"Spirit of America," a mixed-media portrait of one of America's most beloved symbols of our independence, was created by Upland artist Lucy West.

West, owner of Lucy West Studios, has combined images she has held in her heart for years with her personal emotional reaction to the events of 9/11.

The four stars in Liberty's crown represent the four planes and the victims lost on that tragic day.

The artist's story begins on page 33.

Homecoming at Eastvale Marks Launch of Lewis Apartment Communities New Master-Planned, Multi-family Project

Homecoming Destined to Set a New Industry Standard Through Its Unique Living and Community Experience

Marking the first in an aggressive roll-out of its new multi-family product, Lewis Apartment Communities has announced the opening of Homecoming at Eastvale, a new master-planned lifestyle community featuring 738 for rent townhomes and villas. It is the first of seven Homecoming-branded communities totaling 4,500+ for rent attached homes being developed by Lewis Apartment Communities that are planned to open in the next three years in the Western U.S. In research and development for the past three years, Homecoming promises to set a new industry standard for rental communities through its unique living and community experience.

continued on page 31

CORPORATE CREDIT: THE ANATOMY OF CHANGE

It is not news that the past year was tumultuous for the corporate bond market. It was a year of converging negative events. An economic downturn put pressure on profits. Business scandals dominated the headlines. CEOs were rounded up in handcuffs, and Congress passed legislation to regulate the accounting industry. The eroded confidence in corporate America was reflected in widening corporate bond spreads, numerous credit downgrades and unprecedented volatility.

continued on page 19
This Month in the Inland Empire Business Journal!

News and Features

Homecoming at Eastvale Sets New Industry Standard

Lewis Apartment Communities new multi-family development offers amenities galore...something for everyone, even pet owners, the blogosphere is a winner!

Welcome Home .................. 1

Corporate Credit: The Anatomy of Change

Changes indicated after a tumultuous year in the corporate bond market, to say the least...

How to handle the current and future trends .......... 1

Turner Development Announces Mixed-Use Project

Turner, a 73-acre master-planned business park which will include professional office, industrial and service retail north of the I-10 Freeway in Riverside .......... 3

CSUSB Honors Community Business Leader

Don Driftmire, senior partner at the accounting firm Vavrek, Trine, Day and Co., was honored March 6 at Cal State San Bernardino as the university's 2003 Arrowhead Distinction Award honoree. The award, bestowed annually by the College of Business and Public Administration, recognizes leaders who have distinguished themselves in leadership, civic service and commitment to education. A luncheon banquet will be held in the university's Student Union Events Center in his honor.

Don has been a major supporter of accounting and other business programs, serving on both the university's College of Business and Public Administration board of visitors and a member of the accounting/finance department.

Chambers of Commerce

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There is a lot of serious business in this issue designed to guide and inform our readers and reduce stress-related headaches. This is well

Second Page—Claremont Village Walk

A pioneering residential development is being created in downtown by the Olson Company, with the special, historic charm of the city preserved enhanced .......... 21

CSUSB President Earns Prestigious Recognition

Dr. Albert Kariq, president of CSUSB is presented with the Diocese of San Bernardino’s Vision of Hope Award for March 2003

Having a hard time repairing your management strategy ...

There are also several exciting building projects underway in our vibrant Inland Empire!

Please Enjoy!

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Opinion/Comment ...

Close-Up ...

Computer/Software ...

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Corner on the Market ...

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Financial Supplement ...

Employers ...

Health Supplement ...

In the Interest of Women ...

Desert Business Journal ...

Restaurant Review ...

Taste of the Town ...

Riverside County's Credit Union "Banks" on Local Agency

Riverside County’s Credit Union has selected Olson-based Adsworks Advertising Agency to implement a new and aggressive marketing campaign. The credit union has been awarded the title of "Business of the Year" by the Greater Riverside Chamber of Commerce, and a survey by The Business Press, named it the Inland Empire's top companies to work for. With a favorable public image, and solid base of 8,000 members as its foundation, RCCU will partner with Adsworks to further enhance awareness and fuel growth.

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Refinancing Your Home May Waive Important Legal Rights

by Joana L. Darvish, Esq.

With interest rates at their lowest levels in decades, homeowners are lining up to refinance their home mortgage loans. Refinancing is attractive as it can offer lower payments, shorter payment periods or both. However, before signing loan documents to refinance home mortgages, homeowners should be aware that refinancing might waive important legal rights. A second look at the pros and cons of refinancing is warranted.

During the Great Depression, the California legislature enacted laws to protect its citizens from extreme declines in property values resulting in the loss of their homes to foreclosure and at the same time the loss of their personal possessions and assets to personal deficiency judgments. These laws were enacted to prevent a lender, in certain situations, from foreclosing on and selling the property, and then using the former homeowner personally for the deficiency. The deficiency is the difference between the amount the lender received at the foreclosure sale and the amount owed on the loan. This law is known as the anti-deficiency statute.

The anti-deficiency statute works to protect the homeowner, but only when the loan is a "purchase money mortgage." A purchase money mortgage is a mortgage or set of mortgages obtained from the seller of a third-party lender (a bank or mortgage company) that are used solely to pay the purchase price of the home.

Here is how it works: Imagine you owe $500,000 to a mortgage lender on a loan you used to purchase a single-family residence. If the market value of that home should decline to $350,000, and for whatever reason you are unable to make your mortgage payments, the lender would foreclose on the loan and sell the property to the highest bidder. The home would likely sell for its current market value of $350,000, thereby resulting in a $150,000 deficiency owed to the lender.

The anti-deficiency statute prevents a lender, from whom you borrowed the money to purchase the property, from using you personally for the $150,000 deficiency caused by the foreclosure.

But wait, in most cases, if you refinanced the purchase money mortgage, your protection from a personal deficiency judgment will be eliminated. This means the lender that refi your loan can also sell your home in a foreclosure sale and sue you for the deficiency. To determine whether the anti-deficiency statute applies to your property and the amount of money you are at risk for taking you refinance, the following should be considered:

1. Is your property protected by the anti-deficiency statute?

A. The statute applies to loans from a third-party lender (bank or mortgage company) where (1) the loan proceeds are used to purchase a residential dwelling of four units or less; and (2) at least one of the units is owner occupied. If you need to refinance these types of loans, your property will likely be protected by the anti-deficiency statute. If you do not meet these qualifications, the anti-deficiency statute may not apply to you.

B. The statute applies to most types of properties—buying or selling the property, whether or not the property is owner occupied and without any conditions upon the number of units.

2. Is the mortgage or mortgages on your home "purchase money mortgages?"

Were each of your current home mortgages obtained from a third-party lender (bank or mortgage company) and used to purchase your residence? If your answer is "yes," your property value would slip below the amount you owe on the property. Therefore, if you refinance the $350,000 mortgage with property values slide to $300,000, the lender would still only be able to foreclose on the home but there is no deficiency for which the lender could obtain a judgment. In this scenario, refinancing may make sense.

However, if you have encumbered your property with a loan or loans that you use to purchase your home, the lenders of these non-purchase money mortgages have the right to sue you for a deficiency already. You should investigate the amount of your potential risk of deficiency judgment before you decide to refinance your mortgage or mortgages in whole or in part.

3. How much do you owe on the property in relation to the current market value of the property?

If the mortgage(s) on your home is a purchase money mortgage, your protection from a deficiency judgment may depend on how much you owe on the property and how much it is worth. A deficiency judgment may only be taken if there is a decline in the real estate market.

For example, if you owe $300,000 on your home and it is currently worth about $500,000, the risk may be low that you would be at risk if the lender forecloses on you for the deficiency.

Joana L. Darvish, Esq. is an attorney in the San Francisco office of Kring & Chung, LLP. For more information or with questions regarding real estate law, please contact Ms. Darvish at (415) 261-7700 or via email at jdarvish@kringandchung.com.
A Friendship That Helps Fuel Our Economies

by Joe Lyons

Consider the many moral and ethical conflicts that we, the voters, have had regarding Supervisor Jerry Eaves. Is Eaves County Supervisor Jerry Eaves. Hardly a sentence can be spoken or written about him that does not include an adjective like alleged, suspected, accused, presumed or charged.

Crimes, real or inferred, have been tossed about, including bribery, influence peddling, conflict of interest and probably cheating at tax. So how do we judge this man? Good boy, bad guy or human being?

His fellow supervisors would seem to have made their decision. Certain powers and responsibilities that the board had stripped him of have been restored to his position for personal profit?

Some time ago, in these pages, we reported that Eaves County Supervisor Jerry Eaves had moved forward with the truth. In no, he has the right to fight for what he believes in. After all, he has been found guilty of nothing and his contacts and abilities are needed in the county. It was a kind of a baptism by vote. Charges may still be pending, but Eaves' fellow board members currently appear to think that his sins were almost like the local equivalent of Ford pardoning Nixon.

But barely three days later things turned dark again. Federal investigators, Eaves for the bid of business while William "Shep" McCoo put together all of those bilbood in Column where the 1-20 and 215 meet. Now, those prosecutors are hoping to get the judge in this case removed. This judge, Manuel L. Real of the U.S. Ninth Circuit Court of Appeals, has already dismissed all of the charges against McCoo (twice) and most of the case against Eaves. It is the hope of the federal prosecutors that getting Real judge removed will make their case stronger, or at least possible.

So now we, the taxpayers, are back to square one. Did one of our duly elected representatives break the law, or our trust, or he at least needed plans for his new venture, or didn't he?

It's almost like the local voters. I've tried to find out what Eaves was talking about with some English in my blood. But my home is here, he says emphatically. It's clear that Alabama's background has given him a unique appreciation for the United States. So many groups of people who have had the perfect place to see how freedom is achieved. A lot of people really don't understand, and what we do is to have and what we take for granted. When I'm satisfied, I just feel that we're not perfect, the U.S. but we certainly try very hard and that's something to be proud of.

But Albanna did not have to worry, because federal authorities did not allow Eaves to be a candidate. "Some of their most well-known products is a small microchip that can be used to locate lost pets. So, when Fluffy runs away from home and someone finds her at a shelter or vet, they just can't afford to say. That's something I'm very proud of."

Albanna does get it. He lives in Riverside with his wife. In his free time he enjoys fishing, boating and playing golf. He says he is the largest individual to pay. Investors lost confidence in public companies. Everybody lost. But Albanna may be the kind of employer that could restore the country's faith. It's difficult running a business. Americans have been paying every other week. There were a few times we almost didn't make payroll. We're not prepared for, like English 101," Albanna says of his experience there...
Mail?

By: Allen Lieberman

Digital flying back and forth every day. Unfortunately, I use the new and improved AOL, which has that handy fill-in-the-address-blank feature. Now, instead of just typing "AOL and fill in the rest," the response time exponentially increases (in which case the website still looks so lovely and darling and I am trying to get the care back), reminded me why we got divorced, and why I don't really, really care when addressing e-mail." 

Would you like to add a comment?

Joe Parks, CEO of HardHatBid, Inc., has been appointed to the Board of Directors of the Southern African Customs Union (SACU) and other top leaders as part of a business development mission led by the U.S. Commerce Department. I've voluntarily changed careers shortly afterward. The moral of these stories is simple. It's all fun and games until someone gets hurt. And then it's hilarious.

A written letter, even stamped and sealed, has to sit there till the mail is picked up. You have time to cost off and reconsider what you want to say in the cold clear light of day, and tear up, even at the cost of a cent stamp.

John Parks, CEO of HardHatBid, Inc., knows better than to profit from poor results and recommend one of those "We know better than..." letters. He started by signing, "One day, however, my.PO Box 91501, Scobalip Repub­lic of South Africa," he noted. After he finished HardHatBid Inc., his staff decided members could be an efficient bidding system software, which, with the help of the U.S. Com­merce Department, was used by the government of Ghana to create government processes and involved local businesses usually left out of the loop. In addition, HardHatBid's program also included the creation of 50 "walk-in" community development centers so interested bidders could gain information, send and receive bids and keep abreast of the develop­ment country's governmental regulations. It is also easy to learn! "Encouraging economic develop­ment and local growth becomes a sta­tus quo.

Risk... Byelong men­tioned, "a week before the mission, Mr. Parks was invited by Secretary of State Colin Powell to participate in a business roundtable in preparation for the U.S. - Sub-Saharan African Trade and Cooperation Promotion Mission. Through its DRSB South Africa, the partnership has access to a full spectrum of efficient and cost effective applications, products and services that are being standardized, equal opportunity and uniform­i­ty. The system provides:

- Speed - 24/7 real-time e-procurement giving single entry/multi-contact re­quests for bids and proposals
- Efficiency - Management of all projects from start to finish with in the DRSB Solution
- Security - The art security and authentication methods assure privacy and safety
- Simplicity - Intuitive user interface that is easily customizable for any in­dividual customer need
- Service - Transparent bidding process providing efficient and com­petitive procurement
- Reliability - One equal opportuni­ty platform, the playing field is lev­elled for all contractors, vendors, and suppliers. The result is a fair and com­petitive bidding offer. The system in­creases the participation of local businesses across the ROI of the DRSB Solution Set. Overall, HHB creates a "Win-Win" situation for our clients, and ultimately, the bottom line. The DRSB SOLUTION SET.

HHB has developed a unique turnkey bidding and procurement solu­tion to handle all Requests for Bids (RFBs) and Proposals (RFPs) from inception to final billing. This extraordinary system has three primary components consisting of:

DRSB Software

continued on page 23
PETALUMA ... A delightful experience

by Camille Bounds, Travel Editor

Surprises everywhere you turn. Cradled in the lush arms of Sonoma County, this is one of the most delightful places to stop and enjoy. The 13-square-miles-plus that make up the town of Petaluma hold a wealth of history, commerce, entertainment, great places to dine and a whole bunch of just really nice, friendly people who don’t take themselves too seriously.

If you follow 10 north about 32 miles past the Golden Gate Bridge, you'll see how the source of the Petaluma River is placed to relax, rejuvenate and enjoy a surprise around every corner. Think of Petaluma as a giant Pinot and every time you stop anywhere in the area, you'll find a delightful surprise, or peek over a quiet bridge and perhaps a sweet memory might come to mind. Serendipity is around every corner.

A rich history

Prowling to be rich in history, the 23-mile drive to historic sites, free tours of Victorian homes and a river walk through the Victorian area is at the heart of the town of the quarter-century of historic downtown, which is the Sonoma County Register of Historic Places, a charming example of a riverfront Victorian town.

General Vallejo’s Adobe is now a State Historical Park. This should head up any list of places to see in Petaluma. A 300-passenger paddle wheeler will offer three-hour romantic dinner and dancing cruises. Call 800-750-7501 for paddle wheeler reservations.

Original Victorian

The town was chartered as the 1906 earthquake, Petaluma has the fortune to have some of the original Victorian homes still in California. The architectural styles range from 1890 to 1925. Their interiors are a joy to view and are occupied with pride by the folks of this charming town.

Dining choices

Dining in Petaluma is a game of choice. There are at least 142 restaurants and delis that have earned the town the distinctive title of "The Restaurant Capital of Sonoma County": Something for everyone — from casual cafes to fine gourmet dining — is available. Lunch at Dempsey's

Travel tips for the 2003 air traveler

by Camille Bounds

We all must agree that travel will never be the same since 9/11 — a sentence that has become trite over the past months. Gone are the days when you could walk on board a plane with a small plastic doggie carrier (that was made to look like regular lug- gage); holding your well-behaved, slightly over-sized pet curled up in the carrier. I would slip her under the seat until takeoff and then release her in the cabin beside me.

The flight attendants would ask in surprise, "Where did the pet come from?" I would answer, "She is going to L.A. for the reading of the will." or "She is going for an audition for a poodlesitting position." They would laugh and bring her a cup of water and treats. Today, the carrier, concealed under a bag and I wouldn’t get past the first checkpoint.

The following are a few tips that perhaps you may or may not hear of that will make getting on your flight a little easier. Please keep in mind that rules and laws change continuously and by the moment. So by the time you read this, new tricks could be enforced and others eliminated.

The carry-on dilemma

Airlines have become really sensitive about the amount of carry-on you can take aboard. No more eating the kitchen sink.爆破。Instead, one bag, plus one personal item (purse, portfolio, laptop, camera bag or backpack). Some of the airlines are enforcing this two bags rule with a vengeance to the point of needing to put your brown bag lunch and book in your bag!

Give your laptop ID

Take your laptop out of its carrying case before getting to the metal detector. Laptops must be put through separately, from their carrying cases. A good idea to tape a baggage tag or business card to the outside of your laptop for identification purposes. Keep your eye on this item at all times, they can easily disappear.

An old moneychanger brought back

Most airlines are starting to weigh bags in and charge a minimum set weight is reached.

Baggage — Get them ASAP

Claim your baggage as soon as possible after landing since unattended bags may be confiscated or picked up by the wrong person.

Don’t let your film get zapped

Be sure to transfer your undeveloped film into your carry-on. I am told that the X-ray, security check points will not film harm below 80 ASA, but the bag you check in will be heavily zapped. I make no guarantees about this information.

No wrapped gifts

Not a good idea to carry wrapped gifts. Security will open them. Try shipping them ahead and save a lot of aggravation. Include flat boxes and paper and ribbon to have available when you arrive.

No-mos

Keep in mind that any metal ob continued on page 45

Occidental Petroleum Announces Fourth Quarter 2002 Results

Occidental Petroleum Corporation (NYSE:OXY) announced net income for the fourth quarter of 2002 of $322 million (50 cents per share), compared with a net loss of $247 million ($0.66 per share) for the fourth quar- ter 2001. The fourth quarter 2001 included a $240 million after-tax charge, reflecting the effect of the agreement to sell Occidental's interest in Equistar.

Excluding the results, Dr. Ray R. Irani, chairman and chief executive officer, said, "Our strong fourth quarter performance completed another year of major accomplishments that included exceeding our combined oil and natural gas production guidance, the continued strengthening of our balance sheet and the generation of competitive returns on equity and capital employed. "Oil and gas production in the fourth quarter averaged 510,000 barrels of oil equivalent (BOPD) for the fourth quarter of 2002 and keeps us on target to meet or exceed our 2003 forecast of 525,000 BOPD per day. We added $2 billion of our debt to equi- tialization rate of 43 percent, the lowest level in 21 years. Our strong earnings performance produced a return on equity of nearly 17 percent and ret continued on page 20

Lillian Teran Finds Happiness With an Alternate Dream

For as long as she can remember, Lillian Teran dreamt of becoming a police officer. As a high schooler, she knew she wanted to clean up street violence by fighting against gangs and helping kids.

Due to a number of circumstances, Lillian never realized that dream. She felt that her career path was pursued — in banking provided her with interesting positions for more than 10 years. Then she joined the Vineyard Bank team as a vice-president relationship manager. Eventually, she left the bank to become a merchant, a new accounts manager, an assistant, an account manager, and an operations manager running the branch’s retail side.

"I still was thinking about college and a law enforcement career, but I didn’t offer me more money and promotions, so I stayed with banking," Lillian said.

Lillian’s two-year-old daughter was battling severe asthma, so there was no way she would have signed up to leave home for an extended period of time for police training. After the National Bank of Whittier merged with the Bank of Downey to become Southern California Bank, Lillian worked there for a year. Her next move was to Inland National Bank, which was acquired by Firstbrook Independent Bank, where Lillian stayed for four years. She ultimately returned to Southern California Bank, managing the Rowland Heights, Imperial and City of Indus- tries offices for 10 years, before realiz continu on page 50

Contact: Occidental Petroleum Corporation; Kevin J. Hoffman at 212-603-8113 or on the Web at www.ocpany.com.

was planning to stay through yet an- other merger, when she received a call from Norm Morello, president and CEO of Vineyard Bank, someone she knew for 13 years. "Norm captioned,"I was then hired as a loan rep, which got me motivated, and he has a rep- tition for treating employees great, so I felt this was an opportunity I couldn’t pass up," Lillian said. "Some of my friends thought I was crazy to leave the big bank, but it was a much smaller, but I thought, Norm would make this big bank.”

In her current position, Lillian is responsible for retaining and growing a customer portfolio that includes 20 mortgage or home equity loans, pur chase and refinance, and a strong deposit base. She splits her time between the Rancho Cucamonga and Chino offices, but she prides herself on her constant accessibility. "It's very important for me to provide a high level of customer service, so my cus- tomers and prospects know I can reach out to them, no matter what time they need me, at work, on phone or on cell phone," Lillian said.

continued on page 18
Pardon me a moment while I scrawl. Another day, another, another unspeakable proof of his money. The perpetrators don’t use guns as their weapons of choice; they use trust. Buried behind the rest of the daily financial and accounting scandals in newspapers across the country, too often, is a story of aMontserrat in the news that have given them their pay. In my view, the framework on which the industry of providing financial advice is built is partially to blame. The investment and securities industry is one of the most heavily regulated industries in the United States, but the current design perpetuates (or at the very least doesn’t prevent) unethical behavior. So how do we ensure people will act ethically, honestly, and in good faith? Simple. If you provide an incentive for someone to misbehave, or using ically, honestly, and in good faith? how do we ensure people
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Largest Certified Development Corporation in the Nation Celebrates Silver Anniversary

CDC Small Business Finance Has Been Growing Small Businesses for 25 Years!

CDC Small Business Finance is marking its 25th year of assisting small businesses grow and creating jobs by providing a range of lending programs and services in San Diego, Orange, Riverside and Imperial counties.

As one of the leading small business lenders in the nation, CDC Small Business Finance is dedicated to its mission of economic development in our communities, through new job and investment in our communities," said CDC Small Business Finance President and CEO Kurt St. Bernard. CDC was founded in 1978 with a mission of economic development, urban revitalization and opportunity for woman- and minority-owned businesses. That commitment has been maintained throughout the company’s history and resonates strongly today as the company has grown in size and in product offerings. CDC now operates six other small business lending programs, including the first Multibank CDC in California — San Diego Bankers Small Business CDC — and one of 11 state-chartered financial development corporations in Orange County. The CDC’s success is in large part due to the Small Business Administration.

Innovative Solutions. Concrete Results.

Innovations in concrete. Solutions you can count on. This is the foundation that built Peterson Brothers Construction into one of the most respected contractors in the concrete business. Unlike most of our competitors, we maintain a permanent, experienced, self-equipped crew of more than 700 rock solid professionals. We don’t hire it out and we don’t wait in line. From residential fail-safe to city street improvements in high profile theme parks, PBC delivers impressive durability and exceptional beauty with strong concrete advantages for general contractors and builders.

We’re a committed single source for architectural concrete, concrete stairs, decorative masonry, site concrete, interlocking pavers and artificial rock. Peterson Brothers Construction has a lively and registered and managed company for more than 20 years. We have the experience and integrity to provide accurate and competitive job costing. And we constantly work to perform the industry standard.

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Cheryl Meils CPA J oins Lynne Bushore Certified Public Accountants

Cheryl Meils, CPA has joined the certified accounting and tax consulting firm of Lynne Bushore CPAs in Palm Springs, announced principal and president, Lynne C. Bushore, CPA. Meils joins Bushore and two other certified public accountants — Joyce Brodie and Stephanie Johnson as part of the team of professionals.

Prior to joining Lynne Bushore CPAs, Meils worked as a senior tax accountant for four years for McGlade & Pullen, LLP in Riverside, one of the 10 largest accounting firms in the world. Before that she worked as a licensed tax preparer in California while attending Cal State San Bernardino where she earned her bachelor’s degree in business administration, with the highest honors. She is currently pursuing her MBA through Cal State. Meils returned to college to study business following a 10-year career in the medical profession. Meils is the current president of the American Woman’s Society of Public Accountants Inland Empire Affiliate.

Continued on page 43

Investment & Finance

Garamendi Works to Reform Workers’ Comp and Plans Homeowners’ Bill of Rights

Insurance Commissioner John Garamendi pushes his workers’ comp reform agenda along by enlarging the help of the state’s 58 counties’ district attorneys (DAs) in combating employer and employer fraud. Garamendi addressed deputy district attorneys and white-collar crime investigators at a recent statewide conference in Orange County where he thanked them for their efforts in prosecuting both employer and employer fraud, which according to Garamendi, is a significant drain on an already broken system. "Fraud is just one more skyrocketing workers’ comp cost drver that must be brought under control," said Garamendi. "Whether it’s a medical malpractice case or doctors, lawyers, workers filing false claims, or employers cheating the system by misclassifying employees and underreporting payroll, this activity represents billions of dollars in losses to insurers and California consumers who foot the bill."

In his plan to turn around California’s $15 billion workers’ comp market and encourage more private insurers to return to the marketplace, Garamendi identified fraud as one of the seven issues requiring immediate action. During fiscal year 2001-2002, the department’s fraud division investigated more than 1,200 workers’ compensation fraud cases. From those cases, 141 suits were made and DAs filed 121 cases for prosecution.

While these efforts are admirable, claims commissioner John Garamendi and we will,” said Garamendi. "I don’t care who you are, the message is simple; there is no free lunch for workers’ comp. If you are breaking the law, we will find you and the DAs will prosecute you.”

Garamendi pledged his continued support of the district attorneys whose work is critical in completing the employer enforcement loop that puts lawbreakers out of business.

Homeowner’s Bill of Rights

Commissioner Garamendi’s plan for a Homeowner’s Bill of Rights is his response to growing consumer interest in the homeowner insurance market, including insurers’ use of the Claims Loss Underwriting Exchange (CLUE) database and credit scoring in underwriting decisions. The CLUE database contains information provided by insurers regarding a consumer’s claim activity. In cases where use of CLUE ranges from disclosure of its use to the accuracy of information in-
Investments & Finance

Citizens Business Bank Announces Expansion to Fresno

Citizens Business Bank (NASDAQ-CVBF) announced that it has received regulatory approval to open a new business banking center in Fresno, California. This will be the 33rd business financial center for Citizens Business Bank. The office will be located in the vicinity of North First Street and Henderson Avenue. It is expected to open by June 30, 2003. A temporary office has been established at 8 E. Locust Avenue, Suite 105.

Cheryl Mells CPA Joins Lynne Bushore

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filiate. She serves on the Island Em­

University, San Bernardino.

sits on the Executive Committee of the CSUSB Business Partners and also chairs their Scholarship Commit­

She is a frequent guest speaker for the Inland Empire Business Journal and is a frequent contributor to California State University. A native of the Boston, Mass.

Lillian Terran

from page 13

“Everyone knows I am available via phone from 7 a.m. to 7 p.m., seven days a week. Clients can sense when you are not available. I pride myself on being upbeat and friendly, and love and support from my husband is very important. He is always there to help me when I need it.”

Celebrate 30 Years of Business Banking

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CITIZENS BUSINESS BANK

1801 W. AUBURN Blvd., RIVERBANK, CA 95367

In its depth and breadth, however, this market pales in comparison to the cash market. When the market has been relaxed to lend funds to such companies at any price. Equity markets, looking to the bond market for lower cost, concurred, company credit quality (and finding little assur­

March 2003

CORPORATE CREDIT... continued from page 1

By separating the components that caused this volatility, investors can learn lessons that can help them better price the risks of corporate bond market. Some of the key components are:

- The increasing correlation between credit and equity markets. The equity market is a major source of funding for high-grade corporate bonds.
- The increasing role of credit rating agencies. Credit rating agencies have begun to exert a greater influence over the pricing of corporate bonds.
- The changing role of credit derivatives. Credit derivatives are increasingly being used to manage credit risk in the corporate bond market.

In conclusion, the corporate bond market is more volatile than ever before. Investors need to be prepared to handle the increased volatility that is likely to persist in the future.
MARCH 2003
Proceeds from the Artshow Award Luncheon will benefit the Business Access Opportunity program (BAOP) scholarships for students who attend the College of Business and Public Administration at Cal State San Bernardino.

MARCH 2003
Transportation-Friendly Neighborhood Will Include First Homes in Claremont's Expansion Plan

In late February, Claremont civic leaders joined officials from The Olsen Company for the groundbreaking of Village Walk, a pioneering residential development in downtown Claremont. Built by The Olsen Company, Village Walk is the central residential component of Claremont's Village Expansion Specific Plan. It will include 156 dwelling units – lofts, townhomes and single-family residences – oriented to the city's downtown transportation hub, as well as to its retail/entertainment district and close to the renovated Claremont Colleges. It will also include a public park with a regional trail network extending to the west.

Village Walk is at the corner of First Street and Cornell Avenue, three blocks from the heart of the existing Claremont Village and its historic Memorial Station. "Housing is a key component of the Village Expansion effort," said Claremont Mayor Paul D. Leonardi. "We're excited to have The Olsen Company involved, given their success with similar projects." The Village Expansion Specific Plan provides for enhanced reuse of light industrial sites that have been neglected for three decades, despite the proximity to downtown. The project area begins on the west side of Indian Hill Boulevard, which marks the present boundary of Claremont Village. In addition to Village Walk, the planned area complements the existing Village with mixed-use homes over retail, evening-oriented uses such as sports bars and music venues, plus a fine-arts movie theater.

"We are extremely fortunate to be part of Claremont's visionary expansion of its downtown, which is already so full of life and character," said Olsen Company President Mark Backlund. "These homes will provide a great opportunity for residents who will be able to walk to transportation and enjoy the vibrant nightlife and community spirit of Claremont Village." The 136 residences of Claremont Village Walk will be one of the most distinctive communities in Southern California. With its network of colleges reminiscent of New England towns, its rich architectural heritage of homes and campus buildings, and its award-winning school district, Claremont enjoys consistently high-quality of-life ratings from its citizens. In the city's most recent survey, 98 percent of residents said they enjoy living in Claremont.

Since 1988, The Olsen Company has successfully partnered with governmental agencies and private landowners throughout California to create innovative housing solutions designed to fulfill a variety of lifestyle needs. Learn more about Village Walk or other homes by The Olsen Company at (909) 880-6767 or visit their Web site at www.theolsen.com.

Southerrl California, Kohl's is Here!

Kohl's has expanded its 28 Stores Simultaneously on March 7, the largest Grand Opening in a Single Market on the Same Day in Company History

Kohl's Department Stores (NYSE:KSS) opened 28 stores simultaneously on March 7 in what was the company's largest grand opening of stores on a single day to date.

Kohl's stores feature well-known brands, the convenience of Kohl's Cash rewards that has earned high marks from shoppers around the country. Kohl's began competing for the attention of their shoppers with its stores through an advertising campaign that began in January. Now, Southern Californians shopping at Kohl's can experience for themselves the Kohl's difference.

To celebrate the company's entry into Southern California, Kohl's treated shoppers to the biggest grand opening ever in the state with a day-long sweepstakes to win Kohl's merchandise. Kohl's will offer $1,000 in Kohl's merchandise to a lucky shopper for every store that opened on March 7. Kohl's also offered Kohl's Cash and Kohl's Rewards as a way to give back to the community.

Kohl's, which posted sales of nearly $9.2 billion in 2002, brings to Southern California a history of success based on delivering well-known brands, value and convenience. With its easy-to-shop store layout, convenient locations, shopping carts that begin as double as marbles, centralized checkout counters and competitive pricing, Kohl's distinguishes itself as a destination for busy families with children. Kohl's is among the nation's most recognized retailers for customer satisfaction. In keeping with the company's ongoing commitment to improving the environment, Kohl's will begin to use recycled paper for its store receipts. Kohl's continues to work with environmental organizations to reduce energy consumption and increase efficiencies at its stores and distribution centers.

Kohl's is the nation's largest specialty retailer with 1,200 stores in 38 states. Additional stores will open throughout the year. More information about Kohl's is available at www.kohl's.com.
Employee Covenants Not to Compete: The Myth of Enforceability and Alternative Protections

Measures Available to California Employers

by Ron E. Shander, Esq.

A common misconception among employers is that covenants not to compete are enforceable against an employee so long as the covenant is not overly broad or unduly restrictive on the employee, i.e., it is limited in time, place, and scope. In most states, this belief would be correct. However, in California, the law holds the contrary and virtually all such covenants do not compete are unenforceable.

Pursuant to California Business and Professions Code § 16600, “Every contract by which anyone is restrained from engaging in a lawful profession, trade, or business of any kind is to that extent void.” California courts have consistently declared this code section as an expression of public policy compelling the conclusion that every person shall retain the right to pursue any lawful employment and enterprise. (See Metro Traffic Control, Inc. v. Shadley Traffic Network.) Given California’s significant public policy reasons against restraints on employment, employers can be assured that California courts will not uphold such restraints.

Statutory Exceptions

There are, however, two narrow statutory exceptions to Business and Professions Code § 16600’s ban on covenants not to compete. The first exception is codified in Business and Professions Code § 16600.2, which allows a buyer of an existing business to require the seller not to compete with the acquiring company. This section permits agreements not to compete exclusively in a particular goodwill of a business or all of the shares of stock in a corporation. (See Yvonne v. A.J. Berg.) Even in this limited circumstance where a buyer sells his or her interest to another who must still be narrowly tailored to be enforceable.

The second statutory exception to Business and Professions Code § 16600 is codified in Section 16602, and allows a partnership to prevent a partner from engaging in any business competing with the continuing entity at dissolution. Trade Secrets and Involuntary Disclosure

California courts have also held that in limited circumstances, covenants that impose restrictions on employees simply to protect a former employer’s trade secrets or proprietary information are valid as stated by one commentator, “Any attempt to restrict the competition by the former employee by contract appears likely to be deemed unenforceable in California.” (See Metro Traffic Control, supra, citing Hays, Uniform Commercial Code §§ 2A-302, 2B-302.)

Recently, the Fourth Appellate District of California struck down a similar noncompete clause found in a disclosure agreement, a variant of trade secret protection. Under the doctrine of involuntary disclosure, a former employee has no right to a trade secret misappropriation by demonstrating that defendant has some knowledge and negligently lead him to rely on the plaintiff’s trade secrets. (See Whyte v. Zhigela Corporation.) The doctrine results in an injunctive prohibition employment, not just use of trade secrets, and provides an additional tool for a former employee without proof of the employer’s actual or threatened use of trade secrets. Consistent with the above principles, the court unmistakably rejected application of the doctrine in California and held: “The court should not allow a plaintiff to use involuntary disclosure as an affirmative defense to a claim that a covenant not to compete, employers will no longer be able to rely on this doctrine to prohibit employees from working for competitors despite the fact that trade secret information will inevitably be disclosed to the new employer. Alternatives Available to Protect Employers

Notwithstanding the fact that covenants not to compete are generally unenforceable, California employers are not without alternative means to restrict former employees whose departure may have an adverse impact on the employer’s business.

Specifically, two practical types of restrictions are permitted in California. The first is the employee non-solicitation clause, which requires the departing employer to refrain for some period (usually one or two years) from soliciting his or her former coworkers to leave their jobs at the former employer. The second is the business nonobstruction clause, requiring the departing employee to promise that he or she will not solicit customers or business away from the former employer.

As to the employee non-solicitation clause, this restriction also must be reasonable and not non-compete in nature. The court will also find that to the extent it is not to prevent the departure of the new employer’s customers and not in violation of Section 16600.2. The often-used argument that a company wants a covenant not to compete is that the company fears that employees starting with the new entity will disclose the company’s proprietary information to that competitor, thus giving the new enterprise an unfair advantage. However, this is more likely to be upheld by a court as (compared to noncompete and nonobstruction agreements) in de- termine the success of the merger. Often, the main reason a company wants a covenant not to compete is that the company fears that employees starting with the new entity will disclose the company’s proprietary information to that competitor, thus giving the new enterprise an unfair advantage.

Merger counseling: the critical shift

Some organizations are using internal staff consultants to save money or to keep the in-house knowledge and skills intact. Others will hire external consultants who have experience with cultural issues and are unencumbered by the internal politics of merging organizations.

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how to keep from getting blindsided ...

4. Do we know our organization's "starting point" for a strategy or initiative?

5. Do we know the most effective ways to communicate with our organization?

6. Do we know how to effectively manage our risks?

7. How do we know if we pick up on or misperceive the communications you send out about a strategy or initiative?

8. How can the plan affect your goals and actions that seem immediately linked to its success?

9. How much does the planning begin with steps that are not suited to your organization's unique and multifaceted nature, members of your organization who are in favor of addressing issues that they may not otherwise care about "more relevant" can push those carefully laid out priorities, goals, and actions, and political strategy because the plan is not suited to the long haul.

Gain more of what communication channels various stakeholders are more likely to actually turn to for information, and fund any possible help in reaching those stakeholders that you may want to communicate with. Keep in mind that because a plan is on schedule, it doesn't mean that all is well. A good checkpoint evaluation provides measures for gauging the progress of the strategy or initiative, and it also provides an opportunity to think through the strategy or initiative.

Bear in mind that just because a plan is on schedule, it doesn't mean that all is well. A good checkpoint evaluation provides measures for gauging the progress of the strategy or initiative, and it also provides an opportunity to think through the strategy or initiative. More importantly, if the right things are happening, and whether changes in internal or external conditions have occurred that require adjustments to the plan. This kind of question is especially useful for flushing out the nuanced incremental changes in conditions or execution that can slowly but inevitably blindside your organization.

As with any analysis process, it takes commitment and persistence to uncover your organization's culture and critical success factors for your strategy or plan, and by establishing a plan you are committed to making sure that your checkpoints are timely and relevant. In order to make your checkpoints as effective as possible, you need to be aware of their availability and make sure that you have the tools that will meet the business challenges you face. In this article, we are concerned with the company toward greater profitability for many years to come.

Pamela Harper is president of Business Advancement Inc., a firm that helps leaders transform their business strategies into high performance results. She is a nationally known speaker and author of "Creating a Winning Business Plan: Preventing Strategic Gridlock" (Camino Publications, 2005). For more information, visit www.businessadvancement.com.

March 2003

How to Keep From Getting Blindsided ...

Kohl's is Here!

Continued from page 21

In long-standing traditions supporting the communities served by its stores, Kohl's has made a commitment to Southern California through its Kohl's Cares for Kids program, which focuses on improving children's health and educational opportunities. Recently, Kohl's Cares for Kids joined the community by announcing a $2.5 million commitment to the Southern Adobe Hospital, the Children's Hospital of Orange County (CHOC) to support child safety and injury prevention programs.

Kohl's supports the Kohl's Cares for Kids program through a specially selected items in its stores three times a year. This spring, Kohl's stores in Southern California will carry a "Shamu and the Adventure Seal Pup," and a plush whale, seal pup and dolphins. Each item will be sold for $1 with 100 percent of the net profits from the Southern California sale donated to CHOC.

Kohl's also has announced an exclusive partnership with the Los Angeles Galaxy Major League Soccer team through the "OffSides" and "Support Our Stores" of the Los Angeles Galaxy," Kohl's will extend excitement of match day to stores in the city where the Galaxy will be playing, and a portion of the proceeds from these stores will benefit the children's hospital. Kohl's will also extend excitement of match day to stores in the city where the Galaxy will be playing, and a portion of the proceeds from these stores will benefit the children's hospital.

How to Keep From Getting Blindsided ...

March 2003

Help End the Epidemic: Donate at Tax Time to Alzheimer's Research

Alzheimer's disease is the epidemic of the 21st century.

1. In 10 people over 65 have Alzheimer's disease or another dementia.
2. 50,000 Californians live with this disease.
3. by 2025, another 825,000 will be at risk.

When filing their taxes, Californians can find a research into the cause, treatment, prevention and cure. As you know, our tax dollars are fungible, and our goal is to raise money for research. We're asking you to join us in making a difference by donating to Alzheimer's research through a donation on Line 52 of State Tax Form 540. Since the inception of this tax check-off fund in 1988, more than $9.6 million has been raised. Taxpayer donations have supported a number of Alzheimer's disease research programs at the following centers: San Diego Veteran's Affairs Healthcare System; San Francisco Bay Institute for Research and Education; University of California, San Diego; University of California, San Francisco; University of California, Davis; University of California, Irvine; University of California, Los Angeles; and the Ernest Gallo Clinic Research Foundation.

Kohl's is Here!

Continued from page 21

Kohl's is also partnering with the Los Angeles Galaxy Major League Soccer team through the "OffSides" and "Support Our Stores" of the Los Angeles Galaxy," Kohl's will extend excitement of match day to stores in the city where the Galaxy will be playing, and a portion of the proceeds from these stores will benefit the children's hospital.

An Eye Witness Account: Mission Riverside

Concern is growing about potential health risks due to the presence of fungus in the buildings, which can affect both the living space and the occupants. Mold control is one of the major challenges facing today's building managers, and managing buildings with good reason: Issues related to mold include legal liability and insurance, difficulties obtaining insurance, as well as the costs associated with unpleasant odors.

Mold and fungi are present in almost all materials in residential, commercial, industrial and municipal structures. For example, just one square inch of surface on drywall can contain as many as 10 million organisms.

Spores can survive without moisture, remaining dormant for decades, even centuries. In order to grow, mold requires air, suitable temperature and a moisture nutrient. Of those, moisture is the most important. The presence of water can sustain mold's growth.

Mold control is important for both health and safety reasons. It is a health risk to people with allergies or other health conditions, and it can cause structural damage.

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Mold control is important for both health and safety reasons. It is a health risk to people with allergies or other health conditions, and it can cause structural damage.
Desert Regional Medical Center Appoints New Chief Operating Officer Karolee M. Sowle, R.N. to Oversee Operations at DRMC

In its continuing effort to bring the best care to the Coachella Valley, Desert Regional Medical Center has announced that Karolee M. Sowle, R.N., M.S.N., M.B.A., C.N.A., FACHE, has been appointed chief operating officer. Sowle brings with her more than 30 years of experience in hospital management positions and over five years as the chief nursing executive at DMHC.

"Karolee had an outstanding asset to Desert Regional Medical Center over the past five years she has worked here," said Trueman Gates, chief executive officer. "She has been recognized for her leadership abilities numerous times. Her reputation, knowledge and nursing experience make her an ideal choice for this position and personifies the high quality of service we strive to provide our patients."

Prior to joining DMHC, Sowle spent six years as chief operating officer-chief nursing officer at St. Nicholas Hospital in Sheboygan, Wis. After receiving her B.S.N. in nursing from Vilas University in La Crosse, Wis., Sowle went on to earn her M.S.N. in nursing from the University of Wisconsin in Madison, and her M.B.A. in business administration from the University of Wisconsin-La Crosse.

Several awards and honors have been given to Sowle, including the Tenet Health System Award for Excellence as a Nurse Executive in 1996 and 2002. In addition, she has served in the Army Nurse Corps and has held numerous public and professional appointments.

Currently, Sowle serves as UCLA assistant clinical professor and sits on the College of the Desert Allied Health Advisory Board. She is board certified in health care management. A Fellow of the American College of Healthcare Executives and has been certified by the Nursing Administration-Advanced since 1985.

Our doctors practice on Main Street, not Wall Street. Wouldn’t yours?

- Physician-owned local network focused on meeting your health care needs
- Choose your own family doctor
- Over 200 local physicians to serve you
- Most major commercial and senior health plans accepted

Desert Regional Medical Center is part of Tenet California, the state's largest hospital system. Founded in 1951, Desert Regional is a 393-bed acute care facility located in Palm Springs at 1150 N. Indian Canyon Drive.
Epidemiology

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MARCH 2003

MARCH 2003

A Milestone for the Community

The CANCER CENTER AT RIVERSIDE COMMUNITY HOSPITAL

The care of a cancer patient is not just about medicine. It's about relationships. The Cancer Center at Riverside Community Hospital is committed to a team of professionals who specialize in the physical and emotional needs of cancer patients.

In the past, women have traveled to hospitals in outlying areas to work high-cancer service centers. The new Cancer Center at Riverside Community Hospital is located on the Coachella Valley Medical Center campus. Patients are closer to home. This 61,000 square-foot facility opened in January 2003 giving local patients the benefit of Riverside Community's experienced, compassionate dedication to the health of the community.

DRMC Appoints New COO...

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Road. The center's Richards Emergency Trauma Services is the Coachella Valley's only designated trauma center serving more than 800 miles to the Arizona border. In addition, the hospital offers a vast array of specialty services including the International Heart Institute of Palm Springs, Comprehensive Cancer Centers of the Desert, a Woman and Infant Center, with the area's highest level Neonatal Intensive Care Unit (NICU), the valley's only Neonatal Intensive Care Unit (NICU), and the valley's only Neonatal Intensive Care Unit (NICU), the valley's only Neonatal Intensive Care Unit (NICU), and the valley's only Neonatal Intensive Care Unit (NICU).

A third party environmental consultant complete inspections and samples are taken for laboratory analysis.

Upon receipt of successful test results, barriers are removed and the area is ready for re-modeling.

Unlike asbestos, for which there now are regulations, there are no government standards, threshold limit values or EPA regulations for airborne mold contaminants. For that reason, it is important that building owners and managers work only with reputable remediation firms and plan ahead. One way to create a Disaster Recovery Plan, which can limit the extent of water damage occurrences by defining and prioritizing the recovery of areas within a facility and stating immediate next steps. Proper planning and fast action are most certainly the best defense to preventing a water damage event that encourages mold growth.

Paul Harkins is Business Development Manager for Remediation with Munsey Moisture Control Services (MCS). He is a certified microbial remediation supervisor by the American Indoor Air Quality Council. He has 25 years experience in disaster restoration, the past three years have been focused on microbial remedial abatement. MCS is the largest water damage recovery company in North America. Harkins can be reached at 1-800-MUNTERS or by e-mail at pharkins@munters.com.

The CANCER CENTER AT RIVERSIDE COMMUNITY HOSPITAL

To read the entire article, please visit www.riversidecommunityhospital.org.


A new, state-of-the-art medical facility recently opened in Riverside, bringing an important new life-saving technology to the Inland Empire.

Vital Health Diagnostics, a physician-driven leader in the early detection and diagnosis of disease, recently opened a new medical center with Riverside Medical Clinic, one of the oldest and most successful health care organizations in the Island Empire. New facility has opened a new facility providing preventive and diagnostic computed tomography (CT) screenings.

This technology provides health-conscious citizens, either those at risk of those with no symptoms, with a new tool to fight several diseases, including the three biggest killers in America — cancer, disease, colon cancer and lung cancer — providing a fast, safe and accurate early look at the body's most vital organs.

Cancer is the number one killer of men and women in the United States. In fact, disease takes the life of one American every 33 seconds, and 30 percent of those individuals had no prior symptoms. Meanwhile, are the two leading causes of cancer related deaths in both men and women. "Although there are a number of risk factors, many people do not know the good news — that potentially fatal diseases like heart dis ease and certain cancers are often cur able when detected early," said Dr. Stephen Shapiro, medical director, founder and chairman of Vital Health Diagnostics and a renowned leader in CT imaging. "Combining the most advanced state-of-the-art, low dose scanning technology and the best medicine, we are here to save lives.

"One American Heart Association has called these scans the 'diagnostic gold standard' for the early detection of disease, and we are excited to offer our patients the right answers for them." Three of the primary offerings at the Riverside Center include Cardiac Scan, Virtual Colonoscopy and LungScan.

Cardiac Scan Cardiac is a painless CT scan of the heart that detects early coronary artery disease. More specifically, it looks for calcific plaque in the coronary arteries, the pipelines that supply blood to the heart. Cardiologists use this technology to evaluate the extent of calcific plaque in the coronary arteries to assess the patient's risk of heart disease as well as the risk of future heart attack.

Virtual Colonoscopy Virtual Colonoscopy is a fast, easy and comfortable alternative to traditional colonoscopy that provides a very accurate and detailed look at the interior detail of the colon. Virtual Colonoscopy is as effective as a standard colonoscopy in detecting small, non-cancerous growths and can visualize polyps and tumors as small as 6 millimeters.

Lung Scan Vital Health Lung Scan is a test designed to screen high-risk and asymptomatic patients for lung cancer. This scan quickly screens the lungs with minimal radiation exposure to detect pulmonary nodules. Clinical research has found that an initial CT scan is significantly more cost-effective and many more cancers than ordinary X-ray. Featuring the latest "16-slice detector technology," Vital Health Diagnostics CT scanning machine features the fastest rotation speed supporting advanced clinical applications to produce the most accurate and multi-di mensional imaging results with a remarkable reduction in radiation. Potential patients will be asked a few brief questions to determine whether or not they are good candidates for screening. If so, they will be scheduled for an approximately one hour appointment which ranges in price from $375 to $1300, depending on the level of service.

Upon arrival for the appointment, patients complete a brief medical questionnaire. They will then receive the CT scan, which has only minimal radiation exposure. The patient will be asked to fill out a "baseline" scan. Patients then have a post-scan consultation with a vital health physician. He or she will explain the results in understandable terms and answer any questions. Additionally, a detailed written report is mailed to patients within seven to 10 days, an on-line copy of the report can also be mailed to their personal physician upon request. Most patients will be contacted by our computerized system to conduct all routine CT exams — essentially driven model for rental living that provides greater convenience for the resident. In some cases there will be a private court yard between the townhouse and garage.

"Unlike most rental commu nities, there is no neighbor above or below or on the same level of the townhouses and villas. We have more privacy for the resident.

"Many of the townhouses will have private courtyards connecting to the garage where residents can plant their own gardens and have social gatherings or just relax and enjoy the outdoors.

"We believe our modern and pet-friendly designed buildings for residents that have pets don't sacrifice comfort.

An enclosed on-site dog park will also appeal to pet owners and their numerous Amenities.

Every aspect of Homecoming has been thought out with a larger scale and with greater diversity to more closely resemble the 'community of a master-planned single-family neighborhood."

"Homecoming is also unique because it has the array of activities that includes a five star meal in a 'home- town' setting.

For more information about Homecoming, go to www.homecomingfl. com.

The Lewis Group is one of the nation's leading providers of single family rental living that is packaged in convenient, multi-family residential communities, Homecoming is a 660-acre development of multiple rental properties that provide greater convenience for the resident. Homecoming has also developed more than 56,000 single family homes in the Riverside and San Bernardino Counties within more than 80,000 square feet of retail, office and industrial space throughout California and Western Nevada. Homecoming features information about The Lewis Group of companies, go to www.lewism.com.
Diverse multimedia artist, Lucy West, has found an inspirational home for her company, Lucy West Studios Is At the Home of the Upland Foothills, in San Gabriel Mountains West, grew up in the capital of Kentucky, Frankfort, so she was well versed in the culture of the Kentucky River. She is a descendant of her father's side, of the first four European settlers of French and English, who recognized the land and state, even before Daniel Boone's explorations.

Lucy West's father, "I was only called Lucy Michelle when I was in trouble" is the daughter of Judy and Noel Jones and Lucy West and Art. She was born in home and was determined to find out what work and around the famous floral clock and pond on the capital building's grounds.

Her mom promoted musical endeavors for the Franklin Convention and her dad was an accountant, also from a artistic and musical, adventurous. She was a brother, mother, a concert pianist and organist who began playing at age eight, had been self-taught for a while due to some extra curricular topic.

Learning to adapt to the situation has been less problematic because of the Christmas paintings that suffered the loss of both legs and the Wests were brought up sensitive to the challenging world of the handicapped. As a little girl who realized very early she was destined to become an artist, she taught herself to paint with her hands, in case she somehow lost the use of her right hand.

West's brother, Nathan, is also an artist specializing in aviation and portrait work. His three children have all inherited his artistic talents and the entire extended family have fiercely supported Lucy. They would put what I considered to be too one of the ugliest paintings I ever did on the wall and be so proud of it," she recalled. "The creative well" described by Lucy West runs deep in her family and includes an uncle, L.T. Sherriff, a famous blues guitarist and a grandmother who was a victim of violence in the community. When West was 15, her painting of a bunny won a competition sponsored by the Kentucky House of Representatives and hung there for more than a year. During that time, she received letters of congratulations and encouragement from the various politicians who saw it. "They are now in my mom's house," she said.

For years, a successful person has been fortunate to have encountered a person's talent and help to develop his or her career. As a result, one of the most important was her high school art teacher, Floyd Bryant. "Mr. B." had the responsibility for offering supplies for his art classes and there always seemed to be some "extra."

He would load the buys—paper, brushes, etc., into his car and drop them off at her house. "He was always helpful to the students and painted an everyday," she said, including Harley Davidson bikes and merchandise.

She started her own business in Daytona Beach. "When the tourist season was booming, artists could make a lot of money. Her piece intrigued a lot of attention. Two

"I think of him every day," West added. "I really believed in him. That little boy goes a long way. I knew others who had no support and it really damaged them. I have to attribute his really damaged them health emotionally."

One of his teachers who "did n't like girls" taught him. "That was one of the best classes I ever took," he said, with the succinct "Mr. B." He would load the buys-paper, brushes, etc., into his car and drop them off at her house. "He was always helpful to the students and painted an everyday," she said, including Harley Davidson bikes and merchandise.

Well, as it happened, the sum of the 25- pull. West, 41, grew up in Frankfort, Kentucky, Frankfort, which was founded for a place to hold the waters and leave home. "I was too bohemian; I didn't fit in."

After years of hard work and every day painted an everyday, she said, including Harley Davidson bikes and merchandise. She started her own business in Daytona Beach. "When the tourist season was booming, artists could make a lot of money. Her piece intrigued a lot of attention. Two

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Susan Truesdale Joins KMR-TV as Business Manager

Susan Truesdale is the new business manager for KMR-TV in Palm Springs. Truesdale joined the company on Jan. 20.

Larry Blackerby, vice president and general manager of KMR-TV, said, "I am very pleased to have someone with Susan’s background join our team. KMR-TV is really benefiting from Susan’s financial and accounting skills along with her strong broadcast management experience. She has brought new energy to the business department and the station.”

At Truesdale, manages the accounting and human resources functions at KMR. She is also responsible for financial planning, functions, annual budgets and providing support to department managers.

To make the experience even more relaxing, Hartz provides clients with a small lavender-filled pillow that guests can snuggle into as they gaze out the windows or head through which one may listen to soothing music, while enjoying the HydroTouch Massage.

The Jewish Community Center in Palm Desert has announced that KMIR-TV’s Susan Cohen, a former executive director of the Center, has been named as Business Manager. The move is the latest in a series of executive appointments that have taken place in recent months, as the Center continues to grow and expand its programs and services.

The Center, which serves the entire Coachella Valley and beyond, offers a wide range of educational, cultural and community programs, including arts and entertainment, music and theater, sports and recreation, health and wellness, and more.

The Center’s new Business Manager, Susan Cohen, brings with her a wealth of experience and expertise in business management, having held leadership positions in the retail, finance, and real estate industries. She has also served as a volunteer at the Center in the past, and is well-known to many of the Center’s members and supporters.

Cohen, who has a background in finance and business administration, is excited to join the Center’s team and help advance its mission.

"I am thrilled to be a part of the Desert Broadcast Group and the great team at KMR-TV,” said Cohen. “I am confident that my experience and knowledge will be valuable to the Center, and I look forward to contributing to its success.”

The Center’s new Business Manager was previously the owner of a successful real estate company, and has also served as a volunteer board member for several non-profit organizations.

"We are thrilled to have Susan join our team," saidCenter. “She brings a wealth of business experience and a passion for community service, which will be invaluable to the Center as we continue to grow and expand our programs.”

The Center is pleased to announce the appointment of Susan Cohen as Business Manager, effective immediately. Cohen will be responsible for overseeing the day-to-day operations of the Center, including finance, accounting, human resources, and other administrative functions.

The Center is a non-profit organization that serves the Coachella Valley community with a wide range of programs and services, including education, arts and culture, wellness, and community outreach.

Susan Cohen brings with her a wealth of experience in business management, having held leadership positions in the retail, finance, and real estate industries. She has also served as a volunteer at the Center in the past, and is well-known to many of the Center’s members and supporters.

"I am excited to join the Center’s team and help advance its mission," said Cohen. "I am confident that my experience and knowledge will be valuable to the Center, and I look forward to contributing to its success."
Where is the Inland Empire Economy Headed in 2003?

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.

- BANKING — AND INTEREST RATE PROJECTIONS
- INLAND EMPIRE ECONOMY 2003
- TRI-COUNTY AREA ECONOMY 2003
- HEALTH CARE CHANGE AND MORE CHARGES
- REAL ESTATE BOOM OR BUST

Date: March 13, 2003
Time: 11:30 a.m. to 2:00 p.m.
Venue: DoubleTree Hotel
212 N. Vineyard, Ontario, CA 91764

Article:

Back in 1923 Secondo Guasti built a mansion. This was not the gloomy, tall, haunted New England-style mansion that Stephen King writes about. This was a single-story, Tuscany-style villa surrounding an open courtyard. At the time it was the central point of the largest vineyard in California, if not the world.

Over the years, and some changes in the economy, the mansion sat there, south of the Interstate and just to the north of the new Ontario airport terminals, its glory days behind it. I can think of several occasions when I attended events there with people telling me of the new plans to revive the site. There was ever the new defunct series of Ontario World's Fair that took place there.

Today the Guasti mansion is truly and actually re-born. It has been cleaned up, painted up and brightened up. The old gray lady is young and vital again.

The reason for this is Linda Royser and her mother who ran the Paris L.A. Catering company for the last decade and a half. In looking for a new home, they found Guasti and jumped at the opportunity. It meant, among other things, changing the name of the company to Saffron ("There is no substitute for SAFFRON") and spending the better part of the last year returning the mansion to its past glory.

Today the catering business continues, but the latest addition is the lunch service in the dining room on the western side of the building. The plan is to keep evenings open for wine and jazz nights, private receptions and wedding parties. Saffron is fine and foremost, a catering company.

So, how's lunch? Delightful, thank you.

The lunch area is designed to resemble a French bistro. In fact, as I write this, there are working on an outdoor dining area with a subtle garden atmosphere. It is hoped that enough greenery will shield the view of the highway and the planes.

Meanwhile, inside, my meal began with something called "amuse-gueule," a sort of complimentary pre-appetizer-appetizer. That was followed by the roasted red pepper and saffron soup, mixed to resemble a ying and yang design. Of the several salads available, I chose the mandarin orange salad available. I chose the mandarin orange, but I got a special sample of the remarkably tasty fried chicken.

Each week the entire list of five dishes changes. The week I was there I found quail, skate and beef stroganoff on the list to choose from. I am not a big quail fan and I am always afraid to order it. Luckily it does taste a lot like chicken. The beef stroganoff was a surprise because it had a lot less sour cream than I am used to and yet it was some of the best I have ever had.

The coffee is great at Saffron's. They use a local grind and serve it in a very generous size cup. Dessert was another unique dish, pear crisp. Pricing is done on a "prix fixe" basis. This means a fixed cost. Several restaurants are adopting this idea, in which every one pays a set price for their meal.

I mentioned that outdoor

Call Saffron's at 909-605-7677. The Guasti Mansion is south of Interstate 10 at the Archbold exit. If you get to the airport, then you missed your turn.
from page 15

vayed are expecting 2003 to be a more profitable period for small businesses, a statewide survey released today by union Bank of California, N.A.

Last month, Union Bank surveyed more than 900 small business owners statewide for their opinions on sales, staffing, plan, health benefit costs and other financial and economic issues affecting them. For the first time, these were defined as California companies with annual sales under $5 million for the fiscal year 2002.

The results of the survey indicate that respondents are confident in the economy's recovery. And in this optimistic financial performance, said Kantaro Misuda, Union Bank's senior economist, the rising cost of health care is beginning to affect them, and they are becoming concerned that policy changes, such as higher taxes and government regulations, will have a negative impact on their businesses. In fact, one of the business owners are concerned about being forced to move to another state if the cost of doing business continues to increase in California.

Despite their concerns, many business owners remained optimistic and reported good news in the survey. A majority of respondents (52 percent) had greater sales in the fourth quarter of 2002, as compared to the same period in 2001. However, among most businesses are forecasting a more profitable year, the majority (58 percent) are planning to keep their current staffing levels. About 38 percent are planning to increase their staffing, and only four percent are predicting a lower staffing level. About 50 percent of businesses predict lowering their staffing level in 2003. About 12 percent reported having to lay off workers in 2002.

Aside from health care coverage, the biggest concern on the minds of small business owners include the economy, cash flow, increased taxes and worker's compensation insurance, as well as state and federal regulations on businesses. Other results from the survey show that nearly 60 percent of the respondents do not have any capital expenditures planned. They expect their plans for 2003 to be larger than what was spent in 2002. About 32 percent of respondents own their own business, and 81 percent plan to maintain their businesses' current square footage, with 15 percent planning to increase.

From Jan.2-31, 2003, Union Bank of California's small business division held personal interviews with 901 small business owners. For more details regarding the survey, please call Shawn Woodson, Bryant, (213) 236-4145; Kathryn Madden, (415) 765-2167, both of Union Bank, or Kristen Chanson of Geldof/Harris Internationale at (213) 438-8726.

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Gerrie said a specific plan, which could include assistance to community housing programs like Habitat for Humanity and the Home Program in La Quinta, should be put in place by June.

"We then would submit a plan to the state organizations so they will return some of that money back to us in our community," he said.

He said more money is needed to make the Housing Affordability Fund successful. We are asking all of our members, some 1,840 of them, to step up to the plate and make a donation," Gerrie said, noting that several local who are representative directors to CAR recently contributed additional money to the Housing Affordability Fund.

"Copacabana...the Musical"

At the County Natl Tour of "Copacabana...the Musical" will be performing at the beautiful new Pechanga Performing Arts Center in Temecula, March 28 through 30. "Copacabana," the song, was written in 1976 for Barry Manilow's "Evlown Now" album. Though it was loved by all who heard it, the record company didn't know quite what to do with it. Despite hearing from disc jockeys that "Copacabana" was producing some excitement, the record company decided to release other songs as singles. The city of Miami then weighed in. The song became a hit. The song's success as a result of its listeners, began to play "Copacabana" straight off the album.

Within works, the record company was forced to release it as a single. It soared up the charts, and Barry Manilow was asked to perform at the 2004 "Classic Songs Of World Records" for having four songs in the Top 50 simultaneously. The simple song quickly became a hit, contributed to the album going triple platinum. The song earned Mr. Manilow his first Grammy Award.

It is an exciting musical production filled with passion and romance at the heart of 1930's New York City nightclub scene.

After the first time such a project was attempted since Rodgers & Hammerstein's "Cinderella," starring Annette O'Toole, Barry Manilow, Estelle Getty and Joseph Bologna, the movie garnered great ratings and would have won an Emmy Award! Shortly thereafter, Caesar's Resort & Casino in Atlantic City contacted the creative team about adapting the film for their showroom-the career being, it had to be less than 75 minutes long. Manilow, Sussman and Feldman proceeded to invent a new form. Vegas review meets Broadway show. It was wildly successful and received glowing reviews.

This prompt British producers to inspire about the possibility of extending the show to a full-length, two-act, West End musical. Discarding much of the Atlantic City production, the creators added several more characters and subplots and doubled the size of the score. This production enjoyed a four-month, pre-London run, ten seasons on London's West End and toured for more than a year thereafter.

The song, "Copacabana," does not tell all the story. "Her name was Lola...the unforgettable opening line of Barry Manilow's Grammy Award winning hit song, "Copacabana," is the inspiration for an exciting new musical production called "Copacabana" which is a tale of love and romance set at the heart of the swinging teens of the 1940's. While creating the world's next big hit, Stephen, an aspiring song writer, is carried back to an era when "music and passion were always the basis of the world-famous "Copacabana" night club in New York City. In his dream, Lola Lamar, a hopeful chorus girl, is launched on the path to stardom as a Copa Girl, with the help of Tony Starn, a bartender with dreams of his own.

Captivated by Lola's performance, the villainous Rico whiskers her away to the Tropicana nightclub in Havana. From this exotic, distant world, a tale of old-fashioned love, danger, and criminality in the run-down lives of Lola, Tony and Rico unfolds amidst dazzling costumes, spectacle set pieces and eye-catching songs. "There was blood and a gunslinger, but who just shot who? To Tassie!" In the end, "Copacabana" is chock-full of wonderful information, and volunteer interpreters can help make it all more accessible to museum visitors.

Volunteers aged 16 and above are needed to work a regular schedule on weekends and in the evening. Training and orientation are provided at no cost. The exhibit runs through May 4. This is an excellent opportunity to help the museum, and at the same time, learn all about wild and domestic animals.

For information about volunteering or to register, call (909) 266-9174 or go to www.thecatricalarts.com.

The San Bernardino County Museum is open Thursday through Sunday from 10 a.m. to 5 p.m. Admission is $4 for adults and ages 13 and up. Children ages 3 to 12 and seniors are $3. Children 2 and under are admitted free.

The museum is located at 24550 Blue Sky Highway in Redlands, just off Highway 10. The museum is open Thursdays through Sundays from 9 a.m. to 5 p.m.
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Lucy West...
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Cover photo: "Starving" by Photographer Loveland

LUCY WEST... an artist whose career has been a journey of discovery and exploration. She is known for her unique approach to art, which often combines elements of nature, science, and technology. Her work has been featured in numerous exhibitions and galleries across the country, and she is widely recognized for her innovative and thought-provoking pieces.

Lucy West was born and raised in Southern California, where she discovered her passion for art early in life. She attended the University of California, Los Angeles, where she studied fine arts and photography. After graduation, she moved to New York City, where she began her career as a freelance photographer.

Over the years, Lucy West has developed a distinctive style that reflects her love of nature and her fascination with the unknown. Her work often explores themes of life and death, the beauty of the natural world, and the mysteries of the universe. She uses a variety of media, including oil, acrylic, and mixed media, to create her pieces.

Lucy West's work is included in numerous private and public collections, including the Museum of Contemporary Art in Los Angeles, the Whitney Museum of American Art in New York City, and the San Francisco Museum of Modern Art. She has also received numerous awards and accolades for her contributions to the art world.

Lucy West's creativity and dedication to her craft have earned her a reputation as one of the leading artists of her generation. Her work continues to inspire and challenge viewers, reminding us of the beauty and complexity of the world around us.
As the only not-for-profit hospital in the Coachella Valley, our primary goal is to help keep our community healthy. Add to that our Centers of Excellence in Cardiovascular, Orthopedics, and Oncology, and a commitment to offering state-of-the-art facilities, equipment, and procedures, we believe Eisenhower is the major reason many people have moved to the Coachella Valley. We feel we’re helping drive the economy in that regard as well.

However, that same growth means Eisenhower Medical Center and the Eisenhower Medical Foundation must expand its facilities to meet the needs of the community. Projects estimate an overall resident population increase of more than 60 percent in the next 10 years. Eisenhower must build a new patient pavilion to meet the new seismic safety standards by 2008 – or face closure.

The capacity to meet the community’s healthcare needs is already strained...thus the need for capital expansion. The capital and medical technology outpacing care improvements will cost $300 million over the coming decade, half of which Eisenhower will generate from the private sector and half from philanthropy.

“Challenges aren’t insurmountable,” says Eisenhower Medical Chief Financial Officer Steve Swanson. “But if left unresolved, it will compound the level and quality of services Eisenhower can provide to the Coachella Valley.”

And that is why we have formulated our campaign plan.

The need for capital expansion is not insurmountable. Eisenhower is living holes for maximizing wills, water-supply wells, and environmental assessment all over the west.

In everything we do, we listen to the community. Our Environmental Site Assessment, to remedial investigations and feasibility studies, to assess the impact that if we don’t exceed your expectations, we don’t deserve your business. Our solution-oriented approach allows us to identify your needs before they become problems, so, when borrowing with us that real need, you can call us.

Hazardous Waste Minimization and Pollution Prevention

By R.J. Kienfeld, Kienfeldt

Hazardous waste happens. The level of федераций contamination is often orders of magnitude higher than the amount of waste they produce and how they manage to dispose of it. We have long underlined that hazardous waste disposi-

Eisenhower Medical Center—Impacting More Than Just Healthcare

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Our engineers are bored.

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SCHOOL SITE DEVELOPMENT IS NOT ELEMENTAL

By Tom Mills, Vice President/Principal, Kienfeldt Environmental Engineers Inc., a Leighton Group Company

In the last several years, the government has passed legislation regarding new environmental requirements for schools, and where much of the land has historically been agricultural and dairy farms, two industries known for their use of toxic chemicals or cre-

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MARCH 2003

ENVIRONMENTAL

Involvement of an Environmental Consultant—A Critical and Essential Part of Every Project

by Karen Ragsdale

Prior to planning a new subdivision or upgrading outdated infrastructure, an up-to-date and comprehensive understanding of significant environmental impacts cannot be avoided. The environmental consultant can address the cost of mitigation measures, which can then be factored into the project planning. Additionally, mitigation measures such as purchase, creation, or restoration of endangered species’ habitat or preparation of mitigation reports for archaeological resources, may often be conducted in concert with other projects or phases of the environmental review process in a thorough yet expedi-

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Largest Certified Development Corporation in the Nation Celebrates Silver Anniversary...

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The Certified Development program that provides long-term fixed rate financing to small businesses for land, buildings, ma-

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When considering a new or existing facility, the environmental consultant will ensure that the project design and expert knowledge of the issues is critical for determining significant environ-

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Eisenhower Medical Center has been committed to the health care needs of the Coachella Valley since ground was broken on land donated by Bob and Dorothy Hope in 1969. However, Eisenhower Medical Center has also been able to play a key role in the Coachella Valley’s Desert Emporium, and currently occupies a prime location of that largest employer in the Coachella Valley.

“The Eisenhower campus provides nearly 2,000 jobs, makes millions in real estate property increases, and with many of local businesses, and in turn, serves as a major economic generator for the Coachella Valley and Southern California,” explains Aubrey Sertling, president and CEO of Eisenhower Medical Center.

It is estimated that Eisenhower serves as a $700 million economic engine. For instance, more than $68 million is spent in purchased goods and services, and more than $74 million in net payroll and benefits, which money flows through the Valley and multiplies as it, in turn, is spent by and with other businesses.

There also direct value to the community which Eisenhower provides, including more than $25 mi-

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Payment of Wages and Continuation of Benefits on Termination of Employment

By Laura O. Brown, Esq.

Termination of an employer, in itself, does not terminate the employer's obligations to the employee. The employee's rights under California Labor Code §§ 201 et seq. are not extinguished on the date of termination. The employee is entitled to the payment of wages and continuation of benefits upon termination or resignation of an employee.

Payment of Wages:

What Must Be Paid:

California Labor Code § 201 requires that discharged or resigning employees be paid earned but unpaid wages as well as accrued but unused vacation time (or "paid time off"). The Labor Code does not require that any accrued paid time off be paid to the employee. Labor Code §204.3 mandates that if an employee accrues "paid time off" but is not paid for the accrued, unused paid time off. The rate of compensation for such unused paid time off is the average regular rate received by the employee during the last three full pay periods. Any such unused paid time off is subject to the provisions governing the employee's right to use vacation time as specified in the labor contract. The employee may also incur a liability to the employer for the amount of the vacation pay he or she incurred on the last day of the prior pay period that was not used.

Hazardous Waste Minimization

...continued from page 42

reduce the volume and toxicity of wastes they are generating. Additional law-making not only will increase the awareness of hazardous waste information in the community, supporting their "right to know" about releases of chemicals to the air, water and soil. Compliance with these laws is an important part of a successful waste management strategy.

Lower costs, fewer headaches and reduced liability. It may be time to rethink your hazardous waste management strategy.

Resignation of Employment

Employee Covenants...

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may think that such restrictions should not be included in an employment or severance agreement, the covenant will act as a future deterrent to the unsuspecting employee who may lack the understanding or knowledge that would enable him or her to be enforceable in a court of law. This is not the case, however, as it can place the company in great peril, for several reasons. First, the employee may not be liable for violation of public policy. In the case of Wolf v. Artia, Inc. currently on appeal before the California Supreme Court, the First District Court of Appeal ruled that the termination of an employee for her refusal to sign an in-...
Real Estate Notes

The sale of a Redlands office building was announced by Kevin Assel, regional manager for the Ontario office of Marcus & Millichap Real Estate Investment Brokerage Company. The property sold for $1,150,000. The principals were represented by James Antoon and Greg McEwen of Marcus & Millichap's Ontario office. The property is located at 1940 Orange Tree Lane, Redlands. In the latest valuation, the Island that the Empire and Southern California ranks among the nation’s most desirable locales for vacation homes, vacation rentals, and industrial real estate. Western Real Estate of Newport Beach adds to its 1982 sales and three full-service offices in San Diego, Los Angeles, and San Francisco, and the establishment of this new section will again encourage the traditional property practice into other major markets.

Insignia/ESG is one of the largest real estate services providers in the United States, with comprehensive brokerage, consulting, property management, development, investment services, and debt placement operations. The company operates in top U.S. markets, including New York, Los Angeles, Boston, Philadelphia, Atlanta, Miami, San Francisco, Dallas, Phoenix, and Washington, D.C.

Turner Development Corporation...

The Los Angeles office of Insignia/ESG arranged a $13.5 million non-recourse loan to finance the expansion of a second-class office building in downtown Riverside Business Center, a 280,052-square-foot mixed-use business park in Riverside. Senior managing director Brian S. Corrigan arranged the 10-year, fixed-rate loan on behalf of Biltmore Holdings, Inc., through Bank of America Mortgage Capital. Riverside Business Center continues to be the first-rate location for business users. Riverside Business Center was 98 percent occupied by mostly local small- to medium-size tenants.

Biltmore Riverside I, LLC, a limited liability company backed by Biltmore Holdings, Inc., is part of Empire Development's investment in the Riverside area. The three buildings at the time were sold with the intent of raising equity and debt for the future. The building is the Empire's investment portfolio. Since the property's acquisition in January 2000, Biltmore Holdings was able to increase occupancy significantly and raise rents by deploying on-site leasing management and simplifying the property management.

Insignia recently formed the Finance & Capital Markets Group which focuses on raising capital for institutions, REITs, real estate operating companies and private investors by initiating and structuring joint ventures for public and private companies as well as by raising equity and debt for clients through private offerings. Insignia is already providing these services to clients in New York, Washington, Los Angeles and San Francisco, and the establishment of this new section will again encourage the traditional property practice into other major markets.

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Turner Development Corporation...

Continued from page 3

The first phase will total 167,300 square feet and is expected to be completed in February 2004. "Demand for industrial and retail product continues to be high in the market. Now, as more corporations seek regional offices in the Inland Empire, demand for office space is growing," Kendall added. "At Turner RiverWalk, we’re offering an environment, level of quality, and mix of uses unlike anything else in the Corona/Western Riverside market." According to Turner’s Paul Ehrhardt and Larry Nell will spearhead the industrial marketing efforts while Dave Mudge and Tami Portik will focus on the office component.

For the past two decades, Turner Development Corporation has been known for finding strong development opportunities for industrial product and meeting just about all of the curve. The firm has completed more than 2 million square feet of building development and more than 240 acres of land development in the City of Industry, Ontario, Chino, Mira Loma, Rancho Cucamonga and a few in Chino Hills. Inland Empire.

The sale of the Magnolia McKinley Shopping Center was announced by Kevin Assel, regional manager for the Ontario office of Marcus & Millichap Real Estate Investment Brokerage Company. The property sold for $1,150,000. The principals were represented by James Antoon and Greg McEwen of Marcus & Millichap's Ontario office. The property is located at 1940 Orange Tree Lane, Redlands. In the latest valuation, the Island that the Empire and Southern California ranks among the nation’s most desirable locales for vacation homes, vacation rentals, and industrial real estate. Western Real Estate of Newport Beach adds to its 1982 sales and three full-service offices in San Diego, Los Angeles, and San Francisco, and the establishment of this new section will again encourage the traditional property practice into other major markets.

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On Time

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Payment of Wages and Continuation of Benefits on Termination or Resignation of Employment

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Federal Consolidated Omnibus Budget Reconciliation Act of 1985 ("COBRA") and California's state counterpart, Cal-COBRA, require "group health plans" to offer "qualified benefits," which would lose coverage under the plan as a result of a "qualifying event." The right to elect continuation coverage under the plan is mandated by employers to provide medical care to employees, former employers or families of employees, whether provided through insurance, reimbursement, a health maintenance organization or otherwise. COBRA applies only to employers that covered 20 or more employees during the preceding calendar year. Cal-COBRA is applicable to group health plans provided by employers with 2 to 19 eligible employees. It is important to note that a "group health plan" under these statutes does not necessarily have to be a formal insurance policy. COBRA and Cal-COBRA laws are very complex, however a brief summary of the benefits is provided below.

Who Is Entitled to Continued Coverage

A "qualified beneficiary" is any person (employee, employer's spouse, or employee's dependent child) who was covered under the plan on the day before a "qualifying event." A "qualifying event" is any event that causes the covered individual to lose coverage under the plan. The definition of "qualifying event" specifically includes the termination of the employee except if the employee is terminated for "gross misconduct.

Scope and Terms of Continued Benefits

Individuals must be given the opportunity to elect to continue coverage under the plan for a limited period of time following the date on which they are notified of the plan's status as terminated active employees. Individuals must be given the opportunity to take coverage under another plan if they are sufficiently covered for office, industrial and retail commercial development. The firm also works with residential developers and other government agencies in the public works sector.

The process begins with an environmental assessment. If contaminants are not found, and DTSC agreed, the land can be developed. If contaminants are found or suspected, even at small amounts, the school district is required to investigate further. If nothing of concern is found, the District may proceed. If contamination is found, the site is declared as a new requirement, and the District must investigate further. If the problem is mitigated, the site is declared clear of risk and then developed.

In addition to working with school districts, Gradient Engineers provides environmental consulting services for offices, industrial and retail commercial development. The firm also works with residential developers and other government agencies in the public works sector.

half necessary.
mitigation preliminary assessment through the school site development team. Before these were passed, the largest underground concern was the potential for lead contamination at the site rested on or near an earth- quake fault. However, environmental issues related to air, soil and groundwater are emerging as additional concerns because of some of these new regulations. For example, two main contaminants of interest are found in the Inland Empire are pesticides that were used to ward off insects from old citrus groves, agricultural use of fertilizers, and methylene chloride gas, that was used to fumigate from white coat presence on many of the area's dairy farms. Engineers also test for other chemicals of potential concern (COCP) like lead-based paints, metals or other chemicals that could pose a risk of human health or environmental hazard.

Since looking to grow, the laws require that school districts purchase a qualified environmental consultant as part of the school site development process. These laws require that school districts purchase an environmental consultant as part of the school site development process. These laws require that school districts purchase a qualified Environmental Consultant as part of the school site development process. These laws require that school districts purchase a qualified Environmental Consultant as part of the school site development process.

Involvement of an Environmental Consultant...

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Involvement of an Environmental Consultant...

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