March 2002

Inland Empire Business Journal

Follow this and additional works at: https://scholarworks.lib.csusb.edu/iebusinessjournal

Part of the Business Commons

Recommended Citation
https://scholarworks.lib.csusb.edu/iebusinessjournal/247

This Article is brought to you for free and open access by the Special Collections & Archives at CSUSB ScholarWorks. It has been accepted for inclusion in Inland Empire Business Journal by an authorized administrator of CSUSB ScholarWorks. For more information, please contact scholarworks@csusb.edu.
La Quinta “Stakeholders” Break Ground for a New Senior Citizens Rental Neighborhood

Officials from the city of La Quinta and its partner development firms, as well as representatives from the city’s public safety departments, the local high school, businesses, and the senior citizens center, commemorated the city’s innovative program to provide a wide range of housing opportunities for its residents, by breaking ground for a new senior citizens neighborhood in the Miraflores planned community.

The ceremony at the site commemorated two significant events for this pioneering community. First is the near completion of the first phase consisting of 86 single-family, detached for-sale homes, most of which are now purchased and occupied, and second is the start of construction of the next phase, consisting of the duplex for-rent homes for seniors.

Scheduled for completion in the first quarter of 2003, the 118 duplex rental homes for seniors will provide single-story living, reflecting Miraflores’ early California architecture, and will bring yet another facet to the diverse planned community. A clubhouse and pool will provide a center of activity for the neighborhood which will face the village green.

continued on page 4

Consolidating California’s Energy Bureaucracy

by Bill Hauck and Alan Zaremberg

California’s energy bureaucracy is in dire need of an overhaul. Long before last year’s energy crisis, California’s energy departments were incapable of dealing with the demands of the new energy marketplace. One reason is that there are at least six separate agencies that play important roles in energy policy and regulation, and they often have no idea what the other is doing.

To improve accountability and efficiency, and help stabilize energy supply and prices in California’s energy market, the California Business Roundtable and the California Chamber of Commerce released a groundbreaking proposal to consolidate the number of agencies with authority over energy policy, regulation and funding, into a single, cabinet-level California Department of Energy.

Under the new plan, the director of the energy

continued on page 11

Former Army Aviation Captain John Magness Adapts His Pilot Skills to “Fly the Aircraft” of Hillwood’s AllianceCalifornia™

by Georgine Loveland

Combining ingenuity, courage and imagination, former U.S. Army Aviation Captain John Michael Magness is leading the troops of the business world in ways that are very similar to his experiences on the battlefield in Desert Storm.

It was during a fuel stop in the desert that his company of 11 helicopters received an S.O.S. from the commander of a support group under attack by Iraqi armored vehicles. The group was in a real bind because, as a support group, it carried few weapons. When

continued on page 19

Special Sections

| Stock Sheet | page 23 |
| Calendar    | pages 51 |
| New Businesses | page 52,53 |

Capt. Magness’ company realized that it could not identify the Americans from a distance, he signaled the U.S. troops to

continued on page 19

ELIMINATE THE GUESSWORK IN HIRING

TEMPORARY STAFFING • TEMPORARY-TO-HIRE • DIRECT HIRE

www.appleone.com

(800) 564-5644

(800) 564-5644
First Lady Invites CSUSB Professor to White House Conference

Cal State, San Bernardino Professor Laura Young has been invited to speak at a White House conference. The conference is scheduled to be held Friday, March 8, and President Joe Biden will be the keynote speaker.

Laura Young, who is an associate professor of teacher education at CSUSB's College of Education and Human Development, will be speaking on the topic of "Teaching for Student Success." Young is also the director of the Center for Teacher Education and the director of the Teacher Education Program at CSUSB.

The conference is being held to discuss strategies for increasing the number of teacher candidates and improving the quality of teacher education programs. Young will be sharing her research on the effectiveness of online teacher education and the importance of partnerships between universities and schools.

Young says she is excited to attend the conference and share her research with other educators and policymakers. "I am honored to be invited to speak at the White House conference," she says. "I believe that our teacher education programs can play a crucial role in improving the quality of education in the United States."

The conference is being held at the White House with President Biden as the keynote speaker. Other speakers include Dr. Rachel Zimny, the executive director of the White House Office of Educational Improvement and Innovation, and Dr. Lynne Vanderslice, the president of the National Education Association.

Young says she is looking forward to networking with other educators and policymakers and to sharing her research on the importance of teacher education.

"I am excited to be a part of this important conversation and to share my research on the effectiveness of online teacher education," she says. "I believe that our teacher education programs can play a crucial role in improving the quality of education in the United States."
At Deadline...

continued from page 1

The event will be held on Sunday, April 14, at the Country Suites by Ayres, 1945 Holt Ave. in Ontario. Area food purveyors will serve up a tasting and silent auction will be held from 6 to 10 p.m., and the live auction will be held from 6:30 to 7 p.m. Cost is $50 per person, which is tax deductible to the full extent of the law. For more information, call the Casa Cupula Foundation at (909) 506-7733. Ext. 2240 or 2209.

ABMC Volunteer Auxiliary Wins Career Education Award

The Arrowhead Regional Medical Center Volunteer Auxiliary, which provides local students with a unique opportunity to experience various aspects of the health care industry, while providing valuable services within the hospital, has been recognized as the recipient of the 2002 California Career Education Association (CCEA) Award. The ABMC Volunteer Auxiliary was selected as the annual •...
Pioneer Electronics, Sage Software and Lantrom, Hudson is responsible for media relations and special events for consumer-related accounts such as Baja Fresh, Nike and Muscle Marketing USA.

Prior to joining Magnet, Rhodes served as media relations director for Candle Corporation, an enterprise management software vendor. In this position, Rhodes was instrumental in growing coverage and market awareness to the highest levels in the company’s history. Magnet Communications has named Daniel Rhodes as account supervisor for the company’s West Coast office.

For more details on the Magnet Communications team, visit www.magnetcommunications.com.
Maximizing Profits by Minimizing Returns

d by David Cottris

One of the greatest factors affecting your business is offering a money-back guarantee. Offering to refund the money a customer has spent if the product does not work as advertised is a key part of many businesses. However, it is important to understand what impact this has on your bottom line. The cost of return and replacement is one of the largest expenses incurred by businesses. This has led many companies to minimize returns by including additional requirements or by charging a fee.

To minimize returns, you need to carefully evaluate the cost of each return as it is received. If the return is legitimate, you need to replace the item and refund the customer's money. If the return is not legitimate, you need to decline the return and keep the item. It is important to maintain a good relationship with your customers, but it is also important to protect your business.

For businesses that offer a money-back guarantee, it is important to understand the cost of each return. This will help you to determine whether or not you need to offer the guarantee. It will also help you to determine how much you need to charge for each return.

To minimize returns, you need to carefully evaluate the cost of each return as it is received. If the return is legitimate, you need to replace the item and refund the customer's money. If the return is not legitimate, you need to decline the return and keep the item. It is important to maintain a good relationship with your customers, but it is also important to protect your business.

For businesses that offer a money-back guarantee, it is important to understand the cost of each return. This will help you to determine whether or not you need to offer the guarantee. It will also help you to determine how much you need to charge for each return.

To minimize returns, you need to carefully evaluate the cost of each return as it is received. If the return is legitimate, you need to replace the item and refund the customer's money. If the return is not legitimate, you need to decline the return and keep the item. It is important to maintain a good relationship with your customers, but it is also important to protect your business.

For businesses that offer a money-back guarantee, it is important to understand the cost of each return. This will help you to determine whether or not you need to offer the guarantee. It will also help you to determine how much you need to charge for each return.

To minimize returns, you need to carefully evaluate the cost of each return as it is received. If the return is legitimate, you need to replace the item and refund the customer's money. If the return is not legitimate, you need to decline the return and keep the item. It is important to maintain a good relationship with your customers, but it is also important to protect your business.
Century Publishing Wins National Awards

In addition, the Santa Fe Springs Chamber won a second honor for being the “most improved publication” over the chamber’s previous publication. This honor was the highest ACCE award and will be presented to only two chambers in the nation for 2001. Both the Carlsbad and the Santa Fe Springs directories won the ACCE Award of Honor.

The judges called the Santa Fe Springs Chamber publication a “good effort” and noted that they are looking forward to seeing what the chamber will do in the future. The judges also noted that the directory is a wonderful artistic device throughout.

Consolidating California’s Energy Bureaucracy

The United States Chamber of Commerce President and CEO, Thomas Donohue today hailed the House passage of an omnibus energy package which adds provisions to the year’s 2001-2002, provides for the reduction of taxes on businesses, such as the acceleration of depreciation and increased expensing. The bill also extends vital programs that include Welfare to Work, the Opportunity Tax Credit, and the Andrus Medical Savings Accounts. The House plan, the Job Creation and Worker Assistance Act of 2001, provides for the reduction of taxes on businesses, such as the acceleration of depreciation and increased expensing. The bill also extends vital programs that include Welfare to Work, the Opportunity Tax Credit, and the Andrus Medical Savings Accounts.

The wealth destroying impact of ASK 401k’s has been reduced by 30%. The bill also extends vital programs that include Welfare to Work, the Opportunity Tax Credit, and the Andrus Medical Savings Accounts.

The wealth destroying impact of ASK 401k’s has been reduced by 30%. The bill also extends vital programs that include Welfare to Work, the Opportunity Tax Credit, and the Andrus Medical Savings Accounts.
Eli Lilly and Company Launches Drug Card

"LillyAnswers" Card offers

Medicare beneficiaries prescribed medications for a flat $12 fee — Some could see savings of $600 per medication per year.

Lilly and Company is launching its "LillyAnswers" Card, a patient assistance program for low-income Medicare enrollees who do not have prescription drug coverage.

Program Highlights:

- A flat $12 fee for a 30-day supply of any Lilly product.
- The program provides an immediate benefit to the neediest segment of patients, as Congress and the White House work to achieve a Medicare prescription drug benefit.

Enrollment:

- Covered first 90 days
- If eligible applicants
- Enrollment applications available (begins on March 5): 1-877-LIYL-HELP
- Application process takes two to four weeks.
- Individual eligibility verified through copies of acceptable documents

Eligibility Criteria:

- U.S. citizens
- Medicare-eligible seniors and people with disabilities
- No other prescription drug coverage
- Individual annual income below $18,000 or household income below $24,000.
- Inpatient participation in recent treatment was limited to inpatient care

One of the unique concepts of the "LillyAnswers" Card is that it is not a shopping mall, where "buyer beware" is the watchword. Rules of the road are clear and unambiguous. The National Association of Securities Dealers requires brokers and their firms to have a formal basis for their investment recommendations to their customers.

New York Stock Exchange's "Know Your Customer Rule" (Rule 405) requires firms to make sure the customer understands the nature of the investment, and that the customer's attorney has to be convinced that the advisor is making an informed decision. Secured debt is a very likely to be bankruptcy - not an option you would want to consider.

Principal balance. That's why you need to keep track of your credit report; review it with your credit managers and watch the things you can do to make sure your monthly payments are all over their limit. Because we need to help people who are having financial difficulties.

"Take one Inland Empire couple who were having a hard time with their financial situation. They were having problems with their monthly payments. Because we need to help people who are having financial difficulties.

"Just a friendly reminder, last year there were over 7 million households who filed for bankruptcy.

"The new rules require that you are given written or defacto notice of the bankruptcy’s cost of each month. Because we need to help people who are having financial difficulties.

"The fact is that in recent years, the bankruptcy filings have increased significantly. One of the unique concepts of the "LillyAnswers" Card is that it is not a shopping mall, where "buyer beware" is the watchword. Rules of the road are clear and unambiguous. The National Association of Securities Dealers requires brokers and their firms to have a formal basis for their investment recommendations to their customers.

"New York Stock Exchange's "Know Your Customer Rule" (Rule 405) requires firms to make sure the customer understands the nature of the investment, and that the customer's attorney has to be convinced that the advisor is making an informed decision. Secured debt is a very likely to be bankruptcy - not an option you would want to consider.

"One of the unique concepts of the "LillyAnswers" Card is that it is not a shopping mall, where "buyer beware" is the watchword. Rules of the road are clear and unambiguous. The National Association of Securities Dealers requires brokers and their firms to have a formal basis for their investment recommendations to their customers.

"New York Stock Exchange's "Know Your Customer Rule" (Rule 405) requires firms to make sure the customer understands the nature of the investment, and that the customer's attorney has to be convinced that the advisor is making an informed decision. Secured debt is a very likely to be bankruptcy - not an option you would want to consider.

"One of the unique concepts of the "LillyAnswers" Card is that it is not a shopping mall, where "buyer beware" is the watchword. Rules of the road are clear and unambiguous. The National Association of Securities Dealers requires brokers and their firms to have a formal basis for their investment recommendations to their customers.

"New York Stock Exchange's "Know Your Customer Rule" (Rule 405) requires firms to make sure the customer understands the nature of the investment, and that the customer's attorney has to be convinced that the advisor is making an informed decision. Secured debt is a very likely to be bankruptcy - not an option you would want to consider.

"One of the unique concepts of the "LillyAnswers" Card is that it is not a shopping mall, where "buyer beware" is the watchword. Rules of the road are clear and unambiguous. The National Association of Securities Dealers requires brokers and their firms to have a formal basis for their investment recommendations to their customers.

"New York Stock Exchange's "Know Your Customer Rule" (Rule 405) requires firms to make sure the customer understands the nature of the investment, and that the customer's attorney has to be convinced that the advisor is making an informed decision. Secured debt is a very likely to be bankruptcy - not an option you would want to consider.
getting organized

Organizational Quicktips

by Maria Benson

What a waste! No wonder we're so frustrated. It really adds up to a lot of other ways that I'd rather spend 60 hours a year. So, here are some quick tips to getting organized — some ideas that you can use RIGHT NOW and will take very little effort. You'll be amazed how adding one new organizational tip per week to your routine will help you become more efficient and far less frustrated.

• Turn off the TV for 30 minutes each day to catch up on phone calls and tasks that need to be done.
• Create a central place at home for items that need to be carried or up and down. Never a wasted trip.
• Leave reminder messages on your phone that you will use or follow-up on.
• Use blank greeting cards with a stamp to help you overcome your most difficult issues and remain upbeat.
• Make a note on your calendar and "to-do" list, and by little bit too will be the envy of your colleagues.

A workers’ compensation proposal containing a significant disparity between costs and alleged savings and opposed by the California Chamber of Commerce, AB 749 was negotiated by the governor, Democrat legislation and labor. It will increase costs to the workers’ compensation system by $3.5 billion, without making measurable structural or systemic changes that would offset costs to employers. AB 749 passed the Senate by a vote of 23-14. Following a cursory hearing by the Assembly Insurance Committee, the Assembly approved the bill on a vote of 29-5. Maximum weekly benefits will increase from $490 to $602 in 2003 and to $640 in 2004. Starting in 2007, the benefit hikes are tied to increases in the state’s average weekly wage.

System Still Broken

Proponents of the bill claim that California is 450 out of 50 states in the amount of benefits that injured workers receive. The chamber acknowledged in the Assembly floor debate on AB 749 that California will move from 45th after the increases in the bill are enacted.

During the debate, opponents of the bill pointed out that California employers pay among the highest workers’ compensation premiums in the nation and that some is very wrong with a cycle that costs so much but gives so little to its employees. The chamber has always supported the increase in benefits for injured workers, particularly those with serious and permanent injuries. The chamber also has insisted, however, that the disparity between costs and savings be reduced significantly.

"Skyrocketing Costs

Workers’ compensation insurance premiums have climbed 77 percent in the last three years. The Workers’ Compensation Insurance Rating Bureau estimates that total system costs for workers’ compensation without the benefit increases in AB 749 will exceed $15 billion by 2003.

Increased medical and pharmaceutical costs contributed to driving up workers’ compensation premiums.

Complaints... Praise! Suggestions? E-mail us @ rebj@pusjournal.com

Thank you!

Inland Empire Business Journal

The source for the business world of the Inland Empire

InLAND EMPIRE BUSINESS JOURNAL • PAGE 14

EMPLOYERS GROUP

Final Workers’ Comp Plan Too Costly for Employers

MARCH 2002

The bill also eliminates - after Jan. 1, 2003, the presumption that the treating physician is correct for both evaluating disabilities and recovering damage. A change in the legislation that had encouraged doctor shopping by applicants and their attorneys.

The chamber believes that these changes are necessary steps in the right direction, but the bill falls short of what’s needed to reform a system for which California employers pay among the highest premiums in the nation, yet workers receive among the lowest benefits.

Although AB 749 includes provisions for a program to reward employers for returning employees to work, the program is not what the legislature anticipated and would begin no earlier than 2004.

Thus, any savings are too speculative and too far off to cushion the impact of the higher premiums that will be needed to pay for the benefit increases.

The chamber’s position is that both AB 749 and Proposition 103 are necessary steps in the right direction, but not the complete system of workers’ compensation reform needed for California businesses.
La Quinta “Stakeholders” Break Ground

continued from page 1

The rental homes will be restricted to households of low income and will be owned and managed by Linc Housing, a nonprofit corporation, according to La Quinta Mayor John J. Pena. This will be Linc’s second community in the city.

The city of La Quinta, through its redevelopment agency and strategic housing program, is providing attractively designed, quality for-sale and rental homes made affordable for more than 400 diverse households, the mayor explained. This commitment to affordable housing is being accomplished through a series of joint ventures, utilizing a wide range of financing vehicles.

"Minifloors represents what we believe is the future of affordable housing in La Quinta, in the Coachella Valley, and in the entire state of California," the mayor continued. "Minifloors affords a unique opportunity for the city of La Quinta to create a fully integrated residential community that will provide high-quality, affordable for-sale and rental housing opportunities for a wide range of households — from first-time homebuyers to retirees," said Michael J. Shoslin, president and CEO of DUTC, LLC, developer of Minifloors and also a division of La Quinta-based Desert Cities Development.

2002 Pfizer Flo-Jo Memorial Half-Marathon & 5K Adds New Event Inspired by 9/11

Police, Fire & Military Personnel Sought to Compete in “Team America Challenge”

Inspired by the heroic acts of rescue workers during the aftermath of the September 11 tragedy, organizers of the 2002 Pfizer Flo-Jo Memorial Half-Marathon & 5K at Saddleback Memorial Medical Center have added a new event designed for firefighters, law enforcement officers, and military personnel. Fire member teams are being sought to compete in the “Team America Challenge,” a 5K run that will serve as a platform to honor those dedicated to public service. The top three teams in each division (fire, law enforcement and military) will receive awards.

Team America Challenge is one of several athletic events that are part of the Pfizer Flo-Jo Memorial Half-Marathon and 5K and geared toward people of every age group and physical ability. The two-day weekend celebration, which will be held on Sunday, May 26 and Memorial Day, Monday, May 27, is expected to draw professional and amateur athletes from across the United States, announced Barry Arbeckle, Ph.D., chief executive officer of Saddleback Memorial Medical Center.

“The events of September 11 will forever remind us of the everyday heroes who risk their lives serving in our own community,” said Arbeckle. “The Team America Challenge is a perfect opportunity for us to recognize these men and women for their efforts as well as collectively say ‘thank you’ for their selfless dedication to public service.”

For more information about participating in the “Team America Challenge,” call (949) 452-3466, (760) 434-7706 or visit http://www.flojoo.ocnnow.com.


Porter’s is proud to feature USDA Prime Midwestern Beef, the highest quality and most flavorful steaks available along with exceptional Fresh Seafood and Chops. Experience Porter’s specialty martinis and extensive wine list. After dinner enjoy your favorite cognac, port or a selection from our tantalizing dessert menu. Semi-private dining room available. Reservations required. Serving lunch Monday through Friday. Sunday brunch, & dinner seven nights a week.
The Clever Group has found a way to make that time-consuming experience of using an innovative business solution. Its real estate eCD-card reads, "At forefront of technology, providing innovative business solutions." It is not limited to just one industry or area of problem solving. Our company can streamline your business operations or individual endeavors through computer hardware and/or software innovations. Our mission is to provide the best services and products that fit your technological needs. Helping a small business to succeed, because the members have just been there themselves and understand well what the dangers are, as is working with large companies and small organizations. 'Our company can streamline your business operations or individual endeavors through computer hardware and/or software innovations. Our mission is to provide the best services and products that fit your technological needs.'

The Clever Group LLC has been in existence for a little more than a year, and already the company has six five- and six-figure motivated and creative principals who have the experience and expertise to help their clients continue to grow. Since no one has the time to do the research, the company has the expertise to develop the right products to meet the clients' needs.

The Clever Group develops, implements and supports Web sites, Web homepages, fan sites, online brochures and catalogs, e-commerce Web sites — for selling or marketing merchandise online, setting the customer's e-commerce site on a secure server, and maintaining and accepting credit card payments from the customer's Web site.

The team of experts is dedicated to developing affordable custom graphics, applications and specialized point of sale software for small businesses. It is just as interested in applying its software innovations to any industry or area of problem solving. Our company can streamline your business operations or individual endeavors through computer hardware and/or software innovations. Our mission is to provide the best services and products that fit your technological needs.
Dallo and Company, dba Orchard's Market, has announced that the first three-year lease value at approximately $6 million to become the anchor tenant at the Tower Plaza retail center in Temecula.

The 118,536-square-foot center, located at 1-15 and Rancho California Road, is currently leased to tenants including Michaels Arts & Crafts, Arco, Apple, Starbucks, and the Movie Experience 10plex theater. Orchard's Market is located in 2,800 square feet, leaving just 15,026 square feet available.

Orchard's Market will be the first class retail operation to serve the community, said Rick Punktammer of Burnham Retail, which negotiated the lease on behalf of the center's owner and manager, Aden Realty, Inc., a division of Sperry Van Ness.

The center was built in 1970 and has been renovated twice since then. Orchard's Market is excited about the main floor space, which has been minor in the past.

Orchard's Market, which features fresh produce, meats and a variety of health foods, is expanding throughout Southern California. The company just recently signed a lease in Del Mar Plaza in San Diego Country, and is excited about its debut in Temecula.

Aden Realty, which purchased Tower Plaza in 1998, has been looking for just the right anchor tenant to fill the space previously occupied by Santa, "This is a higher caliber tenant, who will be a tremendous asset to the center and the Temecula region overall," said Ricardo Parada, the company's vice president, San Diego area of Aden Realty.

Orchard's Market is a new real estate investment trust that is the latest office in...
Robust staffing activity is in store for the Ontario/Upland area this spring. That is based on the latest pull of businesses’ workforce plans, recently released by Manpower Inc.

Of companies responding to the Second Quarter Employment Outlook Survey, 40 percent will recruit more workers during April, May and June,” said Manpower spokesperson Evelyn Wilcox, “while three percent expect to cut back and 57 percent report no changes are anticipated.”

Enron Debacle – Wake Up Call For Retirees –

continued from page 11

foremost in their investment decision-making.

1. No matter how strong your employer appears to be (do you really understand their accounting reports—and are they accurate?) times change. The swans of yesterday can be tomorrow’s dogs because day can be tomorrow’s dogs because

2. Would anyone have thought 20 years ago that AT&T, IBM, TWA or K-Mart would no longer be leaders in their industries?

3. There will always be some occurrence of ethics lapse by executives at corporations and their auditors. Are you willing to bet much of your net worth that it couldn’t happen to your beloved employer/employer?

Anyone having a concentrated position in one company can call the office of A. Steve Kambourian at 1-800-562-7999 to find out about diversifying with no tax impact.

Sempa Energy Trading Acquires Enron Metals Limited

Sempa Energy Trading, the wholesale energy trading subsidiary of Sempa Energy (NSYE: SRE), has announced that it is acquiring London-based Enron Metals Limited, the leading metals trader on the London Metals Exchange (LME). Sempa Energy stated that it is purchasing the business for a cash price of approximately $145 million, subject to a final audit of the net assets. The transaction was expected to be completed by Feb. 4. “This acquisition further expands Sempa Energy’s trading and risk management capabilities in the global marketplace, and enhances Sempa Energy Trading’s position as a premier commodity trading firm,” said Donald E. Flesinger, group president of Energy Global Enterprises, the umbrella for Sempa’s growth businesses, including Sempa Energy Trading. “Enron Metals Limited is active in metal brokering and market making. Since its inception, this has been a profitable company and we expect this track record of success to continue, adding new value for our shareholders.”

Public Admiration: Inland Empire Business Journal

United We Stand

Duff & Phelps, LLC

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

Business Bancorp Announces Stock Repurchase Program

Business Bancorp (Nasdaq: BBIZ), parent company of Business Bank of California, has announced a plan to repurchase up to $5 million of the company’s common stock.

The repurchase program authorizes the company to repurchase and retire up to $5 million of its common stock in open market and private transactions during the next five years. The price of purchases and the exact number of shares to be purchased is at the discretion of the company’s management and will be determined by market conditions.
Building a Retirement Nest Egg for Two Can Challenge Single-Income Couples

For the more than 21 million single-income couples in the United States who have been saving for retirement, help has arrived. New tax relief laws now in effect, boost the savings ability of single-income couples, especially for those couples with a slightly higher income. The 80 percent match in tax benefits by the government for single-income couples is one of the largest mutual fund-group benefits available. To take advantage of an additional savings ability of single-income couples, as of January 2002, maximum limits of maximum contribution limits for spousal IRAs are $1,000 for IRAs and $3,000 for Roth IRAs. In 2005, the maximum contribution limits for spousal IRAs increased to $5,000. As of Dec. 31, 2001, net income increased 10 percent to $1.1 million, or $0.37 per diluted share from $1.0 million, or $0.36 per diluted share last year. Total revenues, comprised of net interest income before provisions for loan losses and other operating income, increased 15 percent in 2001 to $1.5 million, up from $1.35 million the year before. The company has achieved measurable growth in all phases of the business and total assets. Net loans grew 25 percent from a year ago to $250 million, up from $200 million, even though we have grown from three to five branches,” stated Bruce Mills, CFO. In the year, Community National Bank opened new branches in Bonsall and Escondido. In March 2002, company had decided to move to Escondido, and that branch will also move into the bank’s new administration office, Community Bancorp’s efficiency ratio improved from 27.0 percent in 2001, compared to 30.5 percent in 2002. "Because of the unsettled economy, we elected to significantly add to our reserve for loan losses this year, even though our loan quality remains strong," said Steve Klock, president and CEO. "Maintaining a solid balance sheet will always be a high priority." The fourth quarter was a challenging one for loan losses increased $65 million to $706 million in the fourth quarter and totaled $1.1 million for the year. The total reserve for loan losses was $3.1 million at year end, which represented 270 percent of non-performing loans. In 2001, "We only have one repurchase option on the books valued at $1.9 million. We are currently negotiating with several potential buyers and expect to complete the sale in the second quarter with minimal additional losses." Return on average equity (ROE) was 8.62 percent for year 2001 compared to 8.62 percent a year ago. Return on average assets (ROA) was 0.34 percent, from 0.43 percent last year. Continued on page 31

Temecula Valley Bank Announces Fourth Quarter Record Earnings

Temecula Valley Bank reported that fourth quarter net income rose sharply to $764,814 for the quarter ended December 31, 2001, 111 percent over the $354,484 earned in the fourth quarter of 2000. "We have ended Dec. 31, the bank’s net income jumped more than 43 percent over the same period in 2000. "As of Dec. 31, 2001, Temecula Valley Bank’s total assets grew over 11 percent to $335,602,600 over the December 31, 2000, total. Net loans increased 25 percent to $250 million over the December 31, 2000, total and were $292,599,000 for the same period last year. Total deposits climbed $72,928,000, up from $107,307,000 for the same period last year. Total capital levels continued to remain strong with the Total Risk Based Capital ratio at 10.17 percent and the Tier One Leverage Ratio at 7.9 percent. Total capital increased to $15,845,377 from $12,552,352 in December 2000. "The bank has strongly supported the bank’s expansion,” said Stephen H. Wacknitz, president and CEO. "We continue to be optimistic about 2002 and believe that the solid foundation we have built will provide for outstanding growth throughout 2002. As of Dec. 31, 2001, Temecula Valley Bank’s total assets grew over 25 percent to $335,602,600 over the December 31, 2000, total. Net loans increased 25 percent to $250 million over the December 31, 2000, total and were $292,599,000 for the same period last year. Total deposits climbed $72,928,000, up from $107,307,000 for the same period last year. Total capital levels continued to remain strong with the Total Risk Based Capital ratio at 10.17 percent and the Tier One Leverage Ratio at 7.9 percent. Total capital increased to $15,845,377 from $12,552,352 in December 2000. "The bank has strongly supported the bank’s expansion,” said Stephen H. Wacknitz, president and CEO.
Business Bancorp’s Revenues Grow After Merger With MCB Financial

Business Bancorp (Nasdaq/NM: BZBC-news), the parent company of Business Bank of CA (www.businessbank.com), has reported strong revenue growth and a 102 percent increase in assets following the merger of equals with MCB Financial. Revenues increased 19 percent to $30.4 million and profits grew 10 percent to $2.5 million or $1.20 per diluted share for the year. Business Bancorp, with assets of $630 million, serves the needs of mid-market businesses through its 16 branches located in Northern and Southern California.

Because the merger was completed at the end of the year and was accounted for as a purchase transaction, the income statement excludes MCB Financial’s operating results and reflects only BZBC’s 2001 operating profits, whereas the balance sheet reflects the newly combined bank at year-end.

Announced in August 2001, Business Bancorp and MCB Financial’s merger was completed on Dec. 31, 2001, uniting two of California’s business banks and creating a platform for future growth. “Our goal is to build a first-class, state-wide, mid-market business bank, starting with the solid foundation of our two organizations,” said Alan J. Lane, chief executive officer. “Once we have fully-integrated our operations, we will have the critical mass, in terms of size and scale, to acquire emerging business offices in California and further build our franchise.”

“With the merger accomplished on-time, we are extremely proud of the integration of the two banks focusing on providing the best practices of each entity,” said Charles O. Hall, president. “To that end, we’ve hired Shedsell to work with us to develop and update our data processing, communication integration, business and process optimization. We anticipate the data processing and systems conversions will be complete within the next 30 days. We are expecting to begin seeing the cost benefits of full integration during the 4th quarter. Cost targets for 2002 are to generate earnings per share of 11 percent to 17 percent, expand our deposit base five percent to 10 percent, increase our loan portfolio by 10 percent or more, drive ROAA above 10 percent and ROA above 0.85 percent while maintaining solid asset quality measured by a ratio of non-performing assets to total assets (NPAs) to 0.48 percent at year-end compared to 0.44 percent a year ago. The bank’s allowance for loan losses increased 147 percent to $4.6 million, or 1.17 percent of total loans, compared to 1.8 percent and 1.02 percent of total loans a year earlier. During the first nine months of 2001, the bank charged-off a total of $75,000 and posted a net recovery of $110,000 in the fourth quarter, resulting in a net recovery of $55,000 for the full year. Deposits almost doubled following the merger, increasing 96 percent to $261 million from $132 million a year ago. Gross loan growth increased 17 percent to $301 million, with commercial real estate loans increasing 162 percent to $221 million, or 57 percent of the total. Non-interest income increased 78 percent to $70 million, or 18 percent of the portfolio, and real estate construction lending increased 96 percent to $67 million, or 17 percent of the portfolio.

Asset quality remained strong with total non-performing loans of $2.0 million, or 0.50 percent of total loans at year-end, compared to $1.0 million or 0.55 percent of total loans a year ago. NPAs/assets was 0.32 percent at year-end compared to 0.48 percent a year ago. The allowance for loan losses increased 147 percent to $4.6 million, or 1.17 percent of total loans, compared to 1.8 percent and 1.02 percent of total loans a year earlier. During the first nine months of 2001, the bank charged-off a total of $75,000 and posted a net recovery of $110,000 in the fourth quarter, resulting in a net recovery of $55,000 for the full year. Deposits almost doubled following the merger, increasing 96 percent to $261 million from $132 million a year ago. Gross loan growth increased 17 percent to $301 million, with commercial real estate loans increasing 162 percent to $221 million, or 57 percent of the total. Non-interest income increased 78 percent to $70 million, or 18 percent of the portfolio, and real estate construction lending increased 96 percent to $67 million, or 17 percent of the portfolio.

The primary goal of both programs is to obtain restitution for the merchants who were forced to increase prices to offset their losses. First, the merchant should contact his or her bank for advice on the amount of time and money to file a complaint, and judgment can be difficult to enforce. The negative impact of bad checks on the local economy meant concern among small businesses. The checks were forced to increase prices to offset their losses. The check writer fails to make payment, the merchant can report the check to the local county program. Checks must be reported in the jurisdiction where the check was issued. For example, if the check was received in Rancho Cucamonga, it should be reported to the San Bernardino program. Likewise, if the check was received in Riverside County, it should be reported to the Riverside program. The district attorney’s office has Check Restitution Program to assist small businessmen who can be obtained through statutory fees or by accessing the Web site at www.businessbank.com.

Business Bancorp Announces Groundbreaking in Ontario

Business Bank of California (www.businessbank.com) has broken ground for the expansion of a strategic branch office in the city of Ontario. The new office will be located at 3998 Inland Empire Blvd., adjacent to Extended Stay America and the 10 Freeway. Construction is scheduled to open in the fall of 2002.

Alan J. Lane, president of Business Bank of California and Stan Cruze, regional vice president and manager of the bank’s existing office in Ontario, highlighted the significance of the new location to Ontario businesses and guests, for the formal ceremony. Participants included the Honorable Gary C. Ovit, mayor; Gerald A. DuBois, mayor Pro-Tem; Alan D. Wagner, council manager; Mary Jane Obhaso, economic development director; Lynda Vanhoof, field representative for county supervisor Fred Aguiar; Robert L. Traister, president/CEO Ontario Chamber of Commerce; Donald A. Deutchman, CPA with Varvinek, Trine, Day & Co., as well as board members and senior executives from Business Bank of California.

Lane commented that, “Both Stan Cruze and I are extremely pleased to have such a show of support from the city of Ontario. It’s extremely gratifying that in the two years we have been operating from our temporary offices in the Empire Tower II building, we have been able to establish such an excellent rapport and support the city and those who represent it!”

Cruze, manager of the bank’s temporary office located at 4441 Inland Empire Blvd., Suite 280, has been actively involved in the city of Ontario for more than eight years. He is the past president of the Ontario Chamber of Commerce and supports numerous community causes both financially and with his personal time and effort. Business Bank of California’s temporary facilities opened for business on August 19, 1999 and has total assets of more than $1 billion.

Business Bank of California has recently completed a merger of equals with Metro Commerce Bank and now has 15 full-service offices located in the city of Upland managed by Russ Scranton, senior vice president/manager. Business Bank of California has served California businesses since 1984. They are strongly focused on providing high quality, personalized services to small businesses, professionals and consumers. Information regarding Business Bank of California can be obtained on NASDAQ utilizing the symbol (BZBC) or by accessing the Web site at www.businessbank.com.
Hemet Bancorp Announces Its Intention to Qualify as an S Corporation

Hemet Bancorp (OTCBB: HMET) has announced its intention to qualify as an S corporation for income tax purposes. As an S corporation, substantially all of Hemet Bancorp’s taxable income would be assumed by its shareholders, thus eliminating the double-taxation of dividends.

For Hemet Bancorp to meet the Internal Revenue Service eligibility requirements to become an S corporation, it will need to reduce the number of its shareholders from more than 75, from its current number of approximately 400. Reducing the number of shareholders will involve the merger of Hemet Bancorp with Hemet Financial Group, a corporation soon to be formed.

Immediately prior to the merger of Hemet Financial Group and Hemet Bancorp, certain shareholders of Hemet Bancorp will exchange their shares of Hemet Bancorp common stock for an equivalent number of shares of common stock of Hemet Financial Group. It is proposed that Hemet Financial Group will have as its shareholders those shareholders of Hemet Bancorp, including directors and officers of Hemet Bancorp and The Bank of Hemet, whose form of ownership is eligible to be a shareholder of an S corporation and who currently are among the 74 largest shareholders of Hemet Bancorp.

The selection of such eligible shareholders will be made based on the shareholder records maintained by Hemet Bancorp. Only those Hemet Bancorp shareholders who provide a written commitment to maintaining their eligibility to be a shareholder of Hemet Financial Group will have their shares exchanged in the exchange and the proposed merger of Hemet Bancorp with Hemet Financial Group. All of the remaining shareholder of Hemet Bancorp will be cashed out in the proposed appraisal and an independent fairness opinion report obtained from its investment banker.

The proposed merger will be contingent upon Hemet Financial Group owning in excess of 90 percent of the outstanding shares of Hemet Bancorp prior to the merger and the receipt by Hemet Financial Group of the necessary regulatory approvals of the Federal Deposit Insurance Corporation.

Investors Must Consider Options for Future Investing

by Austin B. Elliott

For the first six months, many investors have shown that air pollution negatively affects the health of blood vessels. According to a study of today’s rapid access journal report, Circulation: A Journal of the American Heart Association, 150 micrograms per cubic meter was detected twice as often as the EPA-recommended level of 65 micrograms per cubic meter.

In the study, 25 healthy people inhaled elevated concentrations of fine particles for two hours. After exposure, the volunteers’ blood vessels constricted two percent and four percent in average. Their vessels did not constrict when they were exposed to one percent and the air-free air.

“We have a wealth of epidemiological data saying that air pollution is associated with adverse respiratory and cardiovascular outcomes, but there is still a lack of understanding as to how the association occurs physiologically,” one of the researchers added.

For more information on ozone and fine particulate matter, call World Trade Finance Inc., 301-460-1277.

American Heart Association’s rapid access journal report:

Air pollution causes unhealthy blood vessels to constrict

Robert D. Brook, M.D., study co-author and assistant professor of internal medicine at the University of Michigan, Ann Arbor, explains, “Since our findings show that high levels of pollution are present in urban areas, it is important to understand the potential health effects of exposure to these levels of pollution.

In the study, 25 healthy people inhaled elevated concentrations of fine particles for two hours. After exposure, the volunteers’ blood vessels constricted two percent and four percent in average. Their vessels did not constrict when they were exposed to one percent and the air-free air.

“We have a wealth of epidemiological data saying that air pollution is associated with adverse respiratory and cardiovascular outcomes, but there is still a lack of understanding as to how the association occurs physiologically,” one of the researchers added.

For more information on ozone and fine particulate matter, call World Trade Finance Inc., 301-460-1277.

In the study, 25 healthy people inhaled elevated concentrations of fine particles for two hours. After exposure, the volunteers’ blood vessels constricted two percent and four percent in average. Their vessels did not constrict when they were exposed to one percent and the air-free air.

“We have a wealth of epidemiological data saying that air pollution is associated with adverse respiratory and cardiovascular outcomes, but there is still a lack of understanding as to how the association occurs physiologically,” one of the researchers added.

For more information on ozone and fine particulate matter, call World Trade Finance Inc., 301-460-1277.

In the study, 25 healthy people inhaled elevated concentrations of fine particles for two hours. After exposure, the volunteers’ blood vessels constricted two percent and four percent in average. Their vessels did not constrict when they were exposed to one percent and the air-free air.

“We have a wealth of epidemiological data saying that air pollution is associated with adverse respiratory and cardiovascular outcomes, but there is still a lack of understanding as to how the association occurs physiologically,” one of the researchers added.

For more information on ozone and fine particulate matter, call World Trade Finance Inc., 301-460-1277.
PFF Bancorp Adds Local Ring to New York Stock Exchange

The Growth and Technologies of Plant Equipment, Inc.

Steelscapes Washington Site, Will Benefit Rancho Cucamonga Facility

Steelscapes, Inc. continues to work methods for improving its plant in Kalama, Washington. This site on-paint process will provide the ability to mix bases and tint areas as required. This facility will greatly enhance their ability to meet short lead-time deliveries to customers. Steelscapes is preparing to install a UV invisible ink brander on their Kalama Metallic Coating Line and the Cold Paint Line. On Line Color Measurement will increase substantially their reliability and quality. Further, new software and equipment will significantly improve the capabilities of the company. Finally, Steelscapes is expecting to speed up the Kalama facility by 10 percent, which would increase capacity and their ability to meet customer demand. A large capital upgrade project is scheduled for the 4th quarter of 2002 at their Rancho Cucamonga facility. This project will allow the company to

Steelscapes has also added an ammonia based facility in Rancho Cucamonga facility. This on-site paint mixing station provides the ability to mix bases and tint areas as required. This facility will greatly enhance their ability to meet short lead-time deliveries to customers.

In the event that any of the proposed mergers of Financial Group prove to be ineligible to become an S corporation then certain eligible shareholders, including officers and directors of Hemet Bancorp, may be purchasing additional shares of Hemet Bancorp common stock in the open market and in private transactions prior to the proposed merger to assure that the aggregate ownership of the proposed shareholders of Hemet Bancorp in the proposed merger will be in excess of 90 percent. It is expected that the proposed merger will occur in late 2002.

Inland Empire Business Journal - Page 31

PFF Bancorp, Inc., the holding company for PFF Bank & Trust, celebrated an important milestone as a public company when Chairman Donald R. DesCombes rang the closing bell at the New York Stock Exchange (NYSE) on February 28. The listing was changed on Dec. 28, 1999, when PFF's recent transfer of its listing to the NYSE under the ticker symbol PFB. PFF's initial public offering was one of the few times a locally-based company has ever been represented on the famous trading floor. "We're proud to be the only Inland Empire-based financial institution to be listed on the NYSE," said Chairman DesCombes.

Achieving this distinction is further evidence of our financial strength and market presence," commented Chairman DesCombes on the floor of the Exchange. "We're especially pleased to come from the Inland Empire, one of the fastest-growing regions in the nation, with an economy that has proven to be unusually resilient and powerful in its own right," he added.

PFF Bancorp's primary market, is now home to approximately 3.3 million people, a number that continues to increase at a population of 20 states in the nation.

by Andrea Laughlin

Plant Equipment, Inc. (PEI) has been developing telecommunications technologies and products with special focus on the emergency call centers of that era. Later, the bank plans to use less acid to do the same amount of work as well as speed up the strip through the line and enable Steelscapes to produce a better edge. A common flat strip shape going to the cold mill will allow them to run faster and increase the capacity of the plant, thus increasing the modularity of the...
Solutions You Can Build On
Software Engineering • Remedial Grading • Building Design • Structural Foundation

Our engineers are boring.

KLEINFELDER is boring holes for monitoring wells, water supply wells, and environmental assessment all over the West. In everything we do, from Phase I Environmental Site Assessments to remedial investigations and feasibility studies, we know that if we don't exceed your expectations, we don't deserve your business. Our solutions-oriented team approach allows us to identify your needs before they become problems. So, when boring is just what you need, call us.

Leighton and Associates

GEO-TECHNICAL ENGINEERING • GEOLOGICAL EVALUATIONS • SITE IMPROVEMENTS • LOAD BEARING STRUCTURE STABILITY • FOUNDATION DESIGN • SUBSURFACE INVESTIGATIONS • ENVIRONMENTAL ASSESSMENTS

And that should excite you.

MARCH 2002
INLAND EMPIRE BUSINESS JOURNAL • PAGE 33

ENVIRONMENTAL

Spill Prevention Control and Countermeasure...(SPCC) Plans: Why and How?

by Carlos Campos, Kleinfelder, Inc.

The Clean Water Act requires "facilities that store, transport, or handle oil and could reasonably be expected to discharge oil in harmful quantities into navigable waters" (any natural surface water) to prepare spill prevention, control, and countermeasure (SPCC) plans. Penalties for not complying with these plans can be as high as $25,000 per day per violation. These regulations govern both oils and non-oils that can become oils under certain conditions.

To prepare an SPCC Plan, it is necessary to compile site-specific information about where and how oil is used and stored, preventive maintenance procedures, inspection procedures, and emergency response procedures, such as who would be contacted if a spill were to occur and how it would be managed. SPCC plans also include descriptions of procedures for responding to and cleaning up oil spills, should they occur.

SPCC plans identify all oil storage and use locations and quantities of oil stored; written descriptions of any past spills, including corrective actions taken and plans for preventing recurrent occurrences; descriptions of containment and diversionary structures, or equipment to design to prevent spills from reaching waterways, and complete discussions of the spill prevention and control measures applicable to the facilities and their operations.

Our engineers are boring. Kleinfelder is boring holes for monitoring wells, water supply wells, and environmental assessment all over the West. In everything we do, from Phase I Environmental Site Assessments to remedial investigations and feasibility studies, we know that if we don't exceed your expectations, we don't deserve your business. Our solutions-oriented team approach allows us to identify your needs before they become problems. So, when boring is just what you need, call us.

KLEINFELDER

1910 Orange Tree Lane
Redlands, CA (909)733-2001

$14 million geotechnical, environmental, construction, and environmental engineering work throughout the Western United States.

And that should excite you.

Leighton and Associates

GEO-TECHNICAL ENGINEERING • GEOLOGICAL EVALUATIONS • SITE IMPROVEMENTS • LOAD BEARING STRUCTURE STABILITY • FOUNDATION DESIGN • SUBSURFACE INVESTIGATIONS • ENVIRONMENTAL ASSESSMENTS

It may not be common for a credit union to create its own technology solution, but Riverside County’s Credit Union (RCCU) is not ordinary, it’s innovative. RCCU has created a new online loan application that will save the credit union $10,000 a month in outside fees, boost four customer service channels, eliminate key data to interacting with consumers, and generate loan approvals within 45 seconds.

Developed by the RCCU E-commerce department utilizing the Symantec Symplicity software utility, RCCU built an automated underwriting system through Experian’s ScoreSource and interfaced it with its Symantec operating system, bringing together its members current account information, online application data and underwriting data.

"We now have the ability to interact any of our online products with our operating system," said Jeremiah Worthington, Internet Customer Service Manager at Riverside County’s Credit Union. "This allows us to instantly create new accounts and process and approve loan applications more efficiently. We receive 1,400 online applications a month, providing that Web usage is becoming, the norm. It will only increase as more credit union products and services are offered online; our new technology platform was built with this in mind.

Within the year, RCCU will implement two more phases to its online instant loan application service: online instant payment projections and instant loan funding, thereby extending their loan service Web options.

A membership in Riverside County’s Credit Union is open to anyone who lives, works, goes to school or worships in Riverside County. The Credit Union provides all the usual banking services, plus on-line banking and loan approvals, and stock programs:

Business Bancorp

continued from page 21

closed at $11.00 per share on Feb. 20, 2002.

"The stock repurchase program will provide additional tools to effectively utilize the company's capital and enhance shareholder value," said Alan J. Lane, CEO.
MARCH 2002

The Top PPO's

Top Local Executive

Title

Wendy E. Marden

Title

President

Contact

Phone/Fax

Email Address

McKee, Inc.

304-405-2406

wendy@mckeeinc.com

The following organizations are part of MCI: Wellness Services, Outback Health Search, PPO Search, America's Advantage, Medcare and Premier Network.

Richard Reff

President/CEO

(714) 847-5345

Real Estate Notes

continued from page 20

Ontario office of Marcus & Millichap Real Estate Investment Brokerage Company. The property sold for $3,300,000. The brokers were representing the San Diego office of Marcus & Millichap. The brokers were representing the buyer, 11th Avenue Apartments, which is a 32-unit apartment complex located at 1434 N. 11th Ave. in Anaheim. The brokers were representing the seller, 11th Avenue Apartments, which is a 32-unit apartment complex located at 1434 N. 11th Ave. in Anaheim.

The Book of Lists available on Disk, Call 909-484-9765 or Download Now from www.loplist.com

Complaints... Praise! Suggestions? E-mail us @ iebj@busjournal.com

The Top HMO's

February 2002

Top Local Executive

Title

Wendy E. Marden

President

wendy@mckeeinc.com


The Top PPO's

Top Local Executive

Title

Wendy E. Marden

President

wendy@mckeeinc.com


The Top PPO's

Top Local Executive

Title

Wendy E. Marden

President

wendy@mckeeinc.com


The Top PPO's

Top Local Executive

Title

Wendy E. Marden

President

wendy@mckeeinc.com


The Top PPO's

Top Local Executive

Title

Wendy E. Marden

President

wendy@mckeeinc.com


The Top PPO's

Top Local Executive

Title

Wendy E. Marden

President

wendy@mckeeinc.com


The Top PPO's

Top Local Executive

Title

Wendy E. Marden

President

wendy@mckeeinc.com


The Top PPO's

Top Local Executive

Title

Wendy E. Marden

President

wendy@mckeeinc.com

MARCH 2002

Inland Empire Business Journal

WINE REVIEW

The Wine Cellar by JD M

What Is That Smell? Have you ever opened an expensive bottle of wine only to be met with a cloud of smoke? Chances are you may have been under the impression that the wine was spoiled (maybe the bottle?) and it had smell something like a cave full of bat guano? Or perhaps it was your big birthday dinner, with all the perfect foodsstuffs favored by your guests, and the Chardonnay smelled and tasted like a stack of wet, moldy cardboard? Maybe you’re in a restaurant, entertaining your in-laws, and you order a wine you know, that you drink at least once a week, and it smells like your grandmother’s coast teal and tastes like the dirt floor? And to make matters worse, the nasty waiter named Maurice insists that the wine is just as it should be? Well Banky, you’ve had a very close friend and encounter with 2,4-Tricloroamsole (246-TCA), a chemical compound so stinky it can be detected by humans at levels as low as 0.3 ppm (that’s 0.3 part per million). It has only been a decade or so since equipment sensitive enough to detect this stuff has been invented to help remove one of the greatest hazards of the wine world. Though we still becoming a TCA expert will give you the confidence to deal with that smelly waiter who doesn’t know as much as you, but just doesn’t want to bother taking the wine back. don’t know for sure how it develops theories about. What we do know is that it affects (infected?) cork closures of wines and perhaps even some wooden casks in which wine is aged. I should hasten to mention that there are no health hazards connected to 246-TCA. It won’t make you sick, though one could probably exaggerate and insist that the smell of intense emotions is nauseating. When wine professionals encounter the smell (which invariably affects taste), refer to the wine as being “corked” or “corky.” (Though it is unlikely to occur, do you suppose they would call a screw-cap wine so affected, screwed or “screwed”?) At wine competitions, where literally thousands of bottles are opened over a period of a few days, event directors find anywhere from two to five percent of the bottles at least slightly “corky.” Keep in mind that we’re dealing with professional tasters who are able to detect the problem at levels far lower than most consumers. Still, it’s a problem. So, enough of the doom and gloom, let’s get back to the wine and the belly of the beast. Our own regional wine consultant, Margaret P. Delevy, Delevy International Group, went in search of the truth. Who Took My Spoon? I met with a group that held a dinner meeting once a month. To my surprise, I seem to notice that when we sit at the table, there is always someone who is left without a napkin or a bread plate or has lost his or her wine glass or cup to coffee or cup to breakfast. It could be a corky situation, but the problem is more complex. At the hotel, when dinner is served, we always have someone who is left without a napkin or a bread plate or has lost his or her wine glass or cup to coffee or cup to breakfast. It could be a corky situation, but the problem is more complex. Lessons In Etiquette by Margaret P. Delevy, Delevy International Group

Great Hospitality Service Begins With A SMILE!

by Mary Benson, author of “The Professional Guest”

Coming in the April Issue

EFFECTIVE FOCUS

MEETINGS AND CONVENTIONS

WOMEN-OWNED BUSINESSES

RETIRED EXECUTIVE SEARCH FIRMS

SUPPLEMENTS

MEETINGS AND CONVENTIONS

SMALL BUSINESS HANDBOOK

COMMERCIAL E. BROKERS

THE LISTS FOR APRIL

AMUSEMENT PARKS

SO CAL VACATION SPOTS

TRAVEL AGENCIES

VISITORS & CONVENTIONS BUREAUX

AIRLINES

Inland Empire Bassine Journal

SPACE RESERVATION

DEADLINE

March 20

For information call:

(909) 484-9765 ext. 26

Inland Empire Business Journal

"If your company is O.U.S. but it should be! If you think your company qualifies to be included on any of the preceding lists you have not received a questionnaire from Inland Empire Business Journal, please contact:

(909) 484-9765"
In March 2002, Fidelity®, a leading provider of investment solutions, released its latest Special Report on Company Stock and 401(k) Plans. The report highlights findings from recent research on the use of company stock in retirement plans, including:

- A 56 percent increase in the number of plans offering company stock over the past five years.
- A 40 percent increase in the amount of company stock held in 401(k) plans.
- A significant rise in the number of participants electing to invest in company stock.
- The introduction of new features, such as 401(k) rollovers, to make it easier for employees to participate.

The report also discusses the benefits of offering company stock to employees, including:

- Enhanced retirement savings for employees.
- Improved employee satisfaction and retention.
- Increased alignment between employee and company goals.
- Potential tax benefits for both employees and employers.

Holding on to company stock is not without risk, however. The report notes:

- The potential for significant value losses during market downturns.
- The need for effective investment education and guidance.
- The importance of maintaining a diverse investment portfolio.

Overall, the Fidelity® report provides valuable insights into the use of company stock in retirement plans and offers recommendations for employers considering offering it to their employees.
A Cheer for Our Los Angeles County Center! by S. Earl Stalet

New York's snub Southern California, saying that California is a vast wasteland lacking in culture and "live theater" . . . well let me tell you that we have a cultural "Gem" that can compete with anything New York has to offer—in downtown Los Angeles! We have our very own Los Angeles County Music Center. The center is comprised of three theaters: The Dorothy Chandler Pavilion, The Mark Taper Forum, and The Ahmanson Theatre. The new "Disney" Concert Hall is now being built next to the music center complex, which will add a fourth performance venue to our performance district. The L.A. County Music Center is home to many arts performance groups such as The Los Angeles Philharmonic Orchestra, The Los Angeles Master Chorale and many, many more.

And now with Domingo, it claims its place in the world's top 10 companies. The Los Angeles Opera proudly makes its home at The Dorothy Chandler Pavilion at The Los Angeles County Music Center. In fact, in 2005 the Los Angeles Opera will present the Wagner "Ring Trilogy", under the direction of master Domingo at his music center!

The Los Angeles Opera under the artistic direction of Placido Domingo will be presenting "Der Zauberflote"—Wolfgang Amadeus Mozart's "The Magic Flute" in The Dorothy Chandler Pavilion at The Los Angeles County Music Center, March 24 through April 14. This lush grand opera is being staged in German with English subtitles projected throughout the theater.

Mixed high comedy and serious drama, "The Magic Flute" explores the virtues of love, reason and human kimship. Packed with familiar melodies, stage magic and vivid characters—from Tamino, the dazzling Hungarian-born soprano Andrea Rosato; to Pamina, Reinhard Hagen makes his company debut as Sarastro, in what is for many people Mozart's most musically inspired and symbolically profound opera. Ticket prices range from $160-$380. Tickets for individual performances are available at the Los Angeles Opera box office at The Dorothy Chandler Pavilion Box office hours: Monday through Saturday, 10 a.m. to 6 p.m. Closing time varies. Tickets are also available through all Ticketmaster outlets; by phone through Ticketmaster at (213) 988-3939, at the box office, student and senior rush tickets are available for select performances. For our rush ticket hotline at (213) 977-8001 on the day of performance to check availability. For weekend performances, please call on the Friday before.

Rush tickets are $20 each and must be paid for in cash. Students and seniors must present valid I.D. confirming that the bearer is either currently enrolled full-time in college or has graduated within the past five years or age 65 years or more.

The Mark Taper Forum

The Center's Theater is presenting at the Mark Taper Forum at The Los Angeles County Music Center. The forum, under the direction of the New York's snub Southern California, saying that California is a vast wasteland lacking in culture and "live theater" . . . well let me tell you that we have a cultural "Gem" that can compete with anything New York has to offer—in downtown Los Angeles! We have our very own Los Angeles County Music Center. The center is comprised of three theaters: The Dorothy Chandler Pavilion, The Mark Taper Forum, and The Ahmanson Theatre. The new "Disney" Concert Hall is now being built next to the music center complex, which will add a fourth performance venue to our performance district. The L.A. County Music Center is home to many arts performance groups such as The Los Angeles Philharmonic Orchestra, The Los Angeles Master Chorale and many, many more.

And now with Domingo, it claims its place in the world's top 10 companies. The Los Angeles Opera proudly makes its home at The Dorothy Chandler Pavilion at The Los Angeles County Music Center. In fact, in 2005 the Los Angeles Opera will present the Wagner "Ring Trilogy", under the direction of master Domingo at his music center!

The Los Angeles Opera under the artistic direction of Placido Domingo will be presenting "Der Zauberflote"—Wolfgang Amadeus Mozart's "The Magic Flute" in The Dorothy Chandler Pavilion at The Los Angeles County Music Center, March 24 through April 14. This lush grand opera is being staged in German with English subtitles projected throughout the theater.

Mixed high comedy and serious drama, "The Magic Flute" explores the virtues of love, reason and human kimship. Packed with familiar melodies, stage magic and vivid characters—from Tamino, the dazzling Hungarian-born soprano Andrea Rosato; to Pamina, Reinhard Hagen makes his company debut as Sarastro, in what is for many people Mozart's most musically inspired and symbolically profound opera. Ticket prices range from $160-$380. Tickets for individual performances are available at the Los Angeles Opera box office at The Dorothy Chandler Pavilion Box office hours: Monday through Saturday, 10 a.m. to 6 p.m. Closing time varies. Tickets are also available through all Ticketmaster outlets; by phone through Ticketmaster at (213) 988-3939, at the box office, student and senior rush tickets are available for select performances. For our rush ticket hotline at (213) 977-8001 on the day of performance to check availability. For weekend performances, please call on the Friday before.

Rush tickets are $20 each and must be paid for in cash. Students and seniors must present valid I.D. confirming that the bearer is either currently enrolled full-time in college or has graduated within the past five years or age 65 years or more.

The Mark Taper Forum

The Center's Theater is presenting at the Mark Taper Forum at The Los Angeles County Music Center. The forum, under the direction of the
Our doctors practice on Main Street, not Wall Street. Shouldn'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

Call us to find an RPN doctor near you 1 (877) 776-8066

Mold Giving Headaches to Insurers and Homeowners May Be Excluded From Coverage

continued from page 39

escrow companies and others.”

A more likely possibility is that premiums will escalate significantly. One insurance company says premiums could increase as much as 40 percent to handle the volume of claims stemming from mold.

Homebuilders are feeling the impact as well. At the recent International Builders Show in Atlanta, mold litigation was one of the hottest topics, along with new construction techniques that control moisture and head off mold problems.

Owners of commercial properties, already reeling from insurance problems, are now seeing even more increases due to mold concerns. Jones believes, “Our clients are facing 30-50 percent increases from 10-20 percent.”

Jones advises homeowners and commercial property owners to keep a close eye out for water buildup or damage, and get it repaired quickly before mold starts growing and spreading. “A prudent property owner should repair the damage immediately and concurrently notify the insurer to determine coverage,” he suggested. Mold claims are only covered if the homeowner can prove the mold is the result of a “covered peril.” In most cases, “the covered peril” is damage resulting from a leaking pipe inside the house.

“Read your insurance policy carefully,” he advised. “Not all water damage is covered, so don’t back and let mold proliferate while you wait for the insurance carrier to decide if the problem is covered,” he concluded.

ElkeioJones is a major business insurance brokerage agency specializing in commercial property insurance. Based in Los Angeles, the firm serves property owners throughout the country.

Mold Giving Headaches to Insurers and Homeowners May Be Excluded From Coverage

continued from page 41

planners hope that the Telethon event will raise $50,000 to help kick off a three-year campaign to fill the new branch with books and computers, as well as providing support to the several literacy programs the library offers.

To help make this project happen, pledge your support to the Library Telethon during the show by dialing (909) 944-READ or in advance, by mailing your contributions to the Rancho Cucamonga Public Library. Donors to Telethon 2002 will receive special “thank you” gifts for their donations, including selections of choice wines or a book for donations of $50 and above. Incentives are provided by Bill Anthony of the Inland Empire Business Journal and Brodart, Inc.

The Library is located at 7368 Archibald Avenue and is open Monday through Thursday, 10 a.m. to 9 p.m., Friday and Saturday, 10 a.m. to 6 p.m., and Sunday 1 p.m. to 5 p.m.

Spill Prevention

continued from page 32

regulations. Our goal is to prepare an accurate analysis of the potential for equipment failure resulting in an oil spill, and its predicted behavior, in order to assist our client in developing preventative measures to minimize the potential for an incident to occur.

Kleinfelder is a $140 million environmental and geotechnical engineering, construction management, and materials testing firm with offices throughout the western U.S. Our regulatory specialists have extensive experience assisting our clients with Clean Water Act and other environmental compliance issues. We prepare SPCC Plans for a variety of industrial, agricultural, and commercial facilities. For more information, contact Joseph Alden at Kleinfelder’s Redlands office at 909-793-2691.
# Residential Real Estate Brokers

<table>
<thead>
<tr>
<th>Company</th>
<th>Office</th>
<th>City, State, Zip</th>
<th># Offices Inland Empire</th>
<th># Inland Empire</th>
<th>Island Empire</th>
<th>Closed Escrow (1998) (in $1,000)</th>
<th>Full Service Residential</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coldwell Banker Real Estate Corp.</td>
<td>302</td>
<td>Riverside, CA 92506</td>
<td>82</td>
<td>365</td>
<td>53</td>
<td>16</td>
<td>12500</td>
</tr>
<tr>
<td>5. DeAnn &amp; Joan Wettlaufer Associates</td>
<td>14</td>
<td>11011 Oak Rd., Rancho Cucamonga, CA 91730</td>
<td>60</td>
<td>85</td>
<td>20</td>
<td>20</td>
<td>13000</td>
</tr>
<tr>
<td>6. Becks &amp; Becker Realty</td>
<td>14</td>
<td>7401 E. Main St., Rancho Cucamonga, CA 91730</td>
<td>10</td>
<td>126</td>
<td>120</td>
<td>120</td>
<td>15000</td>
</tr>
<tr>
<td>7. Hyacinth &amp; The Desert</td>
<td>14</td>
<td>7401 E. Main St., Rancho Cucamonga, CA 91730</td>
<td>14</td>
<td>128</td>
<td>122</td>
<td>122</td>
<td>15000</td>
</tr>
<tr>
<td>8. Coldwell Banker Annex Realty</td>
<td>14</td>
<td>7401 E. Main St., Rancho Cucamonga, CA 91730</td>
<td>194</td>
<td>124</td>
<td>80</td>
<td>80</td>
<td>15000</td>
</tr>
<tr>
<td>9. Communities 21 La Jolla Realty</td>
<td>14</td>
<td>7503 Orange Tree Lane, Rancho Cucamonga, CA 91730</td>
<td>12</td>
<td>250</td>
<td>250</td>
<td>250</td>
<td>15000</td>
</tr>
<tr>
<td>10. Coldwell Banker Keene-Teteris Associates</td>
<td>14</td>
<td>7503 Orange Tree Lane, Rancho Cucamonga, CA 91730</td>
<td>10</td>
<td>25</td>
<td>25</td>
<td>25</td>
<td>15000</td>
</tr>
<tr>
<td>11. Cache Valley Realty</td>
<td>14</td>
<td>7503 Orange Tree Lane, Rancho Cucamonga, CA 91730</td>
<td>75</td>
<td>25</td>
<td>25</td>
<td>25</td>
<td>15000</td>
</tr>
<tr>
<td>12. Continental 20 Fairway Realty, Inc.</td>
<td>14</td>
<td>7503 Orange Tree Lane, Rancho Cucamonga, CA 91730</td>
<td>30</td>
<td>70</td>
<td>70</td>
<td>70</td>
<td>15000</td>
</tr>
<tr>
<td>13. Cressy Real Estate</td>
<td>14</td>
<td>7503 Orange Tree Lane, Rancho Cucamonga, CA 91730</td>
<td>12</td>
<td>70</td>
<td>70</td>
<td>70</td>
<td>15000</td>
</tr>
<tr>
<td>14. Coldwell Banker Keene-Teteris Rents</td>
<td>14</td>
<td>7503 Orange Tree Lane, Rancho Cucamonga, CA 91730</td>
<td>10</td>
<td>70</td>
<td>70</td>
<td>70</td>
<td>15000</td>
</tr>
<tr>
<td>15. Continental 25 Post Properties</td>
<td>14</td>
<td>7503 Orange Tree Lane, Rancho Cucamonga, CA 91730</td>
<td>30</td>
<td>70</td>
<td>70</td>
<td>70</td>
<td>15000</td>
</tr>
<tr>
<td>16. 24500 Central Ave., Rancho Cucamonga, CA 91730</td>
<td>14</td>
<td>7503 Orange Tree Lane, Rancho Cucamonga, CA 91730</td>
<td>60</td>
<td>70</td>
<td>70</td>
<td>70</td>
<td>15000</td>
</tr>
<tr>
<td>17. Bon Market Realty, Inc.</td>
<td>14</td>
<td>7503 Orange Tree Lane, Rancho Cucamonga, CA 91730</td>
<td>5</td>
<td>70</td>
<td>70</td>
<td>70</td>
<td>15000</td>
</tr>
<tr>
<td>18. Coldwell Banker Evergreen Properties</td>
<td>14</td>
<td>7503 Orange Tree Lane, Rancho Cucamonga, CA 91730</td>
<td>10</td>
<td>70</td>
<td>70</td>
<td>70</td>
<td>15000</td>
</tr>
<tr>
<td>19. 32000 Central Ave., Rancho Cucamonga, CA 91730</td>
<td>14</td>
<td>7503 Orange Tree Lane, Rancho Cucamonga, CA 91730</td>
<td>16</td>
<td>70</td>
<td>70</td>
<td>70</td>
<td>15000</td>
</tr>
<tr>
<td>20. Coldwell Banker Keene -Teteris Associates</td>
<td>14</td>
<td>7503 Orange Tree Lane, Rancho Cucamonga, CA 91730</td>
<td>12</td>
<td>70</td>
<td>70</td>
<td>70</td>
<td>15000</td>
</tr>
<tr>
<td>21. Coldwell Banker Real Estate Corp.</td>
<td>14</td>
<td>7503 Orange Tree Lane, Rancho Cucamonga, CA 91730</td>
<td>30</td>
<td>125</td>
<td>125</td>
<td>125</td>
<td>15000</td>
</tr>
<tr>
<td>22. Coldwell Banker Keene -Teteris Associates</td>
<td>14</td>
<td>7503 Orange Tree Lane, Rancho Cucamonga, CA 91730</td>
<td>20</td>
<td>125</td>
<td>125</td>
<td>125</td>
<td>15000</td>
</tr>
<tr>
<td>23. Coldwell Banker Keene -Teteris Associates</td>
<td>14</td>
<td>7503 Orange Tree Lane, Rancho Cucamonga, CA 91730</td>
<td>30</td>
<td>125</td>
<td>125</td>
<td>125</td>
<td>15000</td>
</tr>
<tr>
<td>24. Coldwell Banker Keene -Teteris Associates</td>
<td>14</td>
<td>7503 Orange Tree Lane, Rancho Cucamonga, CA 91730</td>
<td>50</td>
<td>125</td>
<td>125</td>
<td>125</td>
<td>15000</td>
</tr>
<tr>
<td>25. Coldwell Banker Keene -Teteris Associates</td>
<td>14</td>
<td>7503 Orange Tree Lane, Rancho Cucamonga, CA 91730</td>
<td>75</td>
<td>125</td>
<td>125</td>
<td>125</td>
<td>15000</td>
</tr>
<tr>
<td>26. Coldwell Banker Keene -Teteris Associates</td>
<td>14</td>
<td>7503 Orange Tree Lane, Rancho Cucamonga, CA 91730</td>
<td>10</td>
<td>125</td>
<td>125</td>
<td>125</td>
<td>15000</td>
</tr>
</tbody>
</table>

---

# Market Analysis

<table>
<thead>
<tr>
<th>Firm</th>
<th>Address</th>
<th>Sales $</th>
<th>Sales %</th>
<th>Sales $</th>
<th>Sales %</th>
<th>Units Constructed in 2000</th>
<th>Year End Inventory</th>
<th>Top Local Executive</th>
<th>Title</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lewis Homes</td>
<td>1200 Hill St., Ste. 200</td>
<td>$100,000,000</td>
<td>60%</td>
<td>$100,000,000</td>
<td>60%</td>
<td>100</td>
<td>100</td>
<td>Jay Moss</td>
<td>President</td>
<td>(909) 981-1018</td>
<td><a href="mailto:jmoss@lewis.com">jmoss@lewis.com</a></td>
</tr>
<tr>
<td>The Forecast Group</td>
<td>1200 Hill St., Ste. 200</td>
<td>$100,000,000</td>
<td>50%</td>
<td>$100,000,000</td>
<td>50%</td>
<td>100</td>
<td>100</td>
<td>James F. Prell</td>
<td>President</td>
<td>(909) 778-7880</td>
<td><a href="mailto:jprell@forecastgroup.com">jprell@forecastgroup.com</a></td>
</tr>
<tr>
<td>Richmond American Homes</td>
<td>1200 Hill St., Ste. 200</td>
<td>$120,000,000</td>
<td>50%</td>
<td>$120,000,000</td>
<td>50%</td>
<td>120</td>
<td>120</td>
<td>Robert A. Steiner</td>
<td>President</td>
<td>(909) 778-9147</td>
<td><a href="mailto:rasteiner@richmond.com">rasteiner@richmond.com</a></td>
</tr>
<tr>
<td>Ryland Homes</td>
<td>1200 Hill St., Ste. 200</td>
<td>$130,000,000</td>
<td>50%</td>
<td>$130,000,000</td>
<td>50%</td>
<td>130</td>
<td>130</td>
<td>Mike Foreman</td>
<td>President</td>
<td>(714) 654-0300</td>
<td><a href="mailto:mforeman@ryland.com">mforeman@ryland.com</a></td>
</tr>
<tr>
<td>Century Communities</td>
<td>1200 Hill St., Ste. 200</td>
<td>$140,000,000</td>
<td>50%</td>
<td>$140,000,000</td>
<td>50%</td>
<td>140</td>
<td>140</td>
<td>John E. Ford</td>
<td>President</td>
<td>(909) 778-7880</td>
<td><a href="mailto:jford@century.com">jford@century.com</a></td>
</tr>
<tr>
<td>M/I Homes, Inc.</td>
<td>1200 Hill St., Ste. 200</td>
<td>$150,000,000</td>
<td>50%</td>
<td>$150,000,000</td>
<td>50%</td>
<td>150</td>
<td>150</td>
<td>Robert A. Steiner</td>
<td>President</td>
<td>(909) 778-9147</td>
<td><a href="mailto:rasteiner@mihome.com">rasteiner@mihome.com</a></td>
</tr>
<tr>
<td>Shea Homes</td>
<td>1200 Hill St., Ste. 200</td>
<td>$160,000,000</td>
<td>50%</td>
<td>$160,000,000</td>
<td>50%</td>
<td>160</td>
<td>160</td>
<td>Robert A. Steiner</td>
<td>President</td>
<td>(909) 778-9147</td>
<td><a href="mailto:rasteiner@sheahomes.com">rasteiner@sheahomes.com</a></td>
</tr>
</tbody>
</table>
Large teriyaki-marinated double breast of charbroiled chicken with sauteed vegetables (served with steamed white rice and teriyaki sauce, at $11.25).

Try the Mediterranean Vegetable Pizza, tomato basil sauce with roasted garlic, Parmesan cheese, artichoke hearts, sliced red peppers, Kalamata olives and sundried tomatoes—finished with mozzarella and truffle oil at $8.50. My favorite (well, two), the absolute best pork ribs in the area...Kona BBQ Ribs, a full rack, $14.95...

emphasis on education about what a plan is and how to diversify investments; to achieve the savings goal,” Hopkins said.

Fidelity Institutional Retirement Services Company is part of Fidelity Employer Services Company, which provides retirement, human resources, health and wellness, human resources administrative management and payroll programs. Fidelity Investments is one of the world’s largest providers of financial services with managed assets of $1.4 trillion, including managed assets of $976.7 billion.

continued from page 38

26 percent of assets are in stock

It is important to note that large holdings of a single stock creates a significantly higher volatility to a participant’s portfolio, compared with a portfolio composed of a completely diversified holding.

Additionally, investment choice is greater among plans with compu­

Large teriyaki-marinated double breast of charbroiled chicken with sauteed vegetables (served with steamed white rice and teriyaki sauce, at $11.25).

Try the Mediterranean Vegetable Pizza, tomato basil sauce with roasted garlic, Parmesan cheese, artichoke hearts, sliced red peppers, Kalamata olives and sundried tomatoes—finished with mozzarella and truffle oil at $8.50. My favorite (well, two), the absolute best pork ribs in the area...Kona BBQ Ribs, a full rack, $14.95...

emphasis on education about what a plan is and how to diversify investments; to achieve the savings goal,” Hopkins said.

Fidelity Institutional Retirement Services Company is part of Fidelity Employer Services Company, which provides retirement, human resources, health and wellness, human resources administrative management and payroll programs. Fidelity Investments is one of the world’s largest providers of financial services with managed assets of $1.4 trillion, including managed assets of $976.7 billion.

continued from page 38

26 percent of assets are in stock

It is important to note that large holdings of a single stock creates a significantly higher volatility to a participant’s portfolio, compared with a portfolio composed of a completely diversified holding.

Additionally, investment choice is greater among plans with compu­

Large teriyaki-marinated double breast of charbroiled chicken with sauteed vegetables (served with steamed white rice and teriyaki sauce, at $11.25).

Try the Mediterranean Vegetable Pizza, tomato basil sauce with roasted garlic, Parmesan cheese, artichoke hearts, sliced red peppers, Kalamata olives and sundried tomatoes—finished with mozzarella and truffle oil at $8.50. My favorite (well, two), the absolute best pork ribs in the area...Kona BBQ Ribs, a full rack, $14.95...

emphasis on education about what a plan is and how to diversify investments; to achieve the savings goal,” Hopkins said.

Fidelity Institutional Retirement Services Company is part of Fidelity Employer Services Company, which provides retirement, human resources, health and wellness, human resources administrative management and payroll programs. Fidelity Investments is one of the world’s largest providers of financial services with managed assets of $1.4 trillion, including managed assets of $976.7 billion.

continued from page 38

26 percent of assets are in stock

It is important to note that large holdings of a single stock creates a significantly higher volatility to a participant’s portfolio, compared with a portfolio composed of a completely diversified holding.

Additionally, investment choice is greater among plans with compu­

Large teriyaki-marinated double breast of charbroiled chicken with sauteed vegetables (served with steamed white rice and teriyaki sauce, at $11.25).

Try the Mediterranean Vegetable Pizza, tomato basil sauce with roasted garlic, Parmesan cheese, artichoke hearts, sliced red peppers, Kalamata olives and sundried tomatoes—finished with mozzarella and truffle oil at $8.50. My favorite (well, two), the absolute best pork ribs in the area...Kona BBQ Ribs, a full rack, $14.95...

emphasis on education about what a plan is and how to diversify investments; to achieve the savings goal,” Hopkins said.

Fidelity Institutional Retirement Services Company is part of Fidelity Employer Services Company, which provides retirement, human resources, health and wellness, human resources administrative management and payroll programs. Fidelity Investments is one of the world’s largest providers of financial services with managed assets of $1.4 trillion, including managed assets of $976.7 billion.

continued from page 38

26 percent of assets are in stock

It is important to note that large holdings of a single stock creates a significantly higher volatility to a participant’s portfolio, compared with a portfolio composed of a completely diversified holding.

Additionally, investment choice is greater among plans with compu­

Large teriyaki-marinated double breast of charbroiled chicken with sauteed vegetables (served with steamed white rice and teriyaki sauce, at $11.25).

Try the Mediterranean Vegetable Pizza, tomato basil sauce with roasted garlic, Parmesan cheese, artichoke hearts, sliced red peppers, Kalamata olives and sundried tomatoes—finished with mozzarella and truffle oil at $8.50. My favorite (well, two), the absolute best pork ribs in the area...Kona BBQ Ribs, a full rack, $14.95...

emphasis on education about what a plan is and how to diversify investments; to achieve the savings goal,” Hopkins said.

Fidelity Institutional Retirement Services Company is part of Fidelity Employer Services Company, which provides retirement, human resources, health and wellness, human resources administrative management and payroll programs. Fidelity Investments is one of the world’s largest providers of financial services with managed assets of $1.4 trillion, including managed assets of $976.7 billion.

continued from page 38

26 percent of assets are in stock

It is important to note that large holdings of a single stock creates a significantly higher volatility to a participant’s portfolio, compared with a portfolio composed of a completely diversified holding.

Additionally, investment choice is greater among plans with compu­

Large teriyaki-marinated double breast of charbroiled chicken with sauteed vegetables (served with steamed white rice and teriyaki sauce, at $11.25).

Try the Mediterranean Vegetable Pizza, tomato basil sauce with roasted garlic, Parmesan cheese, artichoke hearts, sliced red peppers, Kalamata olives and sundried tomatoes—finished with mozzarella and truffle oil at $8.50. My favorite (well, two), the absolute best pork ribs in the area...Kona BBQ Ribs, a full rack, $14.95...

emphasis on education about what a plan is and how to diversify investments; to achieve the savings goal,” Hopkins said.

Fidelity Institutional Retirement Services Company is part of Fidelity Employer Services Company, which provides retirement, human resources, health and wellness, human resources administrative management and payroll programs. Fidelity Investments is one of the world’s largest providers of financial services with managed assets of $1.4 trillion, including managed assets of $976.7 billion.

continued from page 38

26 percent of assets are in stock

It is important to note that large holdings of a single stock creates a significantly higher volatility to a participant’s portfolio, compared with a portfolio composed of a completely diversified holding.

Additionally, investment choice is greater among plans with compu­

Large teriyaki-marinated double breast of charbroiled chicken with sauteed vegetables (served with steamed white rice and teriyaki sauce, at $11.25).

Try the Mediterranean Vegetable Pizza, tomato basil sauce with roasted garlic, Parmesan cheese, artichoke hearts, sliced red peppers, Kalamata olives and sundried tomatoes—finished with mozzarella and truffle oil at $8.50. My favorite (well, two), the absolute best pork ribs in the area...Kona BBQ Ribs, a full rack, $14.95...

emphasis on education about what a plan is and how to diversify investments; to achieve the savings goal,” Hopkins said.

Fidelity Institutional Retirement Services Company is part of Fidelity Employer Services Company, which provides retirement, human resources, health and wellness, human resources administrative management and payroll programs. Fidelity Investments is one of the world’s largest providers of financial services with managed assets of $1.4 trillion, including managed assets of $976.7 billion.

continued from page 38

26 percent of assets are in stock

It is important to note that large holdings of a single stock creates a significantly higher volatility to a participant’s portfolio, compared with a portfolio composed of a completely diversified holding.

Additionally, investment choice is greater among plans with compu­

Large teriyaki-marinated double breast of charbroiled chicken with sauteed vegetables (served with steamed white rice and teriyaki sauce, at $11.25).

Try the Mediterranean Vegetable Pizza, tomato basil sauce with roasted garlic, Parmesan cheese, artichoke hearts, sliced red peppers, Kalamata olives and sundried tomatoes—finished with mozzarella and truffle oil at $8.50. My favorite (well, two), the absolute best pork ribs in the area...Kona BBQ Ribs, a full rack, $14.95...

emphasis on education about what a plan is and how to diversify investments; to achieve the savings goal,” Hopkins said.

Fidelity Institutional Retirement Services Company is part of Fidelity Employer Services Company, which provides retirement, human resources, health and wellness, human resources administrative management and payroll programs. Fidelity Investments is one of the world’s largest providers of financial services with managed assets of $1.4 trillion, including managed assets of $976.7 billion.

continued from page 38

26 percent of assets are in stock

It is important to note that large holdings of a single stock creates a significantly higher volatility to a participant’s portfolio, compared with a portfolio composed of a completely diversified holding.

Additionally, investment choice is greater among plans with compu­
Components. Lake Elsinore, California. Cornelius, who has been with Turks & Caicos for one-and-a-half years, has played an instrumental role in acquiring new business for the firm. She is heavily involved in advertising and marketing expertise in the health care, financial, and hi-tech sectors.

Arnold has been appointed as assistant manager. Arnold has continued to develop the Board's marketing plan.

Although the degree of construction is not yet determined, it is unlikely to develop significant building problems in healthy individuals, such a construction could conceivably trigger cardiac events in individuals who have or are at risk for heart disease.

These are the first findings to show such an effect in people. Because the subjects in this study were all healthy and relatively healthy, they are not likely to be affected by the results of a thorough examination for further research on the radiation problems that plague most of the world's major cities, S. B., says. "Our results are a clear demonstration that environmentally relevant radiation levels and common air pollutants that can occur in urban settings adversely affect the blood vessels of healthy people."

Brook adds that more research is needed to fully understand how air pollution affects blood vessels and to clarify the public health significance of the findings of these initial studies.

The study was conducted at the University of Toronto and funded by the Toxic Substances Research Initiative, a joint program of the Canadian Federal Departments of Health and Environment, known as Health Canada and Environment Canada.

In the United States, the Environmental Protection Agency estimates that air pollution contributed to 60,000 heart-related deaths in 1996, according to figures in the federal register.

Co-authors include: Jeffrey R. Brook, Ph.D., Bruce Uri, M.S., Daniel Weitz, M.D., and Sanjay Rajapakse, M.D. and Frances Ferrin, Ph.D.

American Heart Association

American Heart Association

Management in Print


It should not be surprising that many books these days are little more than thinly disguised public relations efforts. They often pro­ mote the authors' own personal interests or their own personal goals. It is not surprising that many of these books are poorly written and have very little value to the readers. However, Plakas' book is not one of these. It is not only well-written, but it is also very well-researched and makes a real contribution to the field of personal development.

In his book, Plakas discusses the "5 Rules to Remodel Your Life for Success," which he believes are essential for anyone who wants to achieve their goals and live a successful life. These rules are:

1. "A" Achievable (especially in terms of time frame), and honest.
2. "T" Tactical (haveing tactics, strategies, and discipline)
3. "M"Motivating (stimulating, motivating, and stimulating)
4. "S" Specific and clearly defined.
5. "A"—Achieved (especially in time frame), and honest.

"The author's approach is excellent and the advice is, for the most part sensible and thoughtfully presented, the book has several flaws. The most annoy­ ing one is the lack of an index. The book and the extensive use of "how to" information and readers may want to cross reference one area with another. Unfortunately, it takes about five or six times longer to accomplish this without an index.

"The book is an extensive reference work, as examples cited referring to weight loss. This reflects the book's approach.

As suggested earlier, "Breaking the Pattern" seems to be part of the public relations effort for the author's own interest in a weight loss program. Another minor flaw is the occasional overuse of terms.

Best-selling Business Books

Here are the current ten best-selling books for business. The list is compiled based on information received from retail bookstores throughout the United States.

1. "Jack: Straight From the Gut," by Jack Welch and John A. Byrne (Warner Books...$29.95) (A) The book that Welch reveals why he was so driven as GE's CEO.
2. "Good to Great," by Jim Collins (HarperCollins...$27.50) (2) Climbing the steps from good to being great.
3. "Who Moved My Cheese?" by Spencer Johnson (Random House...$15.95) (3) A way to deal with change at work.
8. "J.K. Lasser's Your Income Tax 2002," by J.K. Lasser Institute (John Wiley & Sons...$16.95) (8) This is the classic means spring guide to income tax.
9. "First, Break All the Rules," by Marcus Buckingham and Curt Coffman (Simon & Schuster...$25.00) (9) Seven great management breaks the conventional management rules.
A.U.G.I.E.: a new corporate entity for Pitassi

Kudlac, staff vice president of Buy.Com Empire Lakes Center (WesTech), New, announced the following services and amenities added to its facilities and quality assurance scores that improve cleanliness, added services, improvements and amenities. But in order for the campground to reach the Gold Plus rating, it must have added enhancements in customer service, camper convenience facilities and a clean, quality, up-to-date logo, stationery package, new name and extensive architectural experience.

Kudlac, staff vice president of Buy.Com Empire Lakes Center (WesTech), New, announced the following services and amenities added to its facilities and quality assurance scores that improve cleanliness, added services, improvements and amenities. But in order for the campground to reach the Gold Plus rating, it must have added enhancements in customer service, camper convenience facilities and a clean, quality, up-to-date logo, stationery package, new name and extensive architectural experience.

Kudlac, staff vice president of Buy.Com Empire Lakes Center (WesTech), New, announced the following services and amenities added to its facilities and quality assurance scores that improve cleanliness, added services, improvements and amenities. But in order for the campground to reach the Gold Plus rating, it must have added enhancements in customer service, camper convenience facilities and a clean, quality, up-to-date logo, stationery package, new name and extensive architectural experience.

Kudlac, staff vice president of Buy.Com Empire Lakes Center (WesTech), New, announced the following services and amenities added to its facilities and quality assurance scores that improve cleanliness, added services, improvements and amenities. But in order for the campground to reach the Gold Plus rating, it must have added enhancements in customer service, camper convenience facilities and a clean, quality, up-to-date logo, stationery package, new name and extensive architectural experience.

Kudlac, staff vice president of Buy.Com Empire Lakes Center (WesTech), New, announced the following services and amenities added to its facilities and quality assurance scores that improve cleanliness, added services, improvements and amenities. But in order for the campground to reach the Gold Plus rating, it must have added enhancements in customer service, camper convenience facilities and a clean, quality, up-to-date logo, stationery package, new name and extensive architectural experience.

Kudlac, staff vice president of Buy.Com Empire Lakes Center (WesTech), New, announced the following services and amenities added to its facilities and quality assurance scores that improve cleanliness, added services, improvements and amenities. But in order for the campground to reach the Gold Plus rating, it must have added enhancements in customer service, camper convenience facilities and a clean, quality, up-to-date logo, stationery package, new name and extensive architectural experience.

Kudlac, staff vice president of Buy.Com Empire Lakes Center (WesTech), New, announced the following services and amenities added to its facilities and quality assurance scores that improve cleanliness, added services, improvements and amenities. But in order for the campground to reach the Gold Plus rating, it must have added enhancements in customer service, camper convenience facilities and a clean, quality, up-to-date logo, stationery package, new name and extensive architectural experience.
INLAND EMPIRE BUSINESS JOURNAL

INLAND EMPIRE:
BUSINESS JOURNAL

MARCH 2002

Los Angeles County Music Center

continued from page 36

Los Angeles County Music Center, through March 24! The lavish hit musical comedy stars Vanessa Williams in role of the witch and the book and the direction by James Lapine. The performance runs Tuesday, March 9 at 2 p.m. Tickets: $45 each. "Pay What You Can" performance; Wed., Feb. 6 at 8 p.m. Call audience services at 213-628-2772.

IN PHOTO: Vanessa Williams stars as the Witch in "Into the Woods," now playing through March 24 at the Ahmanson Theater. With music and lyrics by Stephen Sondheim and book and direction by James Lapine. \"Into the Woods\" won Tony Awards for Best Score and Best Book of a Musical. The Ahmanson is located at the Los Angeles Music Center, 135 N. Grand Avenue, in downtown Los Angeles. For information and to purchase tickets by phone, call (213) 628-2772.

Photo Credit: Joan Marcus

continued from page 40

The Molière comedies join two delicious comedies that spine their charm in one evening of effervescent, high-energy, stylish tales. Rich with coincidences and laughable misunderstandings, both plays feature Sganarelle and his folie, and the fast-developing plot builds to a peak of confusion, plunging him headlong into comic calamity.

Weekday performances are Tue. to Fri. at 8 p.m. and Sun. at 7:30 p.m., 3/17-22. Weekend performances: Sat. at 8 p.m. and Sun. matinee at 2:30 p.m., $44/324. The performance length is two hours. A "pay what you can" performance will be held on Tues., Feb. 12, at 8 p.m. Do you know any cherishable husbands? If you do, send them to us -- we'll teach them a thing or two." -- Molière, from "The School for Husbands." Two of Molière's funniest comedies began previews this week in The Mark Taper Forum. Call Audience Services at 213-628-2772. This is a perfect show for student groups at just $12 each for groups of 15 or more. Call our Group Services office today for more details. 213-972-7271.

The Ahmanson Theater

"Into the Woods" is in its pre-

Los Angeles County Music Center

continued from page 55

continued from page 36

continued from page 55

NAMM California develops and manages medical groups providing a full range of services to assist physicians in their managed care business operations. The organization owns PrimeCare Medical Network, a licensed Knox-Keene entity with nine IPAs in the Inland Empire region of Riverside and San Bernardino counties. PrimeCare's Knox-Keene license allows it to contract with health plans on a global capitation basis. It then contracts with IPAs managed by PrimeCare for professional medical services. These services include utilization review, quality assurance, credentialing, claims processing and other services.

NAMM California is an operating entity of PhyCor Inc., which recently filed for bankruptcy reorganization. NAMM California, which operates independently of PhyCor, has not been affected by the reorganization filings.

"Given our state license requirements, we remain in a strong financial position, pay our claims and capitate on time and expect absolutely no interruption of business activity," said Moret.

For the first nine months of 2001, NAMM California had revenues of $190.2 million and earnings before interest, taxes, depreciation and amortization (EBITDA) of $7.1 million.

Prior to the Medical Pathways agreement, NAMM California and PrimeCare managed the care of approximately 350,000-member California operations. The company and its affiliates contract with 29 hospitals in California and participate with 19 managed care health plans, including five senior HMO programs.
The Heart of a Healthy Community

Arrowhead Regional Medical Center
400 North Pepper Avenue, Colton, California 92324
909-580-1000

The Heart of a Healthy Community