodwinds, touched by moments of darkness. Symphony noted for Musical Excellence.

At Deadline continued from page 5

(D.A. to April 22, 2002. The original deadline was June 29, 2002.)

"With this deadline extension, more small business owners can get the help they need to keep their feet," said SBA Administrator Hector V. Barreto. "America's economic well-being relies on the health of small business, and this program will contribute greatly to the economy's revival." The SBA administrator urged small business owners to file their applications as soon as possible.

The EIDLs are available to eligible small businesses that suffered substantial economic injury as a direct result of the September terrorist attacks or a federal action taken as a result of the attacks. However, eligible small businesses with the working capital needed to pay ordinary and necessary operating expenses that they would have been able to pay had the disaster not occurred. These expenses may include fixed debts, payroll, accounts payable, and other bills.

Small businesses may apply for a working capital loan of up to $5 million. The interest rates on these loans are four percent, with a maximum term of 30 years. These rates are determined by the amount of economic injury.
Morongo Tribe Unveils Construction of $26 Million Water Bottling Plant

continued from page 3

When fully built, it will be the largest water bottling plant in the United States, employing an estimated 260 workers and creating another 1,800 jobs throughout the economy of the Inland Empire.

"So far as we know, this is the first venture of its kind in California or the nation," said Peter Rimbeade, chief of western regional operations for Perris. "This is not just a real estate transaction or sale of resources. We are a partnership between the sovereign Morongo Band of Mission Indians and America's largest and most successful water bottlers."

"Three important entities benefit from this venture: first, Atwood/Arrowhead obtains access to a source of highest quality natural spring water; second, Morongo gains the expertise of the country's most successful bottler of spring water in a project that will make efficient use of our natural resources and broaden our tribal economy and, third, the local community and regional economy will benefit from significant job creation," said Lyons.

According to Morongo tribal and Arrowhead officials, development of the plant will create an estimated 200 local jobs directly and add another 1,800 indirect jobs to the regional economy. The facility, which is set for a summer opening, will occupy approximately 989,000 square feet as it is opened and may be expanded in the future.

"Whenever possible, the Morongo Band of Mission Indians and Arrowhead have established policies to hire and purchase locally," said Lyons.

State and local civic and business leaders view this latest undertaking as a major boon to the region. Nevada Inland Empire economist Dr. John Hasingen commented, "With the Pass Area's population starting to accelerate, there is an urgent need for job development in the region. The new Arrowhead bottling plant being developed by the Morongo Band of Mission Indians and The Perris Group marks an excellent start to this process.

In the last decade, according to the U.S. Commerce Department's Census Bureau, the number of American Indian-owned businesses increased 99 percent from $22,980 in 1987 to $102,394 in 1992. Receipts for these businesses increased by 115 percent from $9.7 to $8.1 billion. Morongo tribal government officials believe the next census will reflect even more growth.

Under the tribe's requirements for protection of its natural resources, there will be no adverse impact to the environment. An environmentally sensitive design for the plant has been developed that conforms to the U.S. Green Building Council's standards for Leadership in Energy and Environmental Design (LEED).

Water quality and the environment will be fully protected under the conditions specified by the tribe. Arrowhead has conducted a thorough environmental analysis to ensure that there will be no adverse effect on the natural springs, nearby water supplies, or the health and vigor of related aquatic systems. The tribe and Arrowhead will continue to monitor the springs to ensure that there is no adverse impact of any kind.

http://BUSJOURNAL.CLICKDATA.COM

Like the Book?
You'll LOVE the Software!
Only $119.00!

Get the 2002 Book of Lists on Disk or Download at:
http://busjournal.clickdata.com
or call 800-347-9267

INLAND EMPIRE BUSINESS JOURNAL
2002 Book of Lists

Inland Empire business journal 2002

M A T C H 2 0 0 2
FEBRUARY 2002

INLAND EMPIRE BUSINESS JOURNAL • PAGE 9

CORNER ON THE MARKET

Associate Programs: An On-Line Gold Mine?

by David Correa

If you're on the lookout for them, you'll find gold nuggets tucked into the corner of the Web pages and e-mail newsletters (e-zines) in cyberspace. It's new to internet marketing—ou may not know what they are, but if you've been on the "Net" for a while, you almost certainly see those nuggets.

They're called associate programs, and while they aren't gold and shiny, they are some of the most powerful Internet marketing tools around.

You may have heard of amazon.com's very popular associate program. The basic idea is that if you place their banner on your Web site and people click on the banner and make a purchase, you get a commission. Amazon pioneered this form of marketing, and because it is so powerful, other books followed with similar programs.

Thousands of programs are now available that cater to just about every type of business. This article aims to clarify the issues involving making money from other programs and starting your own.

It's important to understand that commissions from sales are only one way to make money: many programs pay on click-thru's (when someone clicks on a banner to another site), on goals generated, and on membership sign-ups. Some even pay for signing up other affiliates. Pay-per-view and per visit is as numberable as the number of programs. Some programs don't even require banners. Many allow links (placed on your site or in your e-zine) that work similar to banners.

The first step in selecting another associate program is knowing where to look. Fortunately, there are several very useful Web sites for this. One of the best sites on the large of doing this is at http://www.associateprograms.com. This site organizes associates by category, features news on the latest programs, rates the top 10 programs, includes information on starting your own associate program, and even features a message board to discuss them.

Another (similar) site is found at http://www.associateprogram.com. Many offer various banner sites and types that may suit you. It also offers a good idea of what's available and what's working the best.

Now that you realize there's no shortage of programs to choose from, you need to decide how to choose the right one(s) for you. First and foremost, it's best to choose those that complement, but don't directly compete, with your business. For example, if you sell cooking utensils, you may wish to link to a bookstore that sells cookbooks. You could even link to a page on amazon.com related to cookbooks...the programs allow affiliates to send people directly to a certain part of a site. Again, it depends on what program(s) you use and how you are using them.

While you will normally select a program relevant to what you're offering, there are situations that may warrant programs unrelated to your business.

This is the case when a program has a very broad appeal, such as sites offering lots of free stuff (many programs fit this description). Book sites may also work since books on any topic are usually available. Newsletters and magazines may have programs where such topics are offered and a large majority of people read them in one form or another. Another important consideration is the reputation of the company. You don't want to promote a dishonest or unethical company or program, so a little due diligence will go a long way before choosing a program. The message boards found on the sites mentioned previously are great places to start. You'll also want to look at the reputation of a program track record vis-a-vis. Many programs pay you if someone clicks from your ad and returns the site later and makes a purchase without going through your ad. This is important since many people won't buy on the first visit.
Strategic Direction Can Help Organizations Reach Their Long-Term Goals - Above or End Up Somewhere Else

David Campbell and Nicole Hol-lander wrote a book in the genre as an organization.

Once these executives have established their direction, they should also take a look at themselves and how their behaviors can either help or hinder the process. This step should include determining what their leadership behaviors are and what they need to be to advance the new direction to a success. The results of this analysis can be compared to the benchmarks that have already agreed upon, and then a gap analysis enables organizations to create an action plan to improve individual leadership.

"Three Ps" May Promote Perspective for Productive Year Ahead - If You're Perceptive!

By Bob Beigd

When my son, Kevin, was six years old, he planted an orange seed in a jar. Thus, every three days, he would dig up the seed to see if it was growing. Many of us in business are in the same situation. That's why it is so important to look at the three Ps: What? Where? When? Allow me to share them with you.

The first P stands for Plan. If you haven't done so already, take time to sit down and plan for the year ahead. The year 2002 may seem like a roller-coaster ride, but you can still control it. The end of the year will arrive sooner than you think. Write down short-term and long-term goals, and then set a time to reflect on what you want to achieve this year. Visualize it coming to pass. Something will only become a reality in our minds.

The second P is Prepare. Allow things to happen. Do you know that some people don't do this? I once showed a house where a potential buyer had his feet off the floor in the plan view for everyone to see. In addition, the dirty dishes in the sink were stacked so high the man almost fell over his head on his ceiling, walking on the dirty plates! As we left the house, the buyer commented, "How can these people live with their home with it looking like this?" I answered, "They don't. In other words, these people were subverting the sale of their house, weren't they?" They continued on page 56

Managing

Get Organized

Your customer's work hours at home?

Tips on building a remote workforce

carl Wordy — Worklogic

In a desperate effort to cut costs, many companies are shutting down offices. They are not doing this because they are against the notion of telecommuting. These people are not being laid off, however, they are being turned into 'remote workers'. Some may call this a solution to function efficiently. Other option, will not only save on energy costs, but reduce the companies' long-term greater benefit model aggressively pursued by leading companies from the Internet.

The concept of the remote worker is made possible by recent advances in technology. Office telecommunications, the expansion of broadband, a new generation of laptops, PDAs and other travel friendly business tools have become a reality. The need to make a "flex-worker model" function, a company needs to first invest in providing new skills for a new work style.

Key areas that will require a new approach include:

- Establishing how and where to communicate with other employees.
- The goal of effective remote training is to duplicate the efficiency and familiarity of a co-located team in the virtual world (or remote world). People are used to follow employees working 'just down the hall'.
- Call center telephony is one of the largest business benefits that can be stimulated from a different location.
- The immediate savings in the telephone office space for a single employee is $10,000. The immediate realization of such dramatic savings has been the tempting lure that has led many companies to consider work at home.

Ironically, however, most call centers lack the technology needed to make call centers work efficiently. The goods news is that they will be compelled to keep the "best of both worlds" (fast results) versus "how" they do it. In other words, employees can spend less time and energy pleasing the following boss, following procedures and focus simply on completing the task at hand. The inevitable result: new creative approaches can often be developed in a traditional corporate culture.

In developing a remote worker model, you will discover a wide range of advantages beyond those already mentioned. These advantages will come to finding information and completing projects. You have never before had the opportunity to use the phone as a tool to gather information. You have access to a range of candidates that otherwise would not be willing to relocate or make the daily commute to your office. You are better able to attract the best and brightest - not just the best and brightest within a 10-mile radius. You are actually larger social networks. As well, how many hours are wasted in this country every day sitting in traffic? How much gasoline is burnt or pollution generated by the daily commute of millions? The productivity lost every year to these factors is profound. The negative impact on our personal lives is more difficult to calculate, but it cannot be real. The current could be different.

Technology continues to make what once was unthinkable, possible. Nevertheless, one warning bears repeating: the key to a better work environment is not found through exciting new devices. Rather, to achieve success, it must always begin with the human element. Our first priority must be training and investing in people.
Kaiser Permanent® — A Unique Philosophy

continued from page 1

11, in the Kaiser shipyard in Northern Calif.; Vancouver, Wash.; Port-

land, Ore., and the Kaiser steel mill located in Fontana.

Organizational Structure

The new concept was success-

ful and in 1945, Kaiser Permanente

began providing health care for the
global. Growth

Public. Growth

and

Organizational Structure

located

Kaiser

Pennanente®

concept wa,,.

m

health care for the

California

VJte

mtegmted

and CEO

Kaiser

more than 20 yean;

health plan

of

Groups are multi-specialty groups

are

individuals and groups

benefit corporate.

Plan members.

Hospitals

construction

real

and

expectancy, not

People age 65 have

the

ative

mense whole. The power of

the real "state and construction

expectation, not

am-speed

prior to

have

to

locking health care

Issues

With

150,000

California.

and

have

have

the

of

she

the

significant

erred

and

serve

on

most

of

committees,

and

the

research

in

Kaiser's

a

her

is, there

vacation

by

the

Veo to

ele­

to

the

continued from page 32

Kaiser Permanente

Is an

an

the

150,000

California.

and

have

have

the

of

she

the

significant

erred

and

serve

on

most

of

committees,

and

the

research

in

Kaiser's

a

her

is, there

vacation

by

the

Veo to

ele­

to

the

continued from page 32

Kaiser Permanente

Is an

an

the

150,000

California.

and

have

have

the

of

she

the

significant

erred

and

serve

on

most

of

committees,

and

the

research

in

Kaiser's

a

her

is, there

vacation

by

the

Veo to

ele­

to

the

continued from page 32

Kaiser Permanente

Is an

an

the

150,000

California.

and

have

have

the

of

she

the

significant

erred

and

serve

on

most

of

committees,

and

the

research

in

Kaiser's

a

her

is, there

vacation

by

the

Veo to

ele­

to

the

continued from page 32

Kaiser Permanente

Is an

an

the

150,000

California.

and

have

have

the

of

she

the

significant

erred

and

serve

on

most

of

committees,

and

the

research

in

Kaiser's

a

her

is, there

vacation

by

the

Veo to

ele­

to

the

continued from page 32

Kaiser Permanente

Is an

an

the

150,000

California.

and

have

have

the

of

she

the

significant

erred

and

serve

on

most

of

committees,

and

the

research

in

Kaiser's

a

her

is, there

vacation

by

the

Veo to

ele­

to

the

continued from page 32

Kaiser Permanente

Is an

an

the

150,000

California.

and

have

have

the

of

she

the

significant

erred

and

serve

on

most

of

committees,

and

the

research

in

Kaiser's

a

her

is, there

vacation

by

the

Veo to

ele­

to

the

continued from page 32

Kaiser Permanente

Is an

an

the

150,000

California.

and

have

have

the

of

she

the

significant

erred

and

serve

on

most

of

committees,

and

the

research

in

Kaiser's

a

her

is, there

vacation

by

the

Veo to

ele­

to

the

continued from page 32

Kaiser Permanente

Is an

an

the

150,000

California.

and

have

have

the

of

she

the

significant

erred

and

serve

on

most

of

committees,

and

the

research

in

Kaiser's

a

her

is, there

vacation

by

the

Veo to

ele­

to

the

continued from page 32

Kaiser Permanente

Is an

an

the

150,000

California.

and

have

have

the

of

she

the

significant

erred

and

serve

on

most

of

committees,

and

the

research

in

Kaiser's
Inland Empire Mid-Cities Defy Skeptics!

continued from page 1

Iconic Industrial Real Estate Association (AIR) to underscore its point, as is its tradition, AIR asked six submarket specialists to recast the past year and "crystal ball" the new year. Their observations were like night and day: "We’re running out of dirt in the Inland Empire, notably the western region, where we have another three-to-four-year supply. This is driving people east, where you’ll see mostly build-to-suit activity." Without exception, however, speakers acknowledged that it is likely to be at least mid-year before the commercial real estate industry sees a rebound. The good news is those signals are already emerging.

Yet, within that parameter, speakers expressed varying degrees of exuberance depending on conditions in their respective markets.

Stan Mullin of Grubb & Ellis’ Newport Beach office, reported that Orange County Industrial activity dropped 16 percent during 2001 and that substantial property is available, particularly around the Orange County Airport.

"There’s been a lot of product absorption in the smaller ranges, but there’s also a lot of availability. In particular, we’re seeing considerable sales activity for industrial buildings in the smaller size ranges (around 25,000 sq. ft.) throughout the county. We see a number of transactions, but in the meantime, there will be a fair amount of concessions. Yet land prices continue," said Mullin.

In a similar tone, John Schumacher of CB Richard Ellis in Torrance, said the South Bay industrial market virtually came to a halt in 2001 — the one bright spot being the air freight industry playing off the strong business impetus of the nearby Ports of Los Angeles and Long Beach.

"There’s substantial pent-up inventory to fight through in the South Bay, but the growth of the ports will carry us through this downturn," Schumacher said.

In contrast, Peter McWilliams of Colliers International’s Orange office reported that the Inland Empire has been "the strongest industrial market in the country.

"There’s been phenomenal Social Security Changes for 2002

The Social Security Administra-
tion announced increases in the benefi-
tary amounts, cost of living adjustments, and maximum taxable earnings.

Social Security and Supplemental Security In-
come (SSI) benefits increase automati-
cally each year based on the rise in the Consumer Price Index for Urban Wage Earners and Clerical Workers. Social Security Payments

In 2002, the monthly Social Secu-
ritv and SSI benefits will increase 2.6 percent. This means the average monthly Social Security benefit will increase $96 to $107. The increase in benefits to 45 million Social Security beneficiaries began in January.

The increase in SSI benefits began in

Commenting on Central L.A., Rob Antonbush of Trinomial Co., reported a steady uptick in va-
cations during 2001, along with a neg-
ative absorption. Yet, the area wit-
nessed considerable investment ac-
tivities, he continued.

Attribus declared that 2002’s performance will depend largely on the success of several key develop-
ment projects in the market, including \nPacific Theatres’ 550,000 sq. ft. proj-
ect in Santa Fe Springs, a 300,000 sq. ft. development in Montebello’s Sares-Regis’ 1.9 million sq. ft. proj-
ect on the former Northrop site in Long Beach, and the Pacific Tube site in Commerce.

"The good news is that this mar-
tet is close to Los Angeles, and it is always desirable for the garment, import-export and related businesses," Attribus added.

Activity in the Mid-cities region of Orange County is another strong submarket highlighted at the AIR seminar. Clif Fincher of Lee & Associates reported that there have been more building permits is-
 sued in this region during the last four years than in the history of the submarket.

"This is clearly not a ‘gloom and dooms’ submarket. Leased rates are sta-
ble and vacancy is around five per-
cent, with numerous big players looking for investment opportuniti-

Nelson Named Vice President and Banking Office at CBB’s Brea Office

Commenting on Central L.A., Rob Antonbush of Trinomial Co., reported a steady uptick in va-
cations during 2001, along with a neg-
ative absorption. Yet, the area wit-
nessed considerable investment ac-
tivities, he continued.

Attribus declared that 2002’s performance will depend largely on the success of several key develop-
ment projects in the market, including \nPacific Theatres’ 550,000 sq. ft. proj-
ject in Santa Fe Springs, a 300,000 sq. ft. development in Montebello’s Sares-Regis’ 1.9 million sq. ft. proj-
ect on the former Northrop site in Long Beach, and the Pacific Tube site in Commerce.

"The good news is that this mar-
tet is close to Los Angeles, and it is always desirable for the garment, import-export and related businesses," Attribus added.

Activity in the Mid-cities region of Orange County is another strong submarket highlighted at the AIR seminar. Clif Fincher of Lee & Associates reported that there have been more building permits is-
 sued in this region during the last four years than in the history of the submarket.

"This is clearly not a ‘gloom and dooms’ submarket. Leased rates are sta-
ble and vacancy is around five per-
cent, with numerous big players looking for investment opportuniti-

Nelson Named Vice President and Banking Officer at CBB’s Brea Office

Commenting on Central L.A., Rob Antonbush of Trinomial Co., reported a steady uptick in va-
cations during 2001, along with a neg-
ative absorption. Yet, the area wit-
nessed considerable investment ac-
tivities, he continued.

Attribus declared that 2002’s performance will depend largely on the success of several key develop-
ment projects in the market, including \nPacific Theatres’ 550,000 sq. ft. proj-
ject in Santa Fe Springs, a 300,000 sq. ft. development in Montebello’s Sares-Regis’ 1.9 million sq. ft. proj-
ect on the former Northrop site in Long Beach, and the Pacific Tube site in Commerce.

"The good news is that this mar-
tet is close to Los Angeles, and it is always desirable for the garment, import-export and related businesses," Attribus added.

Activity in the Mid-cities region of Orange County is another strong submarket highlighted at the AIR seminar. Clif Fincher of Lee & Associates reported that there have been more building permits is-
 sued in this region during the last four years than in the history of the submarket.

"This is clearly not a ‘gloom and dooms’ submarket. Leased rates are sta-
ble and vacancy is around five per-
cent, with numerous big players looking for investment opportuniti-

Nelson Named Vice President and Banking Office at CBB’s Brea Office

Commenting on Central L.A., Rob Antonbush of Trinomial Co., reported a steady uptick in va-
cations during 2001, along with a neg-
ative absorption. Yet, the area wit-
nessed considerable investment ac-
tivities, he continued.

Attribus declared that 2002’s performance will depend largely on the success of several key develop-
ment projects in the market, including \nPacific Theatres’ 550,000 sq. ft. proj-
ject in Santa Fe Springs, a 300,000 sq. ft. development in Montebello’s Sares-Regis’ 1.9 million sq. ft. proj-
ect on the former Northrop site in Long Beach, and the Pacific Tube site in Commerce.

"The good news is that this mar-
tet is close to Los Angeles, and it is always desirable for the garment, import-export and related businesses," Attribus added.
More Personal Time for Employees

Alternative Work Week Schedules Provide

Personal Choice that "employees can follow the rules" when they are needed, according to Richard Siemens. Employers adopt alternative workweek (AWS) without the payment of daily overtime, the rules governing them are rigid, burdensome and unattractive, according to labor attorney Richard Siemens. Employers may establish an alternative schedule of their choice that is not regulated if they are willing to pay the daily overtime. Otherwise, they can follow the rules in the wage orders to establish an AWS that does not require payment of daily overtime. The rules are discussed below.

The Schedule

An AWS is a regular schedule of not more than 10 hours per day within a 40-hour workweek at the regular rate of pay. Part-time schedules of 10 hours per day are allowed. A permissible variation is the 9/80, a schedule of 9 hours for four days and eight hours for a fifth day every other week. The 8/90 schedule will fit the rules if the workweek is redefined to start in the middle of the day that employees have off in alternate weeks. Four hours of the fifth day fall in each of two weeks with the 36 hours from the nine-hour days so that each week has 40 hours.

An example of the 9/80 Schedule beginning at noon on Friday can be seen below.

In October 2000, the Industrial Welfare Commission made provision for a 12-hour schedule, but only in the health care industry.

Affected Employees

The first step in proposing an alternative workweek schedule is to specify the affected employees. They must all be non-exempt employees of a particular work unit. The work unit may be all employees of a division, a department, a job classification, a shift, a separate physical location, or a misorganized subdivision of any such work unit. A work unit may consist of an individual employee as long as the criteria for an identifiable work unit is met.

The Proposal

Next, the employer must prepare the written proposal. The proposal must describe the number of days and the number of hours that will be regularly scheduled. This may be a single schedule or a menu of options. An example of a single schedule is Monday through Thursday from 7:30 a.m. to 6 p.m. A menu of options might specify the same hours beginning and ending on different days of the week. Once adopted, employees may move from one schedule to another, but employers must understand that the AWS cannot be an on-call system. It must be predictable.

The proposal must address how wages and benefits are affected. For instance, if a company has 10 paid holidays which total 80 hours per year, will the AWS have 10 paid holidays totaling 100 hours? Planning for the holidays is very important. It is advisable to consider a special schedule for holidays. Vacations and sick pay are also continued on page 34

CSUSB Receives Second Multimillion Dollar Appropriation for Navy Education

One of the most consistent and nagging problems any organization faces is the gap between what its workforce knows and what it needs to learn in order for the organization to stay competitive and innovative. California State University, San Bernardino is working on narrowing that gap for one of the largest organizations in the world, the United States Navy. A $13.2 million appropriation shepherded through Congress by Rep. Jerry Lewis, R-Rancho Cucamonga, chairman of the House Defense Appropriations Subcommittee, will help Cal State continue to play a leading role in providing courses designed to improve the technical and managerial skills of a large segment of the Navy's workforce. President Bush recently signed the defense bill in a White House ceremony. The new funding expands on an existing $5 million federal contract approved last year.

"On a national level, this new appropriation means that CSUSB will continue to play an important role in enhancing the Navy's technological expertise," said Congressman Lewis, who is a senior member of the Appropriations Committee. "With 376,000 sailors and other personnel deployed around the world, the Navy must be on the cutting edge of new methods of providing advanced training. The kind of distance learning provided by Cal State, San Bernardino ensures a highly skilled technological workforce at a bargain price. Locally, this translates to more university jobs and expands CSUSB's capacity to upgrade workforce skills for Inland Empire businesses."

Cal State President Albert Camacho said the increased federal funding underscores the university's commitment to the Navy. "These contracts with the Navy have allowed us to build advanced technology infrastructure and develop our expertise in non-traditional course delivery methods. Not only has this broadened CSUSB's reach to the national level, it has built local capacity that will be used to educate an increasing number of students within our existing service area who would not otherwise have access to quality higher education."

During 2002 CSUSB will assess the training and educational needs of approximately 400 civilian employees assigned to the Navy's Information Technology Center in New Orleans, said Professor Clifford Young.

continued on page 22
A Look at Current Labor and Employment Legal Issues

2001 Employment Law Cases

A short summary of employment law cases that may be of interest to you in managing your workforce.

EEO Developments

• U.S. Supreme Court grants review to determine whether "reasonable accommodation" requirements under ADA "trump" seniority rights under collective bargaining agreements. Willis v. Pacific Maritime Ass’n, 516 U.S. 304, 97 L.Ed. 2d 677, 110 S.Ct. 1205 (9th Cir. Aug. 6, 2001). However, the court found no "reasonable justification" for the 10-day notice of suit contractual provision, relying on the California Supreme Court’s decision last year striking down an unconstitutional mandatory arbitration provision in the Armenian case.

• Employer’s lawsuit alleging trade secret misappropriation subject to anti-"SLAPP" statute. Fox Searchlight Pictures, Inc. v. Paladin, 89 Cal. App. 4th 294 (2001). Court stated: "The only thing the defendant needs to establish to invoke the protection of the SLAPP statute is that the challenged lawsuit arose from an act on the part of the defendant in furtherance of its right of petition or free speech. From that fact the court may presume the purpose of the action was to chill the defendant’s exercise of First Amendment rights.

Intellectual Property/Trade Secrets Developments

• Wrongful termination in violation of public policy found where employer terminated employee after she refused to sign non-compete agreement. Walia v. Aema, Inc., 2001 D-IDAR 12311 (Nov. 21, 2001). (Appeal from SF Superior Court jury verdict of $1 million plus punitive damages.)

Labor-Management Relations

• Unions, without infringing upon First Amendment rights, force nonmembers to pay for expenses related to political and ideological activities unrelated to the union’s duties as bargaining representative. Carlson v. United Academics-AAI (AFT/PEA-AFL-CIO), 36 F.Supp. 2d 1109 (9th Cir. April 30, 2001) (involving and remanding, 36 F.Supp. 2d 1190 (C.D. Cal. March 1, 1999)).


Employment Benefits (ERISA) and Leaves of Absence

• Absent express reservation of the right of plan administrator to exercise discretion to grant or deny benefits, such decisions are reviewed de novo by the court. Ingram V. Martin Marletta Long Term Disability Income Plan for Salaried Employees of Transferred GE Operations, 244 F.3d 1109 (9th Cir. April 4, 2001) (overruling and remanding).

Injunctions against picketing in California affirmed. The employer’s burden to show lack of majority support.

Employee Health Indemnification

• ERISA expressly permitted state statute providing that designation of spouse as beneficiary of non-probate asset was revoked automatically upon divorce to the extent it applied to ERISA plans because statute directly conflicted with ERISA’s requirements that plans be administered, and benefits be paid, in accordance with plan documents. Egelhoff v. Egelhoff, 532 U.S. 141, 121 S. Ct. 1322, 141 L.Ed.2d 264 (March 21, 2001).

Continued on page 48

Creating solutions

for you and your employees

Introducing HealthNet PPO® First Advantage and ELECT Open Access 20. Both options offer affordability, choice and flexibility for you and your employees. HealthNet – delivering plans designed to keep you well.

First of its kind on the market!

HealthNet PPO® First Advantage for Large Groups

• First dollar benefits – 100 percent of covered medical services paid up to a participation amount before member pays any coinsurance or deductible

• Affordable for employers and employees

New option offers a lower premium!

ELECT Open Access 20 for Small Business Groups

• 20-50 eligible employees

• Self-referral for office visits to specialists in the PPO network

• Affordable for employers and employees

Call your HealthNet Sales Representative or Account Services at 1-800-547-2967 for more information.

"Laws were made to be broken"
Christopher North, May 18, 1830

"Had laws not been, we never had been blamed, 'd, for not to know we sin' is innocence.
Sir William Dawes 1606-1668

9131 BASELINE ROAD, SUITE 110 BANCHO CUCAMONGA CA 91730
(909) 980-1120 FAX (909) 941-8610

HealthNet

*Licensed by HealthNet Life Insurance Company © 2001 HealthNet of California, Inc.

continued on page 20
New Cholesterol Guidelines Not 'One Size Fits All'  
American Heart Association Journal Report

A new study advises physicians to avoid the traditional expanded benefits of the new cholesterol guidelines, citing that the new recommendations likely raise the number of people under 45 and older than 65 who are prescribed cholesterol-lowering medications, according to the University of Maryland, Baltimore County, publication: Journal of the American Heart Association.

The authors state that while there are trials to determine the benefits of cholesterol lowering in elderly populations, no formal studies are ongoing for younger patients. "The ability to generalize the primary prevention results, particularly to younger patients, must be explored," according to the paper.

The health policy implications of the guidelines should be considered and addressed along with their adoption," says Donald D. Kinder, Ph.D., lead author of the study that examines the implications of the NCEP-III guidelines on different population groups. "The new guidelines have increased the number of people eligible for drug treatment.

According to National Cholesterol Education Program (NCEP) III guidelines published in July 2001, the number of people at higher risk for heart disease with LDL cholesterol levels (the "bad cholesterol") of 130 mg/dl or greater is eligible for cholesterol-lowering treatment.

New Era Begins as Pacific Life Signs Three-Year Title Deal; City of Indian Wells Becomes Presenting Sponsor of World’s Sixth-Largest Tennis Tournament

The City of Indian Wells is proud to announce that it has entered into a title sponsorship agreement with Pacific Life Insurance Company. The three-year agreement begins with the 2002 event, held March 4-17 at the Indian Wells Tennis Garden, and includes a two-year option. The City of Indian Wells also signed on as presenting sponsor of the tournament, to be called the Pacific Life Open and will be presented by The City of Indian Wells.

Over the last 25 years, the event has grown into one of the world’s elite tennis tournaments. "The Pacific Life Open will again offer fans two full weeks of action and will feature over 200 of the world’s best players, including defending men’s champion Andre Agassi and such stars as Pete Sampras, Lleyton Hewitt, Lindsay Davenport and Martina Hingis, who are set to compete in the 2002 tournament," said Mayor Conrad Negron Sr. "Television viewers from around the world will enjoy ‘The City of Indian Wells Tennis Garden, truly one of the most magnificent stadiums in the world, as well as the greatest tennis players. We are happy to continue this relationship with the tournament."
CSUSB Receives Second Multimillion Dollar ... FEBRUARY 2002

CSUSB’s role will be to create an educational plan for each employee to acquire competencies that include program management, quality assurance and computer enterprise planning that analyzes and integrates human resources, finance, management, and logistics, Young said. These employees, who have a range of skills and educational levels, will then be given access to courses and degree programs designed and delivered by CSUSB. The university also will provide a learning management system that enables the Navy to assess progress toward its workforce education goals. CSUSB will use a blended learning approach to deliver relevant and comprehensive educational materials and lectures across time and space, Young said. Blended learning uses a variety of course delivery methods ranging from traditional classroom instruction given onsite, to teleconferencing, to use of the Internet. Young, who helped to secure both appropriations and is responsible for program outcomes, said the university is already thinking beyond 2002. “University officials hope to begin course delivery by the fall of 2002. Once that is completed, plans are underway to begin assessments and training of some 8,000 Navy civilian employees in San Diego, Coronado, Bay, Virginia and Charleston, S.C.,” Young concluded.

For additional information about this and other federal initiatives underway at California State Uni­versity San Bernardino, contact Clifford Young at (909) 880-7454 or the university’s public affairs office at (909) 880-5007.

Labor Department Awards Riverside $2.2 Million Training Grant U.S. Secretary of Labor Elaine L. Chao has announced grant awards totaling more than $24 million under the H-1B Technical Skills Training grant program. Riverside County’s program is among nine programs nationwide under the fund to provide high-level training to employees and unemployed workers for a broad range of positions such as nursing, computer science, and other federal initiatives. California grants were also awarded to San Ysidro’s NOVA Workforce Board and the City of Richmond.

The two-year grant will provide $2,231,600 to train approximately 850 Riverside County residents for jobs in health care. The training will be provided by employers for a broad range of positions in California, which awards were also awarded to San Ysidro’s NOVA Workforce Board and the City of Richmond.

“Those grants will provide much needed skills training in high growth industries such as health services and information technology,” Chao said. “This is helping build the 21st cen­tury workforce and is part of the ad­ministration’s commitment to keeping Americans employed in good paying jobs and our training pro­grams targeted to occupations in-demand.”

H-1B Technical Skills Training grants are supported by the federal government in support of future workers by employers seeking highly skilled foreign workers under the H-1B visa program. The goal of the training grants is to prepare Americans for these same high-skill jobs, reducing the dependence on foreign labor.

For more information on the grants and other federal job training infor­mation, please go to www.dol.gov.

Dave & Buster’s Discusses Fiscal 2002 Outlook Dave & Buster’s Inc. has announced general financial guidelines for its fiscal year 2002 which begins on Feb. 5.

Based on the current outlook, the company believes that there continues to be risk in the business through at least the second quar­ter of fiscal 2002. Accordingly, compar­able store revenues for fiscal 2002 are anticipated to be in the range of flat to increased 1 percent. There will be 26 stores in the comparable base in fiscal 2002, versus 20 stores in 2001. Total revenues will addi­tionally be favorably impacted as a result of full-year sales from the four new stores opened during fiscal 2001. Store margins are expected to decrease slightly from those achieved in 2001, primarily from additional occupancy costs resulting from the sale and leaseback transactions the company recently announced. Over­all, the impact of these transactions should not be significant since they will also result in a reduction of both interest and depreciation expense. The company anticipates gener­al and administrative expenses to ap­proximate favorably the increase of $30 million as a percentage of revenues basis. Pre­opening expenses will decrease com­pared to fiscal 2001, due to the opening of three fewer stores in fiscal 2002 as previously announced, the one store opening in 2002 had expired. Earnings per share are expected to be in the range of $0.20 to $0.21 in the first quarter; $0.13 to $0.14 in the second quarter; $0.00 to $0.01 in the third quarter, and $0.40 to $0.41 in the fourth quarter. The company’s fiscal 2002 fiscal quarter will end on May 5, 2002; Aug. 4, 2002; Nov. 3, 2002, and Feb. 3, 2003.

Further information on the company can be found on its Web site: www.daveandbusters.com. Stock is traded under the symbol DAB.

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

DUFF & PHELPS, LLC One of the nation’s leading invest­ment banking and financial advisory organizations. All stock data on this page is provided by Duff & Phelps, LLC from sources deemed reliable. No recommendation is intended or implied. (310) 284-8008.

Dave & Buster’s: (DAB) (AMEX) Inland Empire Business Journal and receive complimentary our.

Subscribe for two years to the Inland Empire Business Journal and receive complimentary our.

2002 Book of Lists Resource Publication (value: $30)
SECOND PAGE ONE

NewsTalk 590 AM Greets the Inland Empire With the Best in Conservative Talk, Local and National News

On Wednesday, Dec. 26, stations KBLJ (formerly KESG-AM) joined the Glendale-based KLKA Communications Group, and the station is gradually being transformed into the Inland Empire's home for conservative talk and local and national news, NewsTalk 590 AM.

"The news—and the news of the Inland Empire—are very specific, and we look forward to addressing them with radio stations located directly in this growing community," said Dave Armstrong, vice president and general manager of the KLKA Communications Group (KCG), the Los Angeles station cluster.

---

Riverside County's Credit Union Names New Senior Vice President and Internal Auditor

Gerry Agnes, CPA and former president and CEO of The Community Foundation serving Riverside and San Bernardino counties, has been appointed senior vice president of Riverside County's Credit Union. He is in charge of operations for the 65,000-member credit union, Riverside County's largest.

"Gerry brings a wealth of banking and community experience to his position at Riverside County's Credit Union. We are pleased to have him as part of the team serving our members," said Mark Hawkins, credit union president.

At the Community Foundation, Agnes led a period of substantial growth in assets, grants, and areas served. He had previously served that organization as a volunteer member of its board of directors and as chief financial officer.

"I am looking forward to putting my 16 years of financial services experience to work for Riverside County's Credit Union. The credit union is in an aggressive growth mode and that is an environment I am familiar with," Agnes commented. This spring, RCCU is opening two branches—Hemet and Riverside—and a new operations center in East Hemet.

From 1998 to 2001, Agnes served as chief financial officer of California Financial Bancorp, a mutual bank-holding company that, during his tenure, purchased and operated four community banks in Orange and Los Angeles counties. A Riverside native, he has served as president and director of VPI Technology, director of the Inland Empire Council of the Boy Scouts of America, and president and manager of the Financial Managers Society.

Riverside County's Credit Union has also appointed Everett Sandy, CPA, its internal auditor. He will be responsible for overseeing compliance, risk and audit.

---

Fraudulent Workers' Compensation Insurance Claims Put California Consumers at Risk and Drive Up Premiums for Legitimate Business

Every year, insurance fraud costs taxpayers and law-abiding employers millions of dollars nationwide. In addition to premiums and claims payments, California spent $28.5 million to fund workers' compensation fraud investigations in the fiscal year 1998-1999, according to the California Department of Insurance.

Web site. California's workers' compensation premiums are among the highest in the nation. According to the "Statistical Study of State Insurance Fraud Bureau Reports" published by the Coalition Against Insurance Fraud, California has the highest workers' comp premiums in the United States.

---

FEBRUARY 2002

INLAND EMPIRE BUSINESS JOURNAL • PAGE 29

FINANCIAL INSTITUTIONS

International Trade Finance — No Longer a Mystery

By Uwe Heinrich, World trade Finance Inc.

Global economy, the Common Market in Europe, continuous trade deregulation, these are just a few topics most American business owners have heard or read about in the current media discussion. Yet, when it comes to the execution of an international marketing strategy or export effort, many U.S. businesses don't know how to get started or where to look for resources. The subject of international trade finance, especially, is still not understood by many small- to medium-size companies. A trip to your local chamber of commerce is always a good start to get an overview of the various agencies and the current programs available to support businesses.

When it comes to international trade finance, private non-bank lenders, like World Trade Finance (WTF) in Los Angeles (323-660-1277) are dedicated to provide the financial solution and trade funding that helps American exporters to become globally successful. Since its inception in 1989, the company has funded close to $400 million to U.S. exporters, helping them to increase international sales and turn export orders into profit. With its impressive track record, WTF has itself established as the only non-bank lender with delegated authority from the Small Business Administration (SBA), Export-Import Bank (Exim) and the California Export Finance Office (CEFOS) to offer guaranteed trade financing to U.S. exporters.

WTF has a wealth of experience and expertise in all phases of trade finance. It offers a variety of products including short-term trade financing, medium-term trade financing, and export credit insurance. WTF works closely with exporters to tailor a financing solution to meet their specific needs. WTF is committed to providing exporters with the best possible service and support.

For more information about international trade finance, please contact: Bernd Herman or Uwe Heinrich at (323) 660-1277; Fax (323) 660-1470 or visit www.wtfinc.com.

---

Gary Deems Elected Chairman of Community Bancorp Inc.

Community Bancorp Inc. (Nasdaq:CMBC), parent company of Community National Bank, announced that Gary Deems has been elected the new chairman of the board. Deems replaces C. Granger Haugh, president of Clinicia and former CEO of Community National Bank.

Deems brings a wealth of experience in the banking industry to his role as chairman. He has held various leadership positions at the bank, including president and CEO. He has also served on the board of directors for numerous local organizations.

Deems said he is looking forward to working with the bank's management team and the board of directors to continue the bank's strong performance and growth.

---

FOOTHILL INDEPENDENT BANK

INLAND EMPIRE BUSINESS JOURNAL • PAGE 28

PAGE 28 • INLAND EMPIRE BUSINESS JOURNAL

---

FEBRUARY 2002

INLAND EMPIRE BUSINESS JOURNAL • PAGE 29

FINANCIAL INSTITUTIONS

International Trade Finance — No Longer a Mystery

By Uwe Heinrich, World trade Finance Inc.

Global economy, the Common Market in Europe, continuous trade deregulation, these are just a few topics most American business owners have heard or read about in the current media discussion. Yet, when it comes to the execution of an international marketing strategy or export effort, many U.S. businesses don't know how to get started or where to look for resources. The subject of international trade finance, especially, is still not understood by many small- to medium-size companies. A trip to your local chamber of commerce is always a good start to get an overview of the various agencies and the current programs available to support businesses.

When it comes to international trade finance, private non-bank lenders, like World Trade Finance (WTF) in Los Angeles (323-660-1277) are dedicated to provide the financial solution and trade funding that helps American exporters to become globally successful. Since its inception in 1989, the company has funded close to $400 million to U.S. exporters, helping them to increase international sales and turn export orders into profit. With its impressive track record, WTF has itself established as the only non-bank lender with delegated authority from the Small Business Administration (SBA), Export-Import Bank (Exim) and the California Export Finance Office (CEFOS) to offer guaranteed trade financing to U.S. exporters.

WTF has a wealth of experience and expertise in all phases of trade finance. It offers a variety of products including short-term trade financing, medium-term trade financing, and export credit insurance. WTF works closely with exporters to tailor a financing solution to meet their specific needs. WTF is committed to providing exporters with the best possible service and support.

For more information about international trade finance, please contact: Bernd Herman or Uwe Heinrich at (323) 660-1277; Fax (323) 660-1470 or visit www.wtfinc.com.

---

Gary Deems Elected Chairman of Community Bancorp Inc.

Community Bancorp Inc. (Nasdaq:CMBC), parent company of Community National Bank, announced that Gary Deems has been elected the new chairman of the board. Deems replaces C. Granger Haugh, president of Clinicia and former CEO. He has also served on the board of directors for numerous local organizations.

Deems brings a wealth of experience in the banking industry to his role as chairman. He has held various leadership positions at the bank, including president and CEO. He has also served on the board of directors for numerous local organizations.

Deems said he is looking forward to working with the bank's management team and the board of directors to continue the bank's strong performance and growth.

---

FOOTHILL INDEPENDENT BANK

INLAND EMPIRE BUSINESS JOURNAL • PAGE 28

PAGE 28 • INLAND EMPIRE BUSINESS JOURNAL

---

FEBRUARY 2002

INLAND EMPIRE BUSINESS JOURNAL • PAGE 29

FINANCIAL INSTITUTIONS

International Trade Finance — No Longer a Mystery

By Uwe Heinrich, World trade Finance Inc.

Global economy, the Common Market in Europe, continuous trade deregulation, these are just a few topics most American business owners have heard or read about in the current media discussion. Yet, when it comes to the execution of an international marketing strategy or export effort, many U.S. businesses don't know how to get started or where to look for resources. The subject of international trade finance, especially, is still not understood by many small- to medium-size companies. A trip to your local chamber of commerce is always a good start to get an overview of the various agencies and the current programs available to support businesses.

When it comes to international trade finance, private non-bank lenders, like World Trade Finance (WTF) in Los Angeles (323-660-1277) are dedicated to provide the financial solution and trade funding that helps American exporters to become globally successful. Since its inception in 1989, the company has funded close to $400 million to U.S. exporters, helping them to increase international sales and turn export orders into profit. With its impressive track record, WTF has itself established as the only non-bank lender with delegated authority from the Small Business Administration (SBA), Export-Import Bank (Exim) and the California Export Finance Office (CEFOS) to offer guaranteed trade financing to U.S. exporters.

WTF has a wealth of experience and expertise in all phases of trade finance. It offers a variety of products including short-term trade financing, medium-term trade financing, and export credit insurance. WTF works closely with exporters to tailor a financing solution to meet their specific needs. WTF is committed to providing exporters with the best possible service and support.

For more information about international trade finance, please contact: Bernd Herman or Uwe Heinrich at (323) 660-1277; Fax (323) 660-1470 or visit www.wtfinc.com.

---

Gary Deems Elected Chairman of Community Bancorp Inc.

Community Bancorp Inc. (Nasdaq:CMBC), parent company of Community National Bank, announced that Gary Deems has been elected the new chairman of the board. Deems replaces C. Granger Haugh, president of Clinicia and former CEO. He has also served on the board of directors for numerous local organizations.

Deems brings a wealth of experience in the banking industry to his role as chairman. He has held various leadership positions at the bank, including president and CEO. He has also served on the board of directors for numerous local organizations.

Deems said he is looking forward to working with the bank's management team and the board of directors to continue the bank's strong performance and growth.

---

FOOTHILL INDEPENDENT BANK

INLAND EMPIRE BUSINESS JOURNAL • PAGE 28

PAGE 28 • INLAND EMPIRE BUSINESS JOURNAL
CVB Financial Corp. and Western Security Bancorp Jointly Announce Merger

D. Lynn Wiley, president and chief executive officer of CVB Financial Corp., and Jerome Farley, president and chief executive officer of Western Security Bancorp, jointly announced that the two financial institutions have executed a definitive agreement and plan for reorganization. This agreement provides for Western Security Bancorp to merge with and into Citizens Business Bank — and for Western Security Bank, NA, to merge with and into Citizens Business Bank. Citizens Business Bank will represent the continued operation.

The definitive agreement provides that each share of Western Security Bancorp will be converted into a prorata portion of 1.2 times Western Security Bancorp adjusted book value or $8.50 per share, whichever is greater. The transaction will be handled under purchase accounting. The transaction is subject to shareholder and regulatory approval. It is expected to be completed in the second quarter of 2002.

“We are delighted to have this opportunity to associate with Western Security Bank, and to expand our presence into the San Fernando Valley. The bank is a complement to our existing franchise and our business and professional banking strategy,” stated D. Lynn Wiley.

Western Security Bank was established in 1984 and has one office in Burbank. The bank had total assets of $141.0 million, total deposits of $120.7 million and total loans of $96.2 million as of Dec. 31, 2001.

Citizens Business Bank has 31 offices located throughout San Bernardino, Riverside, Los Angeles, Orange and Kern counties. CVB Financial Corp. has total assets of $2.5 billion, total deposits of $1.9 billion and total loans of $1.2 billion as of Dec. 31, 2001.

“Our board of directors is pleased to join with Citizens Business Bank. They are a premier performing bank with an exceptional record for serving their customers. Citizens Business Bank will be an outstanding addition to our business community,” commented Jerome Farley.
Financial Institutions

Borrego Springs Bank Names Kim Bactad to Board of Directors

Wealth of Free Financial Information for Seniors

continued from page 12

Kambourian believes in the continuous education process for retirees about the various options that are available to them. He is a registered representative of Loquist Street Securities as well as a certified financial advisor and has helped thousands of seniors navigate their financial affairs. He advises many seniors on where to look for free, good financial information. Here are some of the sources he recommends:

1. Social Security for women — www.ssa.gov/women
3. College funding for grandchildren — visit www.savingforcollege.com

5. Check the bank rates in your area with two clicks http://www.bankrate.com/brr/statehe m.deposit.search.asp

Kambourian recommends using the above sources to gather information, but do not rely on it. Remember that the information is general and may not be tailored to your needs and may or may not be outdated and not reflect new rules. Once you gather information, then contact a financial advisor armed with information and the right questions to ask.

Kambourian, CFA, is the founder and president of ASK Financial. He has educated more than 7,000 seniors and has assisted many senior citizen investors by eliminating their frustration in finding the best plan suited for their particular needs. He also provides multigenerational family planning and can be reached at (909) 562-7999.

Gary Deems Elected Chairman

continued from page 29

Deems started his banking career in Portland in 1973 with Oregon’s fourth largest bank, Pacific Western Bank. He subsequently rose to senior vice president and supervised marketing, strategic planning, investor relations and consumer lending divisions. In 1985 he was recruited to be SVP/Chief administrative officer at San Diego’s Torrey Pines Bank. Torrey Pines Bank tripled in assets before being acquired by Wells Fargo in 1990. After three years as a district manager with Wells Fargo, Deems accepted a position as executive vice president/chief administrative officer of PBF Bancorp/Pacific National Bank in Escondido.

That institution grew from $150 million to nearly $400 million in assets before being acquired by Zions Bank at more than three times book value in 1998.

A graduate of Cornell University with a masters degree from the University of Oregon, Deems was previously a director of the Pacific Coast Banking School and the Plus System International ATM network Community National Bank, a subsidiary of Community Bancorp Inc., is a $345 million financial institution headquartered in Fallbrook. Located between Los Angeles and San Diego, the bank’s primary focus is online banking with a $25 million financial institution.

cial Lending
Term Loans
Commercial Real Estate
SBA Financing
SFI Construction Financing

Point. Click. Bank. Businesses Find Convenience With VIB’s Online Banking

Waiting in line. It’s frustrating enough in our personal lives. When we’re conducting business — the time it takes to travel somewhere, make our transactions and return to the office — literally costs as money, no matter how friendly and efficient the service.

Now Valley Independent Bank, a business banking leader in the Inland Empire for nearly 30 years, offers an alternative — online banking for business. It allows businesses large and small to achieve new levels of efficiency. Instead of finding time to go to the bank, bottling traffic congestion and maybe having to wait in line, businesses simply log on to www.vibbank.com, where they’re always first in line.

The address leads you to an award-winning Web site where it’s easy to sign up and bank online. You can review balances, transfer funds, initiate wire transfers and request stop payments — all for a low fee per request. Online banking also enables you to pay bills online for fast and efficient bookkeeping.

These convenient online services are especially valuable to small businesses, yet even the financial officers of larger firms may see their department’s efficiency improving with online banking.

Visit www.vibbank.com to find a Web site that’s easy to use and packed with information about the bank and its parent company, VIB Corp. The site recently received the “Golden Web Award” from the International Association of Webmasters and Designers.

The companion site for VIB Corp features stock updates, information on corporate financials, peers analysis, news releases and more. In short, all the things bank shareholders require on a regular basis. Visitors also may enroll for electronic mail notification of company press releases, corporate developments and the daily closing stock price.

The new Web site and online banking service enhance Valley Independent Bank’s $1.1 billion community banking network with Riverside County locations in: Thousand Palms, Hemet, Blythe and a business loan center in Rancho Mirage.

My old bank promised me everything.
My new bank delivers.

Businesses don’t need promises, but performance.
No more lines and slow service from banks you can’t trust Valley Independent Bank can help your business succeed.

Whether you need a commercial real estate loan, equipment financing, 30-day or monthly business banking, you’ll find everything you need to succeed.

No empty promises. The truth.
Just the截取要塞，从而无害于您的商业成功。
Rancho Mirage: 25662 Date Coast (760) 776-4100

VIB
VALLEY INDEPENDENT BANK
www.vibbank.com

FEBRUARY 2002
INLAND EMPIRE BUSINESS JOURNAL • PAGE 33
Independent Banks

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Address</th>
<th>City, State, Zip</th>
<th>Total Assets (Millions)</th>
<th>Total Deposits (Millions)</th>
<th>Core Capital as % of Assets</th>
<th>N.P. Loans &amp; Debt, Serv. as % of Core Capital &amp; Loan Loss Reserves</th>
<th>Income Before Extraordinary Items (Millions)</th>
<th>Top Local Executive Title</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>FPP Bank &amp; Trust</td>
<td>2.5 2.5</td>
<td>Hayward, CA 94545</td>
<td>2,913</td>
<td>2.4</td>
<td>14.67</td>
<td>14.67</td>
<td>8.49</td>
<td>8.49</td>
<td>17,295</td>
<td>Larry M. Stemberg</td>
</tr>
<tr>
<td>Citizens Business Bank</td>
<td>2.5 2.5</td>
<td>San Jose, CA 95131</td>
<td>2,206</td>
<td>2.4</td>
<td>16.05</td>
<td>16.05</td>
<td>8.23</td>
<td>8.23</td>
<td>18,686</td>
<td>D. Linz Wiley</td>
</tr>
<tr>
<td>Provident Savings Bank</td>
<td>2.5 2.5</td>
<td>Jefferson, IA 50129</td>
<td>1,662</td>
<td>1.7</td>
<td>9.45</td>
<td>9.45</td>
<td>8.17</td>
<td>8.17</td>
<td>4,684</td>
<td>Craig Blanden</td>
</tr>
<tr>
<td>Valley Independent Bank</td>
<td>2.5 2.5</td>
<td>Redmond, WA 98052</td>
<td>851</td>
<td>1.6</td>
<td>13.78</td>
<td>13.78</td>
<td>6.21</td>
<td>6.21</td>
<td>3,919</td>
<td>Michael Folt</td>
</tr>
<tr>
<td>Desert Community Bank</td>
<td>2.5 2.5</td>
<td>Ridgecrest, CA 93555</td>
<td>515</td>
<td>1.4</td>
<td>14.84</td>
<td>14.84</td>
<td>8.52</td>
<td>8.52</td>
<td>3,590</td>
<td>George K. Langley</td>
</tr>
<tr>
<td>Bank of Hemet</td>
<td>2.5 2.5</td>
<td>Hemet, CA 92545</td>
<td>313</td>
<td>1.1</td>
<td>14.25</td>
<td>14.25</td>
<td>8.18</td>
<td>8.18</td>
<td>1,607</td>
<td>Robert L. Wilson</td>
</tr>
<tr>
<td>First National Bank of Sun City</td>
<td>2.5 2.5</td>
<td>Sun City, CA 92586</td>
<td>272</td>
<td>1.1</td>
<td>14.25</td>
<td>14.25</td>
<td>8.18</td>
<td>8.18</td>
<td>1,607</td>
<td>James B. Jaque</td>
</tr>
</tbody>
</table>

The Book of Lists available on Disc, Call (999) 948-9765 or Download Now from www.toplist.com

Independent Banks Ranked by Total Assets as of July 1, 2002

Bank Name | Address | City, State, Zip | Total Assets (Millions) | Total Deposits (Millions) | Core Capital as % of Assets | N.P. Loans & Debt, Serv. as % of Core Capital & Loan Loss Reserves | Income Before Extraordinary Items (Millions) | Top Local Executive Title | Phone/Fax | E-Mail Address |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Bank of California</td>
<td>3.0 3.0</td>
<td>Bakersfield, CA 93301</td>
<td>2,913</td>
<td>2.4</td>
<td>14.67</td>
<td>14.67</td>
<td>8.49</td>
<td>8.49</td>
<td>17,295</td>
<td>Larry M. Stemberg</td>
</tr>
<tr>
<td>Community National Bank</td>
<td>2.5 2.5</td>
<td>Modesto, CA 95351</td>
<td>2,206</td>
<td>2.4</td>
<td>16.05</td>
<td>16.05</td>
<td>8.23</td>
<td>8.23</td>
<td>18,686</td>
<td>D. Linz Wiley</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>2.5 2.5</td>
<td>Redwood City, CA 94062</td>
<td>1,662</td>
<td>1.7</td>
<td>9.45</td>
<td>9.45</td>
<td>8.17</td>
<td>8.17</td>
<td>4,684</td>
<td>Craig Blanden</td>
</tr>
<tr>
<td>Valley National Bank</td>
<td>2.5 2.5</td>
<td>Redmond, WA 98052</td>
<td>851</td>
<td>1.6</td>
<td>13.78</td>
<td>13.78</td>
<td>6.21</td>
<td>6.21</td>
<td>3,919</td>
<td>Michael Folt</td>
</tr>
<tr>
<td>Desert Community Bank</td>
<td>2.5 2.5</td>
<td>Ridgecrest, CA 93555</td>
<td>515</td>
<td>1.4</td>
<td>14.84</td>
<td>14.84</td>
<td>8.52</td>
<td>8.52</td>
<td>3,590</td>
<td>George K. Langley</td>
</tr>
<tr>
<td>Bank of Hemet</td>
<td>2.5 2.5</td>
<td>Hemet, CA 92545</td>
<td>313</td>
<td>1.1</td>
<td>14.25</td>
<td>14.25</td>
<td>8.18</td>
<td>8.18</td>
<td>1,607</td>
<td>James B. Jaque</td>
</tr>
</tbody>
</table>
Guest House Opens at Canyon Hills

City of Rancho Cucamonga Presents Award to the Planning Center for Guiding General Plan Update

The Planning Center of Costa Mesa, CA, has been presented the first award of its kind from the City of Rancho Cucamonga for the firm's work on updating the city's general plan.

Larry Henderson, the city's principal planner, said the award was established especially for The Planning Center. "This is the first time a private company has ever been honored by the city," The Planning Center was initially chosen by the city to update the general plan because of the firm's leadership and teamwork abilities, according to Rancho Cucamonga City Planner Brad Butler. "Of all the firms we interviewed, The Planning Center demonstrated the most heart and passion for our community," said Butler. "They had the ability to pull together a large number of consultants to work seamlessly as a team, which was very important in a project of this scope."

"We had a number of other firms, but the key is communication and good relationships. Continually reinforcing interaction among the stakeholders involved was critical, and The Planning Center did it beautifully. Thanks to their partnership, orchestrating this whole plan was extremely smooth."

MANAGING POPULATION GROWTH Rancho Cucamonga is projected to see huge population increases over the next two decades and city officials say the general plan will serve as a prototype for other cities because it is focused — yet comprehensive — and technologically advanced. The purpose of general plans is to guide the long-term growth and physical development of communities, resulting in safe, ample, and economically strong living environments, Henderson noted. California law requires each city and county to adopt comprehensive, long-term general plans. General plans must identify issues and provide policies for seven broad areas that include land use, circulation, housing, open space, conservation, air space, and safety. Other important topics may also be included at the option of local jurisdictions, Henderson noted. The Rancho Cucamonga General Plan also focuses on such central areas as population development, community design, and public facilities/services. General plans also contain estimates of future population, housing, and employment, which serve as the basis for building infrastructure and providing services.

As assumptions change and real estate general plans should be regularly reviewed and updated so they remain realistic documents to achieve the community's vision, said Rancho Cucamonga Mayor Bill Alexander. The city, along with much of the Inland Empire region, is expected to experience huge population increases over the next 20 years.

City of Rancho Cucamonga to be Awarded for Guiding General Plan Update

Sperry Van Ness Wishes to Congratulate our Ontario Office 2001 Award Winners:

Senior Vice President, Multi Family Housing

Senior Associate, Retail

Senior Associate, Industrial

Senior Vice President, Multi Family Housing
More People Moving Westward, More Leaving the Midwest and East Coast, According to United Van Lines Study

The year 2001 saw many people move West, while the Midwest and several East Coast states, including New York and New Jersey, saw people move out in out-migration, as measured by business trends of United Van Lines, the largest commercial household mover.

The statistics are among the findings of the annual "Outbound Migration Study" showing where its customers, over the last 12 months, moved from and the most popular destinations. The findings were announced by United Executive Vice President William F. Beard Jr.

United has tracked shipment patterns annually on a state-by-state basis since 1977. For 2001, the accounting is based on the 224,466 inter-state household moves handled by United among the 48 contiguous states, as well as Washington, D.C. In its study, United classifies each state in one of three categories: "high inbound" (55 percent or more of moves are inbound); "high outbound" (55 percent or more are coming out of a state); or "balanced." Although the majority of states were in the "balanced" category last year, several showed more substantial population shifts.

Westward movement has continued in the U.S., but this year the West Coast saw less in migration, while other areas which had been in and welcomed more new residents. Nevada with 65.2 percent of United shipments inbound (63.0 percent inbound), Idaho (39.6 percent inbound) and Arizona (35.7 percent inbound) were all categorized as "high inbound." High inbound states tend to be in the Sunbelt, states with a higher percentage of United-hauled shipments, while California saw its highest outbound migration since 1996 (49.6 percent outbound). For the third straight year, Washington (55.1 percent outbound in 2001) saw more people move out of the state than in, after 22 consecutive years of in-migration.

Some other noteworthy out-migration states in 2001:
- Colorado (53.1 percent) has continued to trend toward the West; 1990.
- Idaho (59.6 percent inbound) was "high inbound" for the 14th consecutive year.
- Florida (57.6 percent) continued its unbroken annual inbound trend since the inception of it and, along with North Carolina (60.2 percent inbound), to highest inbound percentage ever in the study) and South Carolina (58.2 percent inbound), were among the five states in the "high outbound."
- Nevada, with 65.2 percent of United shipments inbound (63.0 percent inbound), continued its unbound trend of the previous 23 consecutive years and also had the highest inbound migration of all the states.
- New Mexico (52.4 percent) is inbound for the first time since 1995.
- Vermont, in 2001, had its highest outbound percentage (51.5 percent) since the inception of the survey. Michigan remained outbound (58.2 percent, as it has been every year of the survey.

Georgia experienced its highest out-migration (48.1 percent outbound) since 1982. More information about United and its services can be obtained through the company's Web site at www.unitedvanlines.com.

Colliers Seeley International Closes $707 Million in Transactions Over Final Months of 2001

Los Angeles-Based International Brokerage Real Estate Services Firm Completes 94 Separate Lease and Sale Transactions for Office, Retail, Multi-Family and Industrial Properties From September to December 2001

Colliers Seeley International recently reported closing of 94 transactions from September to December 2001 with total consideration valued at $707 million, according to David Schefman, president and chief executive officer of Colliers Seeley. The firm also indicated plans to "restructure" figures for FY 2001 year-end totals by the end of January FY 2002.

"Our firm has continued to close transactions and serve the needs of our customers, even in what experts agree is the toughest market climate for real estate in a decade," said Schefman. "This is a direct reflection of the professionalism at the Colliers Seeley brand and the entrepreneurial spirit of our regional office teams. Our brokers are adept in finding the right fit for our clients, whether consisting on or conducting sales, lease or investment transactions on behalf of our clients, 22 involved office locations, 53 involved industrial properties, 17 involved retail properties, and two involved multiple properties. Some highlights for transactions completed from Sept. to Dec. include:

- Office: A lease transaction for Safeco Insurance at Shea Properties' VANTIS office development in the recently redeveloped city of Aliso Viejo valued at $61 million and encompassing 120,000 square feet of Class A office space.
- Retail: The sale transaction of the Torrance Crossroads Retail Center is a transaction valued at $100,000,000 and encompassing 423,242 square feet of retail space. The center is located at 1101 Hamlin Road in the city of Torrance.
- Investment: The investment sale transaction of a high-tech office park valued at $40 million and encompassing 810,182 square feet of flexible office property. The office park is located near the city of Santa Barbara.

Schefman cited several examples of the Colliers Seeley competitive advantage: the firm's strategic position and long-standing reputation in the Southern California marketplace; coupled with its international affiliations; the local and multifaceted experience base of personnel in its 13 regional offices located in Los Angeles, Ventura, Orange, San Bernardino and Riverside Counties, its unique customer service office staff including corporate real estate financial, investment services, corporate representation and proprietary online technologies, and long-term customer satisfaction driven business model.

The Carson Companies Buys ... continued from page 3

We are looking at other opportunities in the Inland Empire as well as other areas of Southern California. We're looking at opportunities in commercial office, as well as retail, as well as industrial, as well as multifamily. We're looking at opportunities in Orange County and Los Angeles and we're looking at opportunities in the San Joaquin Valley. So there are a lot of opportunities in Southern California, said Flynn.

"We are looking at other opportunities in the Inland Empire. We think the Inland Empire is one of the most attractive opportunities in Southern California," said Flynn.

One of Southern California's leading industrial real estate companies, The Carson Companies owns and manages about five million square feet of industrial buildings in Southern California. The company is also a major owner and developer of the 43-acre Anaheim Regional Commerce Center, the last phase of which is now under development in Rancho Dominguez in Los Angeles County.

The Carson Companies is located at 1871 S. Wilmington Avenue, Suite 200, Rancho Dominguez, CA.
Associate Programs: On-Line Gold Mine?

continued from page 9

fees are reasonable, even if your af-
filiate’s main business is not.

While the advertising may be free, there are costs to be aware of.

The main one involves the time you
will be spending to get and host
your program going. Depending on how
far you want to take your program, you
will need to spend considerable time
handling questions or concerns from
your affiliates.

This could involve technical
problems, payment questions, and the
like. You will also need to keep track of
them and send checks regularly.

Furthermore, you will need to deal
with any increase in customers re-
sulting from your program, as with
any marketing venture.

To set up your program, there
are many software packages avai-
nable that allow you to do this quick-
ly and inexpensively. A good exam-
ple is found at http://www.affiliate-
zone.com/index.htm. For a one-
night set-up fee of $75 and $29.99/month, you can have a reli-
able program using their “Affiliate Tracking Network,” or you can try
their more advanced “Affiliate Link”
software.

Another site to check is http://
webpals.com/year for low-
cost software by Paul Galloway, an
internet marketer. You can buy their
“Your Own Associate Program” soft-
ware and set it up yourself for $199
one-time or have them do it for a bit
more money.

You may wish to choose a pro-
gram that still pays your affiliates if
someone else sets it up and returns to
your site later from somewhere else. This may add to the cost, which is something you need to
decline.

To get affiliates to join your pro-
gram, it’s also too reputable since
word of mouth is important. You
should get listed at the associate pro-
gram sites mentioned earlier and pro-

FEBRUARY 2002

Federal Insurance
Umbrella Protec ts...

continued from page 5

program is limited to $100 and in-
cluded all administration fees and
processing.

4. An extremely small amount of
plant inventories are exempt from
these programs while more than
30,000 fall into the prescribed pro-
tection coverage.

5. Under the contract, the insured
farmer agrees to insure all the eligi-
able acreage of a crop planted in a
particular county. This choice is
made county by county and crop by
crop. All eligible acreage must be
sured to reduce the potential for ad-
verse selection against the insurance
provider.

6. Adverse selection generally ex-
ists whenever the insured person has
better knowledge of the relative pre-
cariness of a particular situation
than the insurance provider does.

7. Losses must be due to unavoid-
able perils beyond the farmer’s con-
trol. These conditions include, but
are not limited to: floods, hail, frost,
freeze, fire, wind and even earth-
quake if such occurrence offsets the
ability to preserve nursery invento-
ry.

This protection has been a core
fundamental of the United States
government for approximately 70
years. Protecting hard-earned in-
vestments with nursery crop insur-
ance is a Three-way relationship be-
 tween the growers, government and
the private insurance industry that
provides a measure of protection and
comparative security.

Note: Smith Bowman and Associates
is headquartered in Ferros. The majo-
rum contributor for Smith Bowman
and Associates is Rural Community
Insurance Services which is the na-
tion’s largest writer of crop insur-
ance policies and is a subsidiary of
Wells Fargo Bank.

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

INLAND EMPIRE
business journal

FEBRUARY 2002

WE'LL BRING YOUR INTERIORS TO LIFE

COBALT

Office & Ban<es & Hotels
Restaurants & Retail Homes
SHORT TERM LON< TERM
Deposit Change Fee
Excess Insurance
Fees
Deposit Waiver
Mortgage Life
Insurance
Supplemental

OUR QUALITY IS EXCELLENT OUR SOURCES ARE SPECTACULAR OUR PRICES ARE COMPETITIVE

CREATIVE PLANT RENTALS

WE MEAN BUSINESS

INLAND EMPIRE BUSINESS JOURNAL

• SUBSCRIBE TODAY!

Breaking news about our business community, from openings to expansions.
With our new tax licenses, incorporations and calendar of events, you have the news we mean your business. Our special reports keep readers up-to-date about
changes in their industries. Don’t miss an issue, subscribe today! Includes the
2002 Book of Lists.

• TOP LIST SOFTWARE

Top List software allows you to write letters, print labels, print follow-up reports
and sort data. It puts you in touch with information you need to know. Easy to
order. For fastest service, visit listpro.com or call (909) 484-9765.

• GOT A TIP?

If you hear of something happening in the Inland Empire business community,
give us a call at (909) 484-9765.

• ADVERTISING

Advertise in the publication that reaches the Inland Empire’s top executives.
For classified advertising call Mitch Huffman at (909) 484-9765 ext. 26.

• BACK ISSUES AND REPRINTS

For additional copies, past Top 25 lists or articles, give us a call. May your busi-
ness be featured in the Business Journal? Request make a great marketing tool.
Call the Inland Empire Business Journal at (909) 484-9765 ext. 20 or ext. 27.
RC Photography and Associates
Professional Award Winning Photography

Full Service Photographic Studio & Beauty Salon!

Studio Services
Corporate Events, Commercial Work, Weddings, Award Banquets, Company Parties, Reunions, Special Occasions, Family Portraits, Photographic Restorations, Portraits

Salon Services
Complete Makeovers, Hair Styling, Bridal Packages, Nails/Pedicures, Complete Facials

9607 Business Center Dr., Ste. E
Rancho Cucamonga, CA 91730
(909) 989-1165 Fax (909) 989-2391
Nationwide: 1-888-477-7127
Web site: www.rcphotography.com

Call for information—By appointment only!

FREE COPIERS
Equipment, Service and Supplies Are All Included
Small Table Tops ■ Large Duplicator ■ Mid-Size Units

Before you buy or lease another copier, Call ABM
"The Can't Be Copied Copier Company"

(800) 576-4226

DON'T BE Fooled By: Institutions!

Inland Empire Business Journal
ARTICLE REPRINTS

Mailers
Press Kits
Shareholders
Trade Shows
Conventions

Scoop!®
MEDIAL SERVICES
714•225•6000 ext. 308
©2002 Scoop, Inc. No part of Inland Empire Business Journal may be copied, rephotographed or duplicated in any form without prior written consent.

Inland Empire Business Journal (909) 484-9765

INLAND EMPIRE BUSINESS JOURNAL PRESENTS:
Women & Business Expo 2002

Economic Forecast Conference
Where is the Inland Empire Economy Headed in 2002?

Call Mitch for Sponsorship Opportunities!
Mitch Huffman (909) 484-9765

POMONA FAIRPLEX, MAY 24TH, 2002

Call Mitch for Sponsorship Opportunities!
(909) 484-9765
Mitch Huffman
continued from page 28
second highest budget to meet insurance fraud, which adversely af-
fects insurance premiums.

Businesses find they are strug-
gling to keep up with skyrocketing workers' compensation premiums, particularly small businesses like MaidPro in La Verne. Steve Szwetz, owner of the California franchise, is faced with escalating worker com-
ensation premiums. The Depart-
ment of Industrial Relations states that California employers paid $6.2 billion during 1997 for workers' compensation premiums.

"California workers' compensa-
tion premiums are among the highest in the nation, and fraudulent claims play a large part in making the premiums high," says Szwetz. But that doesn't affect just businesses—it can hit the consumer at home as well. If an uninsured service provider comes into your home—then claims an in-
jury happens while the service is be-
ing, it is not covered under the policy and held re-
ponsible for the medical bills they may incur.

Some companies pay for workers' compensation claims through premiums collected from employers like me. If a consumer is a provider or company that isn't covered with insurance, the home-
owner requesting the services left open to liability," states Szwetz.

That's why despite the high costs, every MaidPro franchise is covered with workers' compensation insur-
ance. MaidPro feels it is absolutely necessary to protect our businesses and our clients," says Szwetz.

According to the Minnesota De-
partment of Labor & Industry Work-
ers' Compensation Web site, www.dol.state.mn.us/employers that don't carry workers' compensation coverage operate their businesses with a low chance that they will be held respon-
sible for the medical bills that the consumer may incur.

"For more information companies pay for services with insurance, they could pay for workers' compensation through premiums collected from employers like me. If a consumer is a provider or company that isn't covered with insurance, the home-
owner requesting the services left open to liability," states Szwetz.

That's why despite the high costs, every MaidPro franchise is covered with workers' compensation insur-
ance. MaidPro feels it is absolutely necessary to protect our businesses and our clients," says Szwetz.

According to the Minnesota De-
partment of Labor & Industry Work-
ers' Compensation Web site, www.dol.state.mn.us/employers that don't carry workers' compensation coverage operate their businesses with a low chance that they will be held respon-
sible for the medical bills that the consumer may incur.

"For more information companies pay for workers' compensation claims through premiums collected from employers like me. If a consumer is a provider or company that isn't covered with insurance, the home-
owner requesting the services left open to liability," states Szwetz.

That's why despite the high costs, every MaidPro franchise is covered with workers' compensation insur-
ance. MaidPro feels it is absolutely necessary to protect our businesses and our clients," says Szwetz.

According to the Minnesota De-
artment of Labor & Industry Work-
ers' Compensation Web site, www.dol.state.mn.us/employers that don't carry workers' compensation coverage operate their businesses with a low chance that they will be held respon-
sible for the medical bills that the consumer may incur.

"For more information companies pay for workers' compensation claims through premiums collected from employers like me. If a consumer is a provider or company that isn't covered with insurance, the home-
owner requesting the services left open to liability," states Szwetz.

That's why despite the high costs, every MaidPro franchise is covered with workers' compensation insur-
ance. MaidPro feels it is absolutely necessary to protect our businesses and our clients," says Szwetz.

According to the Minnesota De-
artment of Labor & Industry Work-
ers' Compensation Web site, www.dol.state.mn.us/employers that don't carry workers' compensation coverage operate their businesses with a low chance that they will be held respon-
sible for the medical bills that the consumer may incur.

"For more information companies pay for workers' compensation claims through premiums collected from employers like me. If a consumer is a provider or company that isn't covered with insurance, the home-
owner requesting the services left open to liability," states Szwetz.

That's why despite the high costs, every MaidPro franchise is covered with workers' compensation insur-
ance. MaidPro feels it is absolutely necessary to protect our businesses and our clients," says Szwetz.

According to the Minnesota De-
artment of Labor & Industry Work-
ers' Compensation Web site, www.dol.state.mn.us/employers that don't carry workers' compensation coverage operate their businesses with a low chance that they will be held respon-
sible for the medical bills that the consumer may incur.

"For more information companies pay for workers' compensation claims through premiums collected from employers like me. If a consumer is a provider or company that isn't covered with insurance, the home-
owner requesting the services left open to liability," states Szwetz.

That's why despite the high costs, every MaidPro franchise is covered with workers' compensation insur-
ance. MaidPro feels it is absolutely necessary to protect our businesses and our clients," says Szwetz.

According to the Minnesota De-
artment of Labor & Industry Work-
ers' Compensation Web site, www.dol.state.mn.us/employers that don't carry workers' compensation coverage operate their businesses with a low chance that they will be held respon-
sible for the medical bills that the consumer may incur.

"For more information companies pay for workers' compensation claims through premiums collected from employers like me. If a consumer is a provider or company that isn't covered with insurance, the home-
owner requesting the services left open to liability," states Szwetz.

That's why despite the high costs, every MaidPro franchise is covered with workers' compensation insur-
ance. MaidPro feels it is absolutely necessary to protect our businesses and our clients," says Szwetz.
By Jean Burgan

The results will soon be in from the 2002 New World International Wine Competition (NWIBC). One of the newer competitions, NWIBC was founded in 1989 by the late Jerry D. More, noted wine authority and author.

Only a few short years ago, wine judging competitions were a rarity with usually only two major events held a year. Today there are many competitions taking place worldwide. Results from these various competitions may be similar or quite different and often one competition is not necessarily “better” than another, there are significant differences in the rules of the competitions and the way judges are selected.

The NWIBC was the first new concept in wine judging in America in at least 18 years. Co-sponsored by Eilen Miles, who is responsible for obtaining and classifying the wines and for staging and conducting the actual competition, it is a unique and innovative competition and the judges are professionals -- each either a wine-maker, winery principal, member of the wine press or knowledgeable retailer. All judging is performed “double blind” in order to ensure the judging panels have any knowledge of the identity of the individual wines being evaluated. The competition has rapidly gained stature and is widely recognized as one of the most comprehensive in the country. The event is open to every variety of grape wine, all wines made from other fruits or berries, as well as generic, proprietary and sparkling wines and Champagnes.

This year’s competition will feature almost 2,300 wines from around the world, including: Canada, Chile, Australia, Mexico, New Zealand, Argentina, South Africa and the U.S., which were judged by 54 professional judges.

The winner of the American Air Lines and Geyser Peak Winery Trophy for Best New World Red Wine and Best World Grand Champion in the year 2000 went to Gary Ferrell 1997 Meritage Red Wine, Sonoma County “Encounter.” Am­berhill Vineyards 1997 Merlot was awarded the Julius Gallo Memorial Trophy Best New World and Michael Kemmy 1998 Gewurz­traminer took the Brown-Frowen Trophy Best New World White Wine. To receive a comprehensive list of the award-winning wines for 2002, including the gold, silver and bronze medal winners, plus a list of trophy and “Best of Class” and “Best of Category,” as well as a complete list of professional judges, participating wineries and all classes and types judged, send $15, which includes postage and handling to: NWIWC, P.O. Box 5306, Diamond Bar, CA 91765.

Riverside — Center for Arts, Culture, Education and Entertainment

Vision 2005

Riveride has a proud history as a center for arts, culture, entertainment, and related education programs. Downtown Riverside’s concentration of unique, eclectic architecture and distinguished cultural institutions is unmatched in the Inland Empire and renowned throughout California. By creating a vibrant, dy­namic central core, Riverside has re­vived and re-energized itself, with a downtown that has become a des­tination for “Riveriders,” members of surrounding communities, and visitors from throughout California and beyond.

Anchored by the historic Mis­sion Inn and replete with other aes­thetic historic buildings, including the Municipal Auditorium, Down­town Riverside presents a welcoming, inspiring landscape — the per­fect setting for a cultural district. The city’s center is filled with first-class museums; a newly opened public library; a school for the arts,; winning performance and gallery spaces; a diverse mix of quality restaurants, attractive restaurants and sidewalk cafes, and unique shops. Riverside is the place everyone wants to be and Riverside’s Downtown Cul­tural District captures the heart, soul and spirit of the community.

Wine Selection & Best Rated by Bill Anthony

Amberhill Vineyards
$10.00

Cabernet Sauvignon
1997–California

Baileysiana Winery...
$27.00

California

1998—Firepeak Vineyard, Edna Valley, California

Zinfandel
1998—Pas Robles, California

Biondi
$13.00

Sauvignon Blanc
1999—Mendocino, California, Late Harvest

Koeging Vineyards...
$25.00

Merlot
1998—Estate Vineyard, Idaho

Pear Brandy
NV—Northwest Eau de Vie, Idaho

Montpellier
$7.00

Montepulciano
1997—California

Syrah
1999—California

Zinfandel
1999—California

Cabernet Sauvignon
1998—California

Merlot
909/387-1928
950 Ontario Mills Drive, Ontario
Mon / Thur 11:30 a.m. - 9:30 p.m. • Fri 11:30 a.m. - 10:30 p.m. • Sat 11:30 a.m. - 10:00 p.m. • Sun 4:00 p.m. - 9:30 p.m. • Reservations Recommended

Porter's is proud to feature USDA Prime Midwestern Beef, the highest quality and most flavorful steaks available along with exceptional Fresh Seafood and Chips. Experience Porter's specialty martinis and extensive wine list. After dinner enjoy your favorite cognac, port or a selection from our tantalizing dessert menu. Semi-private din­ning room available. Reserva­tions required. Serving lunch Tuesday through Friday, Sun­day brunch, and dinner seven nights a week.
The Magnificent Seven: Inside Tips for Finding Employment in 2002

Outplacement expert Lawrence Stuenkel offers seven "trade secrets" for kicking off the new year with a successful job campaign.

Perhaps your holiday gift from your company was a pink slip. Maybe you've been laid off. Maybe you're unhappy with your current job and are beginning to feel hopeless. Or you could even be one of those bosses for employee: "We need to get this moronic, miserable old job and find a great new one." Your motto: damn the re-employment and hit the road! Whatever the reason, your resolution for 2002 is to launch a job campaign that really works. If only you knew how!

Wanted job seekers, you're in luck. Lawrence Stuenkel—senior partner of outplacement firm Lawrence Allen, Inc. and author of "Here to There: A Self-Paced Program for Transition in Employment," 5th Ed. (Education & Alliance Inc., April 2002)—says there is a science to successful job searching. He offers the following recommendations in a list he calls the "Magnificent Seven":

1. Start now. Sure, the holidays were stressful and many people wish to take admittance exams off. Sure, you can't afford the break! The first quarter is critical. More people are hired in January, February and March than in any other three months combined. Unfortunately, the United States economy is still in a recession. This means that working hard on one's job campaign will still afford many people a lot of extra "time off" because of the slow economy... so be careful what you wish for!

2. Be disciplined and focused. Work a minimum of six hours per day. Most unemployed job hunters work only two hours a day. This is the time to/out, outward, and outward change. Don't be a traditional job seeker. You should spend two hours in the morning (beginning at 7:30 a.m. since most executives arrive at their desks before 8 a.m.); two hours during lunch (not everyone does at exactly 12 o'clock); and two hours in the late afternoon (from 4 to 6 p.m., as most managers and executives do not leave the office at precisely 5 p.m.). Note that these hours are the same ones that give you the highest probability of avoiding the "phone guard" and actually having the person you intend to contact answer his or her own phone.

3. Understand, but do not overestimate, the value of the Internet in the job search. Although approximately 80,000,000 resumes are spread across countless Web sites, less than four percent of people are hired each year through the Internet. The four biggest job boards: Monster.com, HotJobs.com, CareerBuilder.com, and Headhunter.net, are four of the sources of your biggest Internet job hunting mistake. Don't be afraid to investigate and use some of the less-advertised Web sites. Remember that the most successful on-line job searches are conducted through corporate Web sites... not through job boards.

4. Be balanced and strategic in your approach to job hunting. Experiment and see what really works. Respond to ads, use search firms, engage in heavy networking, and certainly, go directly to corporations. Track your results and see which type of work is working for you. Remember that this is not a time to try to achieve high quantity results, but rather you're looking for one qualified response. Don't limit yourself to one marketing strategy.

5. Use "out of the box" marketing strategies. "The letter" When contacting companies, do not rely solely upon your resume. A well-targeted, well-draft ed, single-page letter expressing quantitatively your significant accomplishments, i.e., not what you did, but the results of your activities in increasing revenues or decreasing costs—will generally pull a résumé out of a pile of resumes. It is the key to reaching a narrow list of contacts. The letter approach evokes curiosity and is actually read, whereas a resume can remain in a stack at the desk of the sender looking for a job. Résumés are seldom read, only examined. "The alphabet game" Companies whose names begin with the letters A through M receive two new telephone calls for every one of the second most unsolicited inquiries for employment than companies whose names start with the alphabet. Companies that can express your contributions by your second name. Companies that use your query in your half by starting at the back of the alphabet—fron N through Z—and working forward. "The hard-to-get approach" Don't respond to ads ASAP. Employment ads are one of the second most expensive ways for companies to recruit people (the first being the use of executive recruitment search firms). With such an up-front investment, employers don't hire the first person they express. They will use their investment purs. Consequently, wait a week or two before responding to ads. It is a little known fact that 85 to 95 percent of an ad's response comes during the fifth to six days after the ad has run. In responding to ads, the majority of your competitors will respond right away. Employers do not hire right away. The bottom line? Wait a week or two before responding to an ad. Competition is keen!

6. Involve your spouse in the job campaign, particularly if the spouse does not work outside the home. Encourage her or his assistance in checking out jobs on the Internet; preparing e-mail responses to posted positions; identifying key contact individuals in companies, and keeping records of job-hunting expenses. All of these new personal-activity tactics can have the greatest impact by the co-captain on the marriage team. Additionally, have him or her build networking lists, starting with your most recently received Christmas cards and any correspondence from family and friends. Not only are these activities helpful to the job seeker, they allow the spouse to become an integral part in helping his or her partner to secure gainful reemployment.

7. Finally, create and draft your resume. Use the new form of resume customization, which states, "I am a professional with...". In other words, what did you do to help increase revenue, reduce costs or bring new business? Don't show just descriptions of your responsibilities, but emphasize in...—what's really done! Do not employ an objective that is too broad. Instead, use a quantitative summary of your work experience. "The Magnificent Seven will work for Lawrence Stuenkel." These "tips are the result of my 25 years of experience in helping people find employment. Instead, let us make you look for a job so much as seeking a rewarding career. You do what for a living. It is very important, and finding the right position is of your very best efforts. That's my job. That's what your company will remember as their search moves into 2002."

management in Print

"First Among Equals: How to Manage A Group of "First Among Equals" by Patrick J. McKenna and David H. Maister; The Free Press, New York, New York, 1995; for release in April 2002; 270 pages; $26.00."

Television has presented us with so-called "inside views" of professional activities. From the care of a cow to see. From uni-sex bath rooms and bathroom cleaning at large, full-spectrum handling of management of ad agencies, the shows are long on entertainment and short on reality. Careful of these fictional works would last about a month in the harsh realities of Main Street.

Considering their focus on the interaction of individuals, it's odd that the TV sit-coms usually miss the point. Of course, the high level of competence and creativity among the talented people working for these fictional organizations is precisely this issue that is the foundation of the book. Authors McKenna and Maister believe there is a major difference between heading professional groups, and managing staff members. The authors emphasize their view that managing other staff members depends solely on them to work as a team to achieve it, how what is to be done or a plan to be reached. It's a bit like the same approach in a professional organization is like trying to herd can. The background and training of professionals is too challenging and ana lyze what is to be done and how it might be best accomplished.

As a result of this work, the authors note: "Unfortunately, the challenge of managing professionals has led many firms and companies to believe that professionals are unanswer able, and as a result, often give up trying. Group leadership in frequently interwoven, with group leaders (where they exist) facing almost exclusively on administrative matters and doing nothing to recommend precisely the opposite conclusion. The potential power of having well-coordinated groups is too great to ignore. Because managing professionals is complex, it requires more attention to management, not less."

Aimed at those who have the responsibility of trying to manage professionals, the authors go on to suggest a fundamental difference in management technique. Instead of teaching professionals as a group to follow specific guidelines and policies to reach their goals, let them know what the overall goals of the firm or department may be, and then tell them that you are supporting them in achieving those goals. Be careful of what these fictional works would last about a month in the harsh realities of Main Street.


"First, Break All the Rules," by Marcus Buckingham and Curt Coffman (Simon & Schuster. $25.00) "The 22 Most Effective Ways to Get Ahead," by Robert T. Kiyosaki and Sharon L. Lechter (Warner Books. $15.95)"It's all about managing other people's money. It's the reason great people who have the same skills in the same roles get paid different salaries. It's the reason great people who have the same skills in the same roles get paid different salaries. It's the reason great people who have the same skills in the same roles get paid different salaries. It's the reason great people who have the same skills in the same roles get paid different salaries.

"Getting Things Done: The Art of Stress-Free Productivity," by David Allen (Penguin, $24.95) "50 Ways to deal with change and work with it."

"Rich Dad, Poor Dad: What the Rich Teach Their Kids About Money That the Poor and Middle Class Do Not!, by Robert T. Kiyosaki and Sharon L. Lechter (Warner Books. $15.95)"It's all about managing other people's money. It's the reason great people who have the same skills in the same roles get paid different salaries. It's the reason great people who have the same skills in the same roles get paid different salaries. It's the reason great people who have the same skills in the same roles get paid different salaries.

"We Moved My Couch?" by Spencer Johnson (Putnam, $19.95) "A way to deal with change and work with it."

"The 22 Most Effective Ways to Get Ahead," by Robert T. Kiyosaki and Sharon L. Lechter (Warner Books. $15.95)"It's all about managing other people's money. It's the reason great people who have the same skills in the same roles get paid different salaries. It's the reason great people who have the same skills in the same roles get paid different salaries. It's the reason great people who have the same skills in the same roles get paid different salaries.

"A New Way to Deal with Money: The Story of the Möbius Strip," by David Allen (Penguin, $24.95) "50 Ways to deal with change and work with it.

"It's all about managing other people's money. It's the reason great people who have the same skills in the same roles get paid different salaries. It's the reason great people who have the same skills in the same roles get paid different salaries. It's the reason great people who have the same skills in the same roles get paid different salaries.
Karen Oppenheim has launched K&O Associates, a company spe­ cializing in integrated marketing and public relations. A Coachella Valley resident for 22 years, Oppenheim has directed marketing communica­ tions for The Westin Mission Hills Resort and Country Club, De Young Realtors, and La Quinta Chain of Clubs. Prior to her 12-year career in hospitality/golf marketing, she was publisher of The Desert Sun for six years. The local office of Office­Team announces the promotion of Christine Lilen to the position of division director. OfficeTeam is a leading staffing service specializing in highly skilled temporary office and administrative professionals.

Windermere Real Estate is pleased to announce the addition of the following sales associates to its Palm Springs-Cowboy Wells office. Sales associate Lisa Cavanagh has ten years experience in human resources, working for The Lakes-Country Club in Palm Desert. Sales associate Dan Thompson was previously an assistant designer/store planner with Noradtex. Thompson is also an experienced salesperson who designed— and implemented—a new internal system for doc­ umenting the closing and funding of residential and commercial loans for Unity Savings. The Palm Desert Tennis Center hired Tamara Fretz as director of tennis, as part of a major revitalization effort at the 28-year-old facility. Tony Fretheim was named the new tennis coordinator. Kuper­berg, who currently is the United States Tennis Association director of tennis for the nation­­al “over 30” grass court singles championship, was previously on staff at the Palm Desert Tennis Club. Fretz was a frequent competitor at the U.S. and French Opens, and Wimbledon, and was ranked among the top 10 U.S. women players for four years. She was inducted into the Women’s Collegiate Tennis Hall of Fame in 1999. Valley In­ dependent Bank, a local real estate brokerage, announced the sale of a 6,617-square-foot, one-year lease between Triple J Develop­ ment as lessor and Gerald R. Patterson’s Quality Pacific Con­ struction, Inc. as lessee. Quality Pacific Construction, Inc., a con­ struction company, is now located at 508 Chune Street, Lake Elsinore. Charlie Nichols of CDM Group, Inc., represented the lessor and the tenant in this transaction. CDM Group, Inc., pleased to announce that it has recently completed a 6,617-square-foot, one-year lease between Triple J Develop­ ment as lessor and Waldo & John W. Dietz Jr. as RAM Concrete Products as lessor. A manufacturer of concrete pavers, the new location is now located at 508 Chune Street, Lake Elsinore. Charlie Nichols of CDM Group, Inc., represented the lessor and the tenant in this transaction. Marcus & Millichap Real Estate Investment Brokerage, the nation’s largest real estate investment­ brokerage firm, has announced the sale of the 212-unit Channel Point Apartments in Long Beach, for $51 million. Karen Oppenheim of Johnson of Palm Desert has announced La Quinta resident Brian Ward among its top producing agents of 2003. Ward had sale and lease trans­actions valued in excess of $10 mil­lion.
More New Business
continued from page 53
SYLVANIA AVE, 1, TITO, J, ROLAND, SO. RIVERSIDE, CA, 92507-3643

LUBATTI DESIGNS, 1413-15rd ste, ERIEC, WJBUTTANDER-RIVERSIDE,
CA, 92505-6004

K & R TECH, 6106 KIP T, L, ROBERT E. HENDERSON, RIVERSIDE,
CA, 92505-6232

SATELLITE DREAMS, 2145 BIRDSEYE LN, E, LCHET, K. TEMECULA,
CA, 92592-7132

ACT ABOVE GLASS & MIRRORS, PO BOX 2084, J, ROBERT R. LATTONE,
RIVERSIDE, CA, 92516-0846

J & D MOTORSPORTS, 18221 Via Polo, L, DUANE A. BASSOM, LACI,
CA, 92530-2724

GREEN TREE LEARNING CENTER INC, 18131
BREEZE HEADWATERS DR, C, MORENO VALLEY, CA, 92255-9766

M & M SVCS, 25319 RODGEMILL RD, T, MARK R. DZIEKTZ, MURRIETA, CA,
92562-3575

ADVANTAGE VENDING
SVCS, 31803 US HIGHWAY 76
P.O. BOX 220, TEMECULA, CA, 92590-3570

ALL KINDS OF LAMP
SHADAS, 2844 GRILL WY STE 102, H, BERNSMITH, SEFFNER, FLA,
92579-5658

L & P ENTERPRISE, 2153 COTTONWOODN CREEK, L, LARRY P. COBBIN
LEONARD, CORONA, CA, 92880-5456

SHORT POUR CON CreM, 2311 COFFEE BOOK, H, STEVEN R.
PETERSON, CORONA, CA, 92879-8312

CHOCO RESTAURANT &
**Three Ps**

**FEBRUARY 2002**

March Promote continued from page 10
didn't really want to move, did they? No. Subconsciously, they are given themselves permission to relocate — especially to a bigger, better home.

What about you? Have you given yourself permission to earn more money this year? Why this year? Write a note to yourself, buy a new house, or change jobs? Now, do I claim to be better qualified than you to do so? No. I can tell you that there are a lot of folks who resist change. Hey, I'm guilty of myself! We can throw out old clothes, chuck unused items into the garbage, and update our computers. But what happens when it comes to the changes in our lives that we really should be making?

**NewsTalk 590 AM Greets the Inland Empire**

continued from page 28

owned by Salem Communications Corporation

The连线上线 will feature some of the same programming as its sister Los Angeles-area station, KRLA-AM 870, including The Mike Gallagher Show, 6-9 a.m., The Dennis Prager Show, 9 a.m.-noon, and The Michael Medved Show, noon-2 p.m.

A Newer, Better Mexican Restaurant

continued from page 46 really quite filling and fun.

Manager Scott Valder is quite proud of the improvements that have been made to the facility. He also said that the next time I come in I try the Ruben's Favorite, which is a soft taco stuffed with beef or chicken, and the Red Snapper Ver Ceviche which, he said, was very good last night. He did.

**Write: Restaurant Review**

Inland Empire's Big Chilado Ave., Ste. 306 Rancho Cucamonga, CA 91730

Call or (909) 484-9765

**So... What's For Dinner?**

Publisher Bill Anthony and TV news anchor Joe Lyons regularly visit some of the best restaurants in the area. Here's what they had to say about the ones they visited.

**Write: Restaurant Review**

**KRLA Communications Group**

Inland Empire issues will be front and center with the live and local Larry Marino show, airing 2-4 p.m., and rejoining 10 p.m.-midnight. Over the past three years, Larry has both hosted this morning and afternoon drive-time talk shows on KRLA-AM 870. His two-hour daily call in show features discussions on pressing issues, interviews with local officials and local news, sports and weather. Marino also serves as news director and operations manager for the stations.

From 4-6 p.m., The Hugh Hewitt Show offers the best in conservative political talk. The Dennis Prager Show will follow from 6 to 8 p.m.

Evening and weekend programing is in development, with management promising a strong commitment to focusing on local issues and regional special interests. KRLA Communications Group.

It's hard to change. isn't it? But if you are still holding on to something that's not working, maybe it's time to try something different this year and just see what happens? As the old saying goes, "The definition of insanity is repeating the same actions, over and over, expecting different results." Permit something new to happen to you this year! Last, but not least, Pursue: Go after what it is that you want. If you are in pursuit of someone, you are in no hurry to catch them. You don't give up until you catch them, right? If you are in pursuit of happiness, do you just stop after the first day? No! If you collect baseball cards, stamps, comics, dolls or other objects, you continue after it, right?

You wouldn't find your favorite collectible item by just checking one or two little stores. You've got to go to several stores, don't you? (At least, that's what my wife tells me!)

Don't let a bad experience become like a junior detective. You have to follow up leads, talk to people, take notes. The same is true when you are planning your retirement. You've got to get started years before you think you intend to stop.

Inland Empire issues will be front and center with the live and local Larry Marino show, airing 2-4 p.m., and rejoining 10 p.m.-midnight. Over the past three years, Larry has both hosted this morning and afternoon drive-time talk shows on KRLA-AM 870. His two-hour daily call in show features discussions on pressing issue, interviews with local officials and local news, sports and weather. Marino also serves as news director and operations manager for the stations.

From 4-6 p.m., The Hugh Hewitt Show offers the best in conservative political talk. The Dennis Prager Show will follow from 6 to 8 p.m.

**FEBRUARY 2002**

California Choice for the Freedom

continued from page 15

lutions and alternatives, while trying to contain costs through traditional methods, such as cost-saving and design changes.

Recently, the Meritor-Foster Higgins National Survey of Employers...

So what's your job and what's your pain? For some of the 97 percent of people who say they have no health care benefit at all, their pain is obviously financial. For another 12 percent, in 2001, the highest jump in 10 years according to the survey, it's the company's health care plan. The reasons for cutting back on health care plans vary greatly. But overall, almost all companies have had to cut back on their offerings. The survey indicates that most companies have offered benefits for active employees rose from $4,400-$4,620 per employee. This number has remained flat in recent years, and if national inflation had held it just 2.1 percent — comes on the heels of an 8.1 percent increase in health care costs. As a result of the merger, the merged company, Foster Higgins, National Survey of Employers...

What is your job and what's your pain? For some of the 97 percent of people who say they have no health care benefit at all, their pain is obviously financial. For another 12 percent, in 2001, the highest jump in 10 years according to the survey, it's the company's health care plan. The reasons for cutting back on health care plans vary greatly. But overall, almost all companies have had to cut back on their offerings. The survey indicates that most companies have offered...

Day Off - American Heart Association

Day Off - American Heart Association

Exhibitor Workers' Comp Initiative

continued from page 15% — $5 billion annually — in the most recent survey. The chamber believes that although additional cost is not what the state needs and that employers and employers would be better served by a workers' compensation package that reform and high medical costs in the system and increase benefits for severely injured workers.

Stress: A Holistic Approach to Management

by Cindy Holt RN, BSN, CMCT

Enchilada and wished I was still

It's not just your body that needs help when you are stressed. It is your heart as well. What are the reasons that people say they are stressed? There are many reasons. The...
February

Networks

The Rancho Casparia Women's Chapter of All Ladies' Club, weekly, 7:15 a.m. at the Mill's Cafe, 330 N. Mission, or call (909) 981-4159 or (909) 594-5159.

Thursday

Business Network International, Victor Valley Chapter, every Thursday at 7 a.m. in the Ramada Inn, 15 and Palmdale Road in Victorville. Welcome are for more information, call Rodney Sanders at (760) 953-7297.

Business Network International, Corona-Milpitas Chapter meets every Thursday at 7 a.m. at the Mill's Cafe located at 2220 Griffin Way, Corona.

Business Network International, Corona-Milpitas Chapter meets every Thursday at 7 a.m. at the Mill's Cafe located at 2220 Griffin Way, Corona.

Saturday

California Hi-desert Writers Club, founded more than 100 years ago in Yuma, Arizona, and the second Saturday of each month at the Spring Valley Lake Equestrian Center near Apple Valley. Call (760) 767-3337.

Wednesday

Business Network International, Victor Valley Chapter, weekly, 7 a.m. at Mila's, Spectrum, 2150 Mariposa Rd., Victorville. Welcome is for more information, contact Jo Weller at (760) 241-5833.

Business Network International, China Valley Chapter, weekly, 7 a.m. at Mila's, Spectrum, 2150 Mariposa Rd., Victorville. Welcome is for more information, contact Jo Weller at (760) 241-5833.

Sunday

Claremont Music and Movement Foundation, 7 a.m. to 7 p.m. at the Jewish Building at Claremont Graduate School, 1101 E. 10th St., Claremont, Contact: Choice or Donors Work, (909) 832-3400.

Also, the Corona Chapter of All Ladies' Club meets weekly at 7:15 a.m. at Corona's, 605 Main St. and Rincon in Corona, Contact Kathleen Moon at (909) 273-1333 or the National Headquarters at (909) 783-3761.

Cruising Central America With an Educational Twist

by Camille Bounds, travel editor

Pack the Bahamas, Belize, Costa Rica, Guatemala and Mexico into a relaxed land-lake-bride cruise; throw in travel through the Panama Canal and you have a trip of a lifetime on a World Explorer Cruise.

This also means you will not have any sugar-coated, run-of-the-mill shore excursions, but well thought-out tours with depth and detail. For the most part, that really makes a 10- to 12-hour outing worthwhile. Snorkeling, rolling, lobster and watching all a small sample of what is available.

A complete lecture program is presented, on board, from an anthropolo­gy lecturer to astronomy, to spa­th and art classes. Then there are the computer classes that can just about make the whole cruise worthwhile for some. You name it — they have it. All are presented by experts who really know their individual fields. When available, local experts and lectures are brought aboard to enlighten and entertain.

A special concept.

No bus, no ride — if you're so in­clined, no casino to lose your wallet in, no super-energetic dancers that par­tie in shows that leave the viewer ir­ritating, no masses of fellow passen­gers, this dream boat carries a third to a half of what her mega-sister ships had. This is definitely a special con­cept of cruising and not for everyone. But for the ship's main audience, the run doesn't want to seek your travel agent and book a World Explorer Cruise. It is a concept that you can tailor to your cruising desires. You can set your own pace and set your own value for your back of any vacation you will ever experience.

Change your expectations. First you must change your ex­pectations. You will be sailing on a pristine grand ship, with the world's best professional staff (a total of 350 crew). She has an illustrious career, been called by many names and is now appropriately called the ship after the Greek mythology goddess she carries with pride and dignity. She was glorious in her hey day in the late '50s and after her latest refurbishing, she now holds her bow and her beam true.

This is one of the best maintained, clean, comfortable, well-mannered ships about. She is warm, cozy and friendly, and her crew takes on her ambiance with a sincere caring attitude — and most important, — a great sense of humor. I think their secret is that some them have been with the line for 10 or 15 years; are good friends and enjoy their jobs. There is no other place that most of them would rather be — they are a family.

Most ships change their crew like structure dancers, and while services on these vessels is for the most part, they just don't have the cohesive feeling I experienced on this ship. sailing on this ship is effortless.

A crew with a sensitive touch.

Captain Donal Ryan runs his ship with alert efficiency, patience, sensi­tivity and gentle Irish humor that he re­ally appreciated and respected by his crew. Gaetano Nottorno, the restaurant manager, is the complete embodiment of what his name conjures, but never seems to be realized. This gentleman is the realization of the true, gentle Italian gentleman. He also creates the most wonderful sauces — both for the meat lover and the vegetarian. When served up his freshly made pastas and sauce himself.

The dining room moves with the efficiency of a well-choreographed ballet. Waiters and bussies deliver five-star, relaxed fine service with ex­ceptional care and attention that compli­mented with a great wine list.

Guatemala: Broad leg coverings worn by women in Guatemala.

--Photo Provided by Camille Bounds

Executive Time Out

Guatemalan dancers perform in traditional costumes, embel­lished with beaded embroidery.

--- Photo Provided by Camille Bounds

This all-day sym­posium with a theme of "America With an Exper­t" is for you. I returned with a new understanding of Central America I never had before and waiting to return with a new understanding of the World Explorer Cruises and another adventure with her wonderful crew. World Explorer Cruises Line has the same type of cruise to Alaska.

Camille Bounds is the travel edi­tor for Inland Empire Business Journal, the San Gabriel Business Press, and the Western division of Sun­rise Publications.
Does your business deserve “The Best Business Bank in California?”

Many banks today are acting like a business bank, but if you look between the marketing lines very few are ‘real’ business banks. At Community Bank we are a ‘genuine’ Business Bank and we have been financing the business needs of our customers since 1945. We provide you the services and advantages that you need and expect from a business bank.

Some of our Business Services are:
- Asset based financing
- Machinery and equipment financing
- Complete real estate services, including owner occupied financing
- SBA Financing
- International/Trade Finance
- Business depository services
- Cash management services

Perhaps you are finding that your current bank does not understand your business and is not willing to lend on your company’s operating assets without other collateral. Is it time for you to experience the value of a business bank that only our knowledgeable and experienced professionals can provide?

Call me direct at (626) 568-2100, or one of our convenient Business Banking Center locations, so we may determine how we can put Community Bank to work for you. I am certain you will receive the quality service and responsiveness that you deserve from “The Best Business Bank in California.”

**Community Bank**

*Partnership Banking*

Fourteen Business Banking Centers • Over $1.2 Billion in Assets

Anaheim  
(714) 704-2361

City of Industry  
(626) 934-1341

Glendale  
(818) 549-7220

Pasadena  
(626) 568-2230

South Bay  
(310) 243-1560

Burbank  
(818) 295-3222

Corona  
(909) 808-8950

Huntington Park  
(323) 277-4360

Redlands  
(909) 307-8102

Upland  
(909) 579-1490

Fontana  
(909) 854-3400

Irvine  
(949) 789-3770

San Bernardino  
(909) 881-2323

Yucaipa  
(909) 797-9155

Please visit our web site at: www.communitybank-ca.com

Member FDIC