July 2003

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/256

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.
How Globalized Is California's Economy?

by Howard Shatz

Over the last two decades, international economic activity has increased markedly. Eager to capitalize on increased global integration, California policymakers have sought to boost the exports of California firms and to attract foreign companies to operate businesses here. Although other states also seek to increase exports and foreign investment, and economic globalization is usually measured at the national level, the sheer size and complexity of California's economy make an analysis of its international trade and other forms of economic exchange especially useful.

In Business Without Borders? The Globalization of the California Economy, Howard J. Shatz describes California's global exposure with special emphasis on goods and services trade, foreign direct investment, and port activity. He finds that California differs from the rest of the United States in many standard measures of economic globalization. Compared to the rest of the United States, for example, California's goods exports are proportionately high, but its foreign direct investment is relatively low.

continued on page 3

Special Sections

NEW BUSINESSES
page 49 to 51

CALENDAR
page 52

Worst 'Job Killer' Bills Still Alive

Strong opposition from the California Chamber and other members of the broad-based Coalition for California Jobs stopped about half the bills on the longest "job killer" list in coalition history from passing their house of origin.

The bills remaining alive, however, include some of the worst "job

continued on page 16
The Ontario Convention Center

The jewel of Ontario is the dynamic Ontario Convention Center. Contemporary in design and one of the most technologically advanced facilities in the nation, the center boasts more than 225,000 total square feet. With a 70,000-square-foot exhibit hall, 20,000-square-foot ballroom (divisible into three sections), and more than 24,000 square feet of additional meeting rooms, the center is an ideal venue for a wide range of conventions, trade shows, exhibits and meetings. The convention center is also available for local meetings and seminars, school events, weddings, and other community-related events.

The Ontario Convention Center provides a full range of high-tech services, including video-conferencing, satellite capabilities, computer networking and Internet access. The convention center’s staff is always nearby to assist you with the smallest detail to make sure your meeting goes off without a hitch.

Within walking distance of the center are more than 2,000 hotel rooms, providing the business and leisure traveler many options at reasonable rates — whether it is first-class to mid-range accommodations.

Many upscale hotels, including Marriott, Doubletree, Sheraton and others are virtually steps from the convention center, providing easy accessibility for event participants.

Whether you are in need of a room to hold 20 or 2,000 people, the Ontario Convention Center is the place to hold your next local meeting or business event. In sum, the Ontario Convention Center is:

The Ontario Convention Center — A Jewel of a Venue

Economic Impact

As a convention bureau, the OCVB adds approximately $6 million in economic impact to Ontario each year by bringing tourism dollars to local hotels, restaurants, transportation and retail shops. Three out of four convention center bookings bring additional visitors to the area.

The Ontario Convention Center is Southern California’s newest facility for conventions, trade shows, and consumer expos. The facility is also the most technologically advanced with more than 30 miles of fiber optics providing faster communication capabilities of its output, between 16 and 19 percent, but this proportion is about the same for the rest of the United States.

Compared to the rest of the nation, California’s manufacturing exports lean heavily toward computers and electronic products and away from transportation equipment.

The rapid growth of services trade is a new phenomenon in the world economy. No direct measures of services trade by California exist, but estimates indicate that California’s economy generates a slightly higher proportion of private services exports than does that of the rest of the United States.

Specifically, private services exports as a percentage of private California economy measured 3.5 percent in 1998 and 3.3 percent in 1999, compared to 3.1 percent in both years for the rest of the United States.

By this estimate, California services exports were higher than the total exports from California’s second through seventh-leading goods exporting industries.

The report’s final measure of economic globalization is port activity. Although California’s two busiest ports are the seaports of Los Angeles and Long Beach, its two biggest export gateways in terms of value are the San Francisco and Los Angeles International Airports. A very high proportion of trade flows by air through California gateways. In addition, a much higher proportion of Asian trade flows through California ports than through ports in the rest of the nation.

Shatl concludes that, in many respects, California’s economy is not dramatically more global than the rest of the nation. Her notes, however, that California firms tend to be more active in those aspects of economic globalization that are growing the fastest.

Economic Globalization and State Trade Policy

California’s current trade policy focuses on increasing merchandise exports and inward direct investment to strengthen the state’s economy and to create jobs. Yet the California economy’s dependence on these aspects of international exchange, including outward foreign direct investment, merchandise exports, and services trade, is not as great an issue as the economic globalization that is growing the fastest.
Where is the Inland Empire Economy Headed in 2004?

You’ll hear about the Inland Empire’s growth areas and trends for different industries including: real estate, health care and the financial markets. You’ll also have the opportunity to question the experts.

- **HEALTH CARE—THE FUTURE**
  - Phil Dalton
  - President, Medical Development Specialist

- **INTEREST RATES AND FINANCING FUTURE GROWTH**
  - Larry Sharp
  - President/CEO, Arrowhead Credit Union

- **INLAND EMPIRE GROWTH PROJECTIONS AND THE LOCAL SAN BERNARDINO BUDGET**
  - Paul Bane
  - Supervisor, 2nd District, San Bernardino County

- **STATE OF CALIFORNIA, THE BUDGET, WHO PAYS**
  - Bob Dutton
  - Assemblyman, 63rd District

- **FEDERAL TAX CUTS, REFUNDS, REBATES, CREDITS AND A NATIONAL REDISTRIBUTION OF WEALTH**

Date: Friday, August 8th, 2003
Time: 11:30 a.m. to 2:00 p.m.
Venue: DoubleTree Hotel, Ontario
212 N. Vineyard, Ontario, CA 91764

---

**INLAND EMPIRE BUSINESS JOURNAL**

**PUBLISHED BY**

Daily Planet Communications, Inc.

**MANAGING EDITOR**

Ingrid Anthony

**PUBLISHER’S ADVISORY BOARD**

Jocelyn Nave, Ph.D., Former U.S. Ambassador to Mexico

Grace Peters, Dean of the School of Business & Public Administration, Cal State University San Bernardino

Stephen C. Morgan, President, University of La Verne

D. Luis Waley, CEO, Citrine Business Bank

Barbara L. Creach, Human Resource Consultant

Dr. Jerry Young, Former President, Chaffey College

Bruce Rooks, President, Accountants and Auditors at Law

Cliff Cunningham, Toyota of San Bernardino

**CORRESPONDENTS AND COLUMNISTS**

Bruce Ramos-Chavez

Renee Alvarado

Dave Tracy

Pat McGee

Pat Lema

Rothen Tomlin

**STAFF**

Editor: George Loveland

Travel Editor: Camille Bento

Art Director: Keny Nagi

Account Executive: Michelle Hoffmeister

Administrative Assistant: Jessica Miller

Administrative Assistant: Sandra Oliver

---

**INDEX**

This July in the Inland Empire Business Journal!

**News and Features**

- How Globalized is California’s Economy?
- Peace Corps Experience Enhances Local Businesses
- Some of the Worst Job Killer Bills Are Still Alive
- The Ontario Convention Center, a Shining Example
- Mortgage company is able to cut costs through employees’ training programs which promote a high level of teamwork
- A study addresses the changes in economic activity over several decades in California: policymakers boost state’s exports
- The Current and its projected effect on the entire Inland Empire region
- Ontario Machinists’ School Receives State Training Funds
- Corporate Profile
- Restaurant Reviews
- Statler’s Best Bets
- Manager’s Bookshelf
- Executive Time Out

**Columns**

- Commentary
- Computers/Technology
- Law
- Corporate Profile
- Closeup
- Second Page I
- Education
- Getting Organized
- Employer’s Page
- Health
- Investments and Finance
- Desert Business Journal
- Restaurant Reviews
- Statler’s Best Bets
- Manager’s Bookshelf
- Executive Time Out
- Calendar

---

**REGISTRATION FORM**

$55 PER PERSON OR $50 PER PERSON (FOR GROUPS OF 8 OR MORE)

PRICE INCLUDES LUNCH

Name: ____________________________

Company: ____________________________

Address: ____________________________

City: ____________________________ State: ______ Zip: ______

Phone: ____________________________ Fax: ____________________________

Enclosed is my check for _______ No. of tickets at $55 each

Make check payable to: Inland Empire Business Journal, P.O. Box 179, Rancho Cucamonga, CA 91729-1979

Charge my: MasterCard Visa

Account#: ____________________________

Expiration: ____________________________

Signature: ____________________________

FOR FASTER SERVICE FAX THIS FORM TO (909) 989-1864

FOR MORE INFO CALL (909) 989-4733

---

**INLAND EMPIRE BUSINESS JOURNAL**

---
High Desert's Economic Upsurge Hits Its Stride

by Cliff Moman

City officials throughout the High Desert area have expressed optimism for the region's future in recent months, due to the current and potential spread of the region's increased economic opportunities, which is expected to continue to the real estate market.

Victorville's Southern California Logistics Airport (SCLA), was selected by Google as the site of its 70,000-square-foot logistics complex, marking a major facet of the High Desert's economic expansion.

Other companies that have established facilities in Victorville include Google, Amazon, M&M/Mars, Boeing, GO Airline Engines, Pratt & Whitney, and Arrowhead Water, among others. The city's growth is continually seen as a logical extension of the opurtunity that has occurred in the Inland Empire for the last few years, said Robb Quiney, city manager of Hesperia.

The High Desert area covers a total of 1,800 square miles, said Joe Brady, president of the Bradco Companies and publisher of the quarterly "High Desert Report." Its population consists of some 300,000 people, 16.25 percent of San Bernardino County's total population and 8.45 percent of the Inland Empire's, grew by 20 percent in the 1990s by about 2.5 percent annually. The High Desert is expected to be the fastest-growing area in the U.S. within the next few years, said Joe Brady. It is expected to see a population increase of 1,809,854 people, or 12.5 percent of the present Inland Empire population base currently at 13.6 million. Based on conservative estimates, the High Desert is expected to see a three percent annual compounded growth within the next 20 years, which should eventually bring the region's population to 220,722 people.

Of the entire High Desert population, 60 percent are expected to move to the Inland Empire to work. More Inland Empire companies have relocated to the High Desert, said Brady, replacing the dependency of commuters living in the High Desert. The High Desert region is the second fastest-growing area in the Inland Empire, with the California Association of Realtors having found an average housing price of $178,500, San Bernardino County's is $235,782, and the state of California's is $325,782.

Single-family home sales in Victor Valley have increased from 2001 to 2002, as Drumane Smith of the Victor Valley Association of Realtors described in the High Desert Report.

In 2001, Adelman saw 300 units sold, compared to 434 in 2002, marking a change of 43.1 percent. The 2001 unitary price median ranged from $69 to $92, marking a change of 13.4 percent. Apple Valley sold 550 units in 2002, in comparison to 676 units sold in 2002, marking a change of 21.1 percent. The city's 2001 price median ranged from $107 to $124, marking a change of 15.9 percent. Barstow saw 275 units sold in 2001, compared to 431 units in 2002, marking a change of 21.1 percent. Barstow's 2001 price median ranged from $66 to $67, marking a change of 1.5 percent. Hesperia saw 165 units sold in 2001, compared to 227 units in 2002, marking a change of 37.6 percent. The 2001 median price increased from $120 to $135, marking a change of 12.5 percent. Barstow saw 215 units sold in 2001, compared to 1,411 units in 2002, marking a change of 16.1 percent. The 2001 median price increased from $94 to $110, marking a change of 17 percent. Lucerne Valley saw 77 units sold in 2001, compared to 40 units in 2002, marking a change of 30 percent. The 2001 median price increased from $66 to $79, marking a change of 19.7 percent. Barstow saw 135 units sold in 2001, compared to 175 units sold in 2002, marking a change of 15 percent. The 2001 median price increased from $120 to $135, marking a change of 12.5 percent. Hills saw 77 units sold in 2001, compared to 113 units sold in 2002, marking a change of 45.7 percent. The 2001 median price increased from $94 to $146, marking a change of 33.9 percent. Victorville saw 1,136 units sold in 2001, compared to 1,444 units sold in 2002, marking a change of 21.1 percent. The 2001 median price increased from $106 to $123, marking a change of 14.8 percent. Wrightwood saw 176 units sold in 2001, compared to 202 units in 2002, marking a change of 14.8 percent. The 2001 median price increased from $319 to $315, marking a change of 1.5 percent.
High Desert's Economic Upsurge Hits Its Stride

continued from page 7

High Desert Report

Other aspects of housing sales have also played a role in the High Desert's economic development, as shown by the Regional Housing Activity Statistics Report put out by the Valley Association of Realtors. In June 2003, 248 three-bedroom homes were sold with their total dollar value being $21,371,036; their average list price, $86,522; their average sold price, $86,522; their average sold price, $116,291; average sold price, $151,292; average sold price, $147,361; and percentage of the list price, 99.14 percent.

Three hundred twenty-six units of four-bedroom homes were sold with the total dollar value being $458,854,734; average list price $151,392, average sold price $151,392, average sold price $147,361, and percentage of the list price, 99.99 percent.

During the month of June 2003, 495- the High Desert in January 2003 had apparent- ly been held at bay in most areas, as indicated from the California Employment Development Department show. Of the 68,000 members of the labor force in the San Bernardino County, 49,000 are employed and 49,000 unemployed, marking an unemploy- ment rate of 5.7 percent. Of these, 3,150 are employed and 150 unemployed, marking an unemploy- ment rate of 4.8 percent.
DEAR EDITOR

The Unforgettable Foundation—www.theforgottenables.com—a unique Island Empire-based non-profit, will soon serve and support its 250th request for financial and emotional support for a local family that has lost a child to death. We are currently at $248 in providing monetary aid to families who need us. This year's need is way ahead of last year’s with over 50 calls for help already met. Remember, this is a "stand alone" charity that started from scratch less than four years ago to meet an urgent local tragedy then in progress. Talk about making a difference for very real people!!!

We have now met the needs of bereft families in 51 different Island Empire cites and districts reaching more than 50,000 all with a 95 percent volunteer staff. Our purpose is a great help at 10 hrs. per week. Our success is due to a community-based effort from our local board, our donors, and many unpaid volunteer hours donated by committed and compassionate people.

Also, we now have our first forgettable chair, Kowka Smith, Esq.—recently named Public Defender of the Year in San Bernardino County is a new father and will be stepping down as chair. Dean Stordahl, CEO of R. Peets VA Center will become the third chair in TUF’s almost four-year run. (Dr. Tom Shervin, M.D. of Loma Linda University Children’s Hospital emergency room was the inaugural chair.)

And the numerous articles and media appearances have helped immeasurably, too. Our emphasis is on making every child unforgettable...in life or death. Please do what you can to help us...we can’t do this alone. We need your story told in order to reach more families who may not know that help is available.

Our phone numbers are 909.425.9636/909.754.6800.

Thank you from the bottom of our hearts,

Chapin Tim Evans, founder, The Unforgettable

COMMENTARY

World Trade Remains Source of Strength, Potential for State's Economic Recovery

by Susan Cornelius-Diaz

Although Californians continue to face tremendous economic challenges, with a state budget deficit of more than $35 billion, there is one bright spot in our economy that should be recognized and nurtured—international trade.

Too often the positive economic impact of trade on our state’s economy is taken for granted, without considering that:

- exports bring in new money to the state;
- imports bring in more cost-effective materials and resources, and
- investment provides new economic development in our state.

Additionally, there are tremendous numbers of California services and support industries that are needed to support trade. That is why, during the month of May, Californians participate in the National Observance of World Trade Week, a national recognition of the benefits of trade. This year marked the 77th annual celebration of World Trade Week, which originated in California in 1926 and was proclaimed a national observance in 1973 by President Franklin D. Roosevelt.

Ideally, U.S. trade should be balanced between imports and exports, but for many years imports have outpaced exports, reaching an all-time high level of $1.36 trillion this year. The good news, depending on your economic perspective, is that the U.S. dollar has weakened, which means that California exporters' goods and services are more affordable in foreign markets and presents an opportunity for our businesses to seek new market opportunities.

Opportunity for Small Businesses

This is a great opportunity for California's small businesses that have the courage to take the plunge into international markets and grow their businesses, but in order to engage in international business they must have access to the special financial tools to facilitate it.

California once provided the best export finance tool in the United States to our exporting businesses through the California Export Finance Office (CEFO). This 16-year state program has generated $1.1 billion in export sales and 2,000 new jobs, and could have helped to re-grow the economy in the state. But in the budget panic to find programs to cut, this beneficial program has been slashed.

Once again our businesses are being penalized particularly when the state should be working aggressively to map the full benefit of the weakened U.S. dollar.

Unprecedented by all is the dramatic impact of the SARS virus outbreak, which could not have occurred at a worse time for our state. This has injected a new type of roadblock to trade and made it considerably more difficult for California tourism market.

California’s Results in International Markets

In spite of these setbacks, approximately one-fourth of the state’s more than $4 trillion-dollar economy can be attributed to international trade and investment. Despite the overall economic climate, the state’s economy, year-end figures for 2002 showed that California exported $92.2 billion to 222 countries worldwide. California exports accounted for about 13.3 percent of total U.S. foreign sales in 2002.

California exports account for more than 10 percent of California’s private sector employment, about one in 10 jobs. California is the fifth-largest economy in the world.

Exports of computer and electronics account for 41 percent of California’s total exports. California continues to lead the nation in exports of computer-related goods, with more than $39.5 billion in sales last year. This is a 24.4 percent increase in California’s largest export market in 2002 with $16.1 billion, driven by computer and electronic products. Canada held its place as California’s third largest export market with $17 billion.

California is the top exporting state to Asia, comprising nearly one-third of its total exports.

continued on page 19

July 2003

DEA R EDITOR

The Palm Springs Tennis Club—A Desert Showcase

by Norman K. Neddermeyer

The Palm Springs Tennis Club has a magnificent sculpture in its back- yard—the San Jacinto Mountains. The club was formed in 1977 by Pearl McMann, the daughter of one of Palm Springs’ first pioneers, John Guthrie McCallum, who settled in the desert in 1884. Pearl and her husband, McMann, vigorously made the tennis club the showcase of the desert with beautiful landscaping and terraces.

The original grounds of the club had two tennis courts, a locker room, a large, oval swimming pool; club house, bar, and café. By 1947, architect Paul Williams had designed a large two-story clubhouse that was built into the side of the mountain to be used as the main club-house, dining room, and cocktail lounge. The spacious room on the second floor, overlooking the club grounds and Palm Springs, was originally named the "Balboa Room" for the bougainvillea plants that wind around the facility. Now renamed "The Palm Desert Tennis Club," the room is used for weddings, catered parties, and special events.

The picturesque resort is in an area that was officially designated as the Historic Tennis Club District, located within walking distance of downtown Palm Springs, famous for its world-class atmosphere and world-class shopping and entertainment.

In the early days, the Palm Springs Tennis Club hosted numerous Hollywood celebrities, including Bob and Dolors Hope, Kirk Douglas, Elvis Presley, Frank Sinatra, Dinah Shore, and Red Skelton. Top tennis stars visiting the club regularly included: Jack Kramer, Pancho Gonzales, Arthur Ashe, and Bobby Riggs.

In 1980, the tennis club resort became a time-share and a few years later came under the ownership of the Palm Springs Tennis Club Owners Association. The property features 22 acres with lush landscaping and a 60-unit two-story hotel, plus 63 private residential townhomes with up to two bedrooms, two full baths, and a dining/entertainment room and private, custom-designed patios. All of the 126 units have cooking facilities. Rentals are open to the public. The main hotel has a lobby and a visitors check-in desk.

Continued on page 18

PROFILE

Gene Constant, Author, Founder of YelloWeb*

Gene Constant, speaker and author of "Total Production Management," is an expert on bringing companies "out of the dark" and improving the talents and productivity of the national workforce.

Now, he is doing it for himself and his company, www.xcelente.com, a Web hosting and design firm in Rancho Cucamonga. Constant is the founder of YelloWeb* Internet Business Directory, now is owned and operated by xcelente.com. YelloWeb* is unique in that it offers comprehensive directory services that are Internet searchable and are designed to meet the needs of small companies and start-up businesses of all sizes. "It is a fact that almost 90 percent of all businesses are not advertising on the Internet, because that don’t understand it or think they don’t have the budget for it," he explained.

Even though his company is also a start-up, Constant’s firm donates a portion of the profits to the Old Testament Church in Rancho Cucamonga and numerous local charitable events. He believes that any business should have a conscience and not wait until it is thriving to help others who have few opportunities to succeed.
How Globalized Is California's Economy?  

continued from page 3

help to state the economy. With the growth of production networks, for example, one policy option is to help California firms identify appropriate partners and suppliers abroad, in addition to the current practice of helping foreign firms find appropriate partners in California.

Policy makers might also consider whether they have a role in port planning and infrastructure provision. If the iPod's sales represent both benefits and costs to California's economy, and even smaller ports affect areas beyond their immediate location. Although the ports in general are self-financing and much port planning takes place at the local level, policymakers could consider whether assistance makes economic sense.

The state can also refine its role in export promotion. The marketplace figures currently used for policy planning are not meant to represent production in California. For example, according to these statistics, California might export more to Mexico than it actually does. The state might consider other means, such as periodical surveys, to understand better both the production and the destination of California goods and services.

Finally, Shatz notes that increased international economic exchanges have contributed to widening income inequality, although the extent to which it has done so is a source of continuing debate. The effects of international trade and global integration cannot easily be separated from the effects of other economic trends, in particular technical change that favors employment of highly skilled workers. However, the policy prescriptions for mitigating widening income gaps are the same for trade-induced and technological-induced change. These prescriptions are to improve the educational opportunities and the education of the population and to maintain a social safety net for workers displaced by economic change.

This research brief summarizes a report by Howard Shatz, Business Without Borders! The Globalization of the California Economy. The full report can be ordered online by phone at (800) 232-5343 (U.S. mainland) or (415) 294-4400 (Canada, Hawaii, overseas). (A copy of the full text is available online at the website of the Public Policy Institute of California.)

Public Policy Institute of California, 500 Grand Avenue, Suite 600, Oakland, CA 94612. (510) 653-8400. Fax: (510) 653-8360. www.ppic.org

--

JULY 2003

All it takes is an applicable WPO; without WPOs, you are not eligible. The information in the above box was obtained from the computer list. The best use of your knowledge on the size, equipment, capacity of each company. The list is up to date and includes all the companies that are listed in the database.
Cucamonga, as president and Paul Bianco, county supervisor, as vice president of the board of directors for 2003. SANCAB will be the county's representative government and transportation planning agency for San Bernardino County.

Alexander has represented Rancho Cucamonga on the SANCAB Board since 1994. "Having spent over 30 years working with the local communities near the San Bernardino/Los Angeles county line. Riverside Construction was one of the contractors of Route 210 through Rancho Cucamonga. Dubbed as "early work" in Rialto, the project will be completed almost one year and will include:

- Drainage improvements between Highland and Casimira Avenues, from Sierra Aaurus to Spruce.
- The extension of Cedar Avenue south to Eastton Avenue. Current Cedar Avenue only as far as Highland Avenue.
- The construction of six sound walls between Willow and Avenues - three north and three south of the freeway.
- The construction of the Ayala Avenue overcrossing at the overcrossing bridge.
- This will require a full closure of Ayala between November 2003 and December 2004.
- The widening of Highland Avenue between Spruce and Willow for a distance of about one mile.
- Caltrans is preparing contract documents for its low bidder for another segment of the freeway that the state agency will build in Rialto. This early work will include the continued widening of Casimira Avenue and bridge overcrossing at Locust and Linen Avenue.

State Route 210 in SANCAB's largest Measure F project. Adopted by voters in 1989, Measure F is the county's half-cent sales tax for transportation. Combined with state and federal funds, it provides the backbone for the Route 210 freeway project in Rialto to Riverside. Construction, the lowest responsible bidder from a field of nine firms. Riverside's bid of $13,599,376 was only $36,000 less than the second low bidder, JC Engineers, very close to SANCAB's engineers' estimate of $13,632,297. Bids were opened May 29.

The contract award marks the start of construction of the final eight miles of the Football Freeway, which will extend through Rialto, Rancho Cucamonga, Upland, Claremont, and La Verne, and are open to drivers. An average of 110,000 vehicles travel the freeway each day near the San Bernardino/Los Angeles county line. Riverside Construction was one of the contractors of Route 210 through Rancho Cucamonga.

Dubbed as "early work" in Rialto, the project will be completed almost one year and will include:

- Drainage improvements between Highland and Casimira Avenues, from Sierra Aaurus to Spruce.
- The extension of Cedar Avenue south to Eastton Avenue. Current Cedar Avenue only as far as Highland Avenue.
- The construction of six sound walls between Willow and Avenues - three north and three south of the freeway.
- The construction of the Ayala Avenue overcrossing at the overcrossing bridge.
- This will require a full closure of Ayala between November 2003 and December 2004.
- The widening of Highland Avenue between Spruce and Willow for a distance of about one mile.
- Caltrans is preparing contract documents for its low bidder for another segment of the freeway that the state agency will build in Rialto. This early work will include the continued widening of Casimira Avenue and bridge overcrossing at Locust and Linen Avenue.

State Route 210 in SANCAB's largest Measure F project. Adopted by voters in 1989, Measure F is the county's half-cent sales tax for transportation. Combined with state and federal funds, it provides the backbone for the Route 210 freeway project in Rialto to Riverside. Construction, the lowest responsible bidder from a field of nine firms. Riverside's bid of $13,599,376 was only $36,000 less than the second low bidder, JC Engineers, very close to SANCAB's engineers' estimate of $13,632,297. Bids were opened May 29.

The contract award marks the start of construction of the final eight miles of the Football Freeway, which will extend through Rialto, Rancho Cucamonga, Upland, Claremont, and La Verne, and are open to drivers. An average of 110,000 vehicles travel the freeway each day near the San Bernardino/Los Angeles county line. Riverside Construction was one of the contractors of Route 210 through Rancho Cucamonga. Dubbed as "early work" in Rialto, the project will be completed almost one year and will include:

- Drainage improvements between Highland and Casimira Avenues, from Sierra Aaurus to Spruce.
- The extension of Cedar Avenue south to Eastton Avenue. Current Cedar Avenue only as far as Highland Avenue.
- The construction of six sound walls between Willow and Avenues - three north and three south of the freeway.
- The construction of the Ayala Avenue overcrossing at the overcrossing bridge.
- This will require a full closure of Ayala between November 2003 and December 2004.
- The widening of Highland Avenue between Spruce and Willow for a distance of about one mile.
- Caltrans is preparing contract documents for its low bidder for another segment of the freeway that the state agency will build in Rialto. This early work will include the continued widening of Casimira Avenue and bridge overcrossing at Locust and Linen Avenue.
Kring & Chung, LLP, one of Southern California's leading law firms, announced the addition of a new associate attorney, Anna Greenstein, to the firm's Irvine office. Greenstein's practice will include the handling of complex, multi-party commercial litigation and intellectual property matters.

Ms. Greenstein earned a bachelor's degree in sociology in 1998, and her juris doctorate from the University of Southern California School of Law in 2001.

In December of 2002, Dr. Philip L. Price Insurance Agency, Inc., (ACP) founded in 1928, purchased the assets of Driver Insurance, a growing regional insurance company, in order to enhance its ability as a full-service, multi-line insurance agency. ACP joins Driver Insurance in the delivery of creative solutions for their clients, providing advantage, program-based risk solutions for the middle market.

"Today's unprecedented market conditions make this a time in which brokers must have access to strong carriers who are willing to provide security and strength their clients expect and deserve. We are excited about the acquisition of additional resources, markets and distribution channels that come with joining a dynamic and growing company such as Driver Insurance," said John Austin, President and chief executive officer, John Addo.

"Expanded access by ACP to traditional carriers as well as proprietary programs and products greatly enhances their ability to respond to their clients' needs and grow their business better."
The CEO of Rancho Cucamonga-based Crystal Clear Images Inc., Andrea Steinmetz, believes his company’s experience in the imaging business, particularly in the use of high-speed laser printers and copiers for the mass production of communications, has given him a unique perspective on how to handle business. "We've experienced continual growth since our inception," said Steinmetz. "In fact, Steinmetz, his company helps to sponsor various sheriff’s department associations, as well as the annual Rancho Cucamonga grape harvest festival and Ontario, Rancho Cucamonga, and Upland Chambers of Commerce functions. Steinmetz cites his wedding of nearly 12 years, Andrea Steinmetz, the company’s vice president of operations, as having been of significant help in getting the company started.

"She was a big supporter," said Steinmetz. "She pointed me in the right direction." Steinmetz’s wife has always been helpful in his management of bookkeeping and other administrative duties, he said. "She’s good," Mrs. Steinmetz said, "although a bit stressful sometimes. We take a lot of our work home with us, and we use each other quite a bit being (together) at work and at home."

Steinmetz is a pleasure to work with, said John Kuklack, who does custodial work for Crystal Clear Images and is an apprentice technician with the company. "He’s great," he said of his working experience with Steinmetz. "He’s pretty laid back. He helps us all out and works hard as well."

Steinmetz was born in Blythe, Ca., and raised in Twin Falls, Idaho, by his father, John, who builds and installs gas stations, and his grandfather, Judy, a homemaker. He has three brothers: Eric, 34, Danes, 30, and Bryan, 26. He is a stepfather to Kathy, 26, and a stepbrother, Mike, 32. He and his wife are the parents of two daughters, Alyx, 3, and Autumn, 8.

In spite of his success in business, it was not always the venue that he wanted to pursue, Steinmetz said. "When I graduated high school, I was going to go to Hollywood and be an actor," he said. "I guess I didn’t want it bad enough."

Steinmetz has appeared as an extra in three films, "Real Women Have Curves," "The Secret," and "Life’s Picnic," as well as having made spedo­ commercial appearances.

A native of his inspirations as a businessman is his client, said Steinmetz. "Mike Morell, manager of Rancho Cucamonga-based Providence Home Loans. He is inspirational to Steinmetz due to his positive attitude and high personal standards, he said. "I’ve watched a lot of things he does," said Steinmetz. "He has a really good personality, he’s a good person. He has a successful business and good ethics." Although Steinmetz hopes to retire one day, he said, he has also developed an attachment to his business. "As far as the business goes, I said, “I’m going to go back till I can do it any more.”

Steinmetz, whose typical work hours are from 8 a.m. to 5 p.m., Monday through Friday and by appointment on Saturday, spends his spare time riding his powerful water sports and participating in his older daughter’s softball activities. Crystal Clear Images Inc. is located at 10760 Jerry Blvd, Ste. 210 in Rancho Cucamonga. Call Steinmetz at 909-948-7167.

The CFO of Rancho Cucamonga-based Crystal Clear Images Inc., Andrea Steinmetz, believes his company’s experience in the imaging business, particularly in the use of high-speed laser printers and copiers for the mass production of communications, has given him a unique perspective on how to handle business. "We’ve experienced continual growth since our inception," said Steinmetz. "In fact, Steinmetz, his company helps to sponsor various sheriff’s department associations, as well as the annual Rancho Cucamonga grape harvest festival and Ontario, Rancho Cucamonga, and Upland Chambers of Commerce functions. Steinmetz cites his wedding of nearly 12 years, Andrea Steinmetz, the company’s vice president of operations, as having been of significant help in getting the company started.

"She was a big supporter," said Steinmetz. "She pointed me in the right direction." Steinmetz’s wife has always been helpful in his management of bookkeeping and other administrative duties, he said. "She’s good," Mrs. Steinmetz said, "although a bit stressful sometimes. We take a lot of our work home with us, and we use each other quite a bit being (together) at work and at home."

Steinmetz is a pleasure to work with, said John Kuklack, who does custodial work for Crystal Clear Images and is an apprentice technician with the company. "He’s great," he said of his working experience with Steinmetz. "He’s pretty laid back. He helps us all out and works hard as well."

Steinmetz was born in Blythe, Ca., and raised in Twin Falls, Idaho, by his father, John, who builds and installs gas stations, and his grandfather, Judy, a homemaker. He has three brothers: Eric, 34, Danes, 30, and Bryan, 26. He is a stepfather to Kathy, 26, and a stepbrother, Mike, 32. He and his wife are the parents of two daughters, Alyx, 3, and Autumn, 8.

In spite of his success in business, it was not always the venue that he wanted to pursue, Steinmetz said. "When I graduated high school, I was going to go to Hollywood and be an actor," he said. "I guess I didn’t want it bad enough."

Steinmetz has appeared as an extra in three films, "Real Women Have Curves," "The Secret," and "Life’s Picnic," as well as having made spedo­ commercial appearances.

A native of his inspirations as a businessman is his client, said Steinmetz. "Mike Morell, manager of Rancho Cucamonga-based Providence Home Loans. He is inspirational to Steinmetz due to his positive attitude and high personal standards, he said. "I’ve watched a lot of things he does," said Steinmetz. "He has a really good personality, he’s a good person. He has a successful business and good ethics." Although Steinmetz hopes to retire one day, he said, he has also developed an attachment to his business. "As far as the business goes, I said, “I’m going to go back till I can do it any more.”

Steinmetz, whose typical work hours are from 8 a.m. to 5 p.m., Monday through Friday and by appointment on Saturday, spends his spare time riding his powerful water sports and participating in his older daughter’s softball activities. Crystal Clear Images Inc. is located at 10760 Jerry Blvd, Ste. 210 in Rancho Cucamonga. Call Steinmetz at 909-948-7167.

The Palm Springs Tennis Club... continued from page 11 that is open 24 hours a day, seven days a week.

The resort has 11 tennis courts (nine are lighted), three swimming pools, pool-side cabanas, five spas, water features, a fitness center, and a massage salon. Spencer’s Restaurant, at the Mountain is the elaborate cre­ ation of Harold Matner, a board member of the PS Tennis Club Own­ ers’ Association and avid tennis enthus­ iast. The restaurant features continual cuisine serving superb breakfasts, lunches and dinners, and a fabulous Sunday brunch. The executive chef, Gregory Norris, received extensive training in Switzerland.

"Laws were made to be broken" Christopher North, May 30, 1830

"Had laws not been, we never had been blam'd; for to know we sin's is no innocence" Sir William Davenant 1660-1668

9331 BASELINE ROAD, SUITE 110 RANCHO CUCAMONGA CA 91730 (909) 960-1300 • FAX (909) 941-4810

Money Talks: While Trade Relations Address Strength, Source of Potential for State’s Economic Recovery

Continued from page 10

of total U.S. exports to the region. With sales of $11.1 billion in 2002, Japan is California’s number one market in Asia, and second largest export market overall. Taiwan, South Korea, and China are other top export destinations for the state.

California’s exports to Europe, in­ cluding Russia, totaled $20.6 billion in 2002, with 22 percent of the state’s total exports being sold to the European Union. Russia is emerging as an increasingly important market for California, with approximately 177,000 and 111,000 jobs respectively, with many of these jobs resulting from export growth un­ der the North American Free Trade Agreement (NAFTA). The economic value of exports to Mexico and Canada is $179 billion. NAFTA is the beneficiary of all of the NAFTA, the creation of which the Cal­ ifornia Chamber actively supported.

Fortunately, with the 2002 economic downturn, the Chamber’s trade arm was not the only export wing of the organization that was taking on new tasks. Free Trade Agreements California exports to Mexico and Canada directly and indirectly support approximately 177,000 and 111,000 jobs respectively, with many of these jobs resulting from export growth under the North American Free Trade Agreement (NAFTA). The economic value of exports to Mexico and Canada is $179 billion. NAFTA is the beneficiary of all of the NAFTA, the creation of which the California Chamber actively supported.

Fortunately, with the 2002 economic downturn, the Chamber’s trade arm was not the only export wing of the organization that was taking on new tasks. Free Trade Agreements California exports to Mexico and Canada directly and indirectly support approximately 177,000 and 111,000 jobs respectively, with many of these jobs resulting from export growth under the North American Free Trade Agreement (NAFTA). The economic value of exports to Mexico and Canada is $179 billion. NAFTA is the beneficiary of all of the NAFTA, the creation of which the California Chamber actively supported.

Free Trade Agreements

California exports to Mexico and Canada directly and indirectly support approximately 177,000 and 111,000 jobs respectively, with many of these jobs resulting from export growth under the North American Free Trade Agreement (NAFTA). The economic value of exports to Mexico and Canada is $179 billion. NAFTA is the beneficiary of all of the NAFTA, the creation of which the California Chamber actively supported.

Free Trade Agreements

California exports to Mexico and Canada directly and indirectly support approximately 177,000 and 111,000 jobs respectively, with many of these jobs resulting from export growth under the North American Free Trade Agreement (NAFTA). The economic value of exports to Mexico and Canada is $179 billion. NAFTA is the beneficiary of all of the NAFTA, the creation of which the California Chamber actively supported.

California Chamber International Trade Committee, is president of Sys­ tems Integrations in Orange. Represented by the May 18 issue of Alert, the California Chamber of Commerce publication.

Information Resources

To help entrepreneurs explore world trade opportunities, the Chamber maintains an international trade web­ page, www.calchamber.com/interna­ tional. Visitors can explore the web­ site’s many tools and services, including a Frequently Asked Questions section, get updates on trade issues, statistics, and the state’s lead­ ing markers, or use the trade resources that link to research markets, buyers, and suppliers, or publications offering more information.

Subscribe Now! 909-846-4733

Business Journal • Page 18
Hope Through Housing Empowers Communities by Empowering People

Enriching lives and empowering communities comprise the mission of the Hope Through Housing Foundation. The foundation empowers communities by providing the tools for the individual enrichment of the lives of the residents. This goal is accomplished by developing the talents of the people who live in communities that are often without the resources and support needed, are examples of individual life-enrichment and community empowerment. Hope develops liaisons with other not-for-profit organizations to offer the type of services to the population most in need.

In more than 30 low-income communities, Hope has witnessed a visible improvement in challenged neighborhoods as a result of the hard work of individuals. For many individuals, this is the first time they realize that they too have value, and the power to bring about meaningful and lasting changes in their lives, their children’s future, and the communities in which they live.

Providing the Tools for Lasting Changes

Hope has identified two areas critical to quality of life and wellness. Programs and services designed to meet the requirements in these critical areas include:

After School and Beyond Program

- After School Program, Youth Employment Program, Camp Scholarships, Nutrition, Extended Care Services

Career Resource Program

- Career Development, Adult Literacy, Extended Care Services

Living Well/Senior Program

- Senior Services and Resource Counseling, Transportation Assistance, Health and Nutrition Education, Extended Care Services, Food Pantry

Continuum of Hope/Transitional Housing

- Homeless Families, Emancipated Youth, Extended Care Services

The first step to providing these programs is to conduct a Needs Assessment Survey to determine if there are appropriate programs or services may be implemented. Hope has been very successful in developing partnerships with other private and public service providers, which results in a very cost-efficient strategy.

The Hope Through Housing Foundation was created by Southern California Housing Development Corporation (SoCal Housing). SoCal Housing is a nonprofit 501(c)3 developer with a mission to create affordable housing that promote a healthy, safe, healthy environment and contribute to neighborhood vitality. The company owns and manages more than 16,000 units throughout Southern California, serving more than 20,000 residents.

As part of an ongoing approach to improving quality of life in Southern California communities, it builds community resource centers at all of its properties, which are supported and administered by the Hope Through Housing Foundation. Hope provides the management and health and social programs to SoCal Housing communities. All Career Source “Job Marts” are located in SoCal Housing-owned and operated management apartment communities.

Another important player is the Career Institute, a Rancho Cucamonga-based organization that specializes in career development. Career Institute is an affiliate of SoCal Housing. These two entities are residents of the Mountain area and have found that their new endeavor will benefit the family’s growing need for caregivers by providing the much-needed, the US.

All career opportunities are posted on the Internet, which has resulted in the creation of the Continuum of Hope: Empowerment Centers program. The goal of this program is to support the families involved in the SoCal Housing communities by providing the tools needed to become self-sufficient and improve their quality of life.

Instructors assist residents and members of the community in the state-of-the-art on-site computer lab at the Mountainside Business and Opportunity Center.

Career resource Program

- Career Development, Adult Literacy, Extended Care Services

Living Well/Senior Program

- Senior Services and Resource Counseling, Transportation Assistance, Health and Nutrition Education, Extended Care Services, Food Pantry

Continuum of Hope/Transitional Housing

- Homeless Families, Emancipated Youth, Extended Care Services

The first step to providing these programs is to conduct a Needs Assessment Survey to determine if there are appropriate programs or services may be implemented. Hope has been very successful in developing partnerships with other private and public service providers, which results in a very cost-efficient strategy.

The Hope Through Housing Foundation was created by Southern California Housing Development Corporation (SoCal Housing). SoCal Housing is a nonprofit 501(c)3 developer with a mission to create affordable housing that promote a healthy, safe, healthy environment and contribute to neighborhood vitality. The company owns and manages more than 16,000 units throughout Southern California, serving more than 20,000 residents.

As part of an ongoing approach to improving quality of life in Southern California communities, it builds community resource centers at all of its properties, which are supported and administered by the Hope Through Housing Foundation. Hope provides the management and health and social programs to SoCal Housing communities. All Career Source “Job Marts” are located in SoCal Housing-owned and operated management apartment communities.

Another important player is the Career Institute, a Rancho Cucamonga-based organization that specializes in career development. Career Institute is an affiliate of SoCal Housing. These two entities are residents of the Mountain area and have found that their new endeavor will benefit the family’s growing need for caregivers by providing the much-needed, the US.

All career opportunities are posted on the Internet, which has resulted in the creation of the Continuum of Hope: Empowerment Centers program. The goal of this program is to support the families involved in the SoCal Housing communities by providing the tools needed to become self-sufficient and improve their quality of life.

Instructors assist residents and members of the community in the state-of-the-art on-site computer lab at the Mountainside Business and Opportunity Center.
How to get the Media to Notice Your Business

by Pam Lontos

Why do some company leaders appear in numerous magazines and trade journals and on a variety of TV and radio shows while others who run a similar business can hardly get a producer or editor to take note? The answer is the person’s ability to cultivate future interview opportunities. Those business leaders who seem to appear everywhere know how to offer the media something of value to them. You can get reporters and producers to remember you for future stories by positioning yourself as a valuable information source. The next time you talk with any member of the media, remember to use the following rapport-building techniques.

Show benefits

Tell the reporter or producer what unique perspective you can add to his or her story and why the audience will be interested in what you have to say. This is not the time to focus on your career highlights, your company’s products or services, or your company’s reputation; instead, focus on the audience and explain how you will help them.

Find future stories

Ask the editor or producer what stories she or he is planning to cover in the next month. Listen carefully and figure out how your company’s message or mission somehow relates to those story ideas. If you find a fit, explain how you will be beneficial to what he or she is investigating. Offer some facts, statistics, or company anecdotes to reinforce your point.

Be helpful

Continually finding new story angles and investigating breaking news is a tough job. Ask the interviewee what he can do to make his or her job easier. Can you offer some research material your R&D department recently compiled? Can you explain a complicated topic to the audience in easy-to-understand language? Be an expert, accessible source of information so the interviewer will want to work with you on future stories.

Keep your facts up-to-date

Reporters don’t want to talk about last year’s topics; they want to know what is new and breaking today. They want to be on the cutting edge of what is happening, and they want your help to get them there. That’s why you must openly and willingly talk about the story that is happening in your industry—both the good and the bad trends. Additionally, continually update any facts or sources you cite to make sure they are accurate and reliable. Using statistics from the 1980s or more current ones are available will make you appear unprofessional and less knowledgeable.

Be unique and to-the-point

Always present your topic of expertise in a new light—one that may be close to someone else’s, but that catches the reporter or producer’s interest. Avoid lengthy e-mails, letters, or phone conversations that run to the point. If the interviewer needs more details, interviews, or credibility, media personnel have little time to spare. If the reporter or producer can’t grasp your unique perspective in the first few sentences, their audience won’t be able to either, and they won’t use your information.

Don’t be pushy

If the reporter or producer tells you that your information is not right for their audience, thank them for their time, ask if you may contact them in the future, and move on. Don’t try to push your information to a source that is not interested. If you appear to be too aggressive or too pushy, the media will not want to work with you, even if you could contribute something to a future story. Instead, they will contact a business leader who is more polite and accommodating to their needs.

Speak with integrity

How you speak to a reporter or producer has just as much effect on his or her opinion of you as on what you have to say. In order to appear reliable, credible, and an excellent source of information, avoid speaking with industry jargon, or out-of-date phrases. Speak as if you were explaining something for the first time. Also, offer current, first-hand accounts as examples to back up your statements so the reporter or producer knows you have real-life and relevant experience that others can learn from.

When you gear your interview pitch to your company and you company can help the media with a story, always ask how they can help promote your business. If you have a great interview that you think will turn to the information they need. Before you know it, your company name will not be continually in front of your clients, you will become the foremost expert in your field, and your profits will soar.

SUBSCRIBE NOW

YOU ARE WHAT YOU

Subscribe for two years to The Inland Empire Business Journal and receive complimentary our:

2003 Book of Lists Resource Publication (value: $30)
Worst ‘Job Killer’ Bills Still Alive
continued from page 16

• AB 1528 (Cohn: D-Saratoga). Employers pay costs of state health insurance for employees.

• AB 226 (Vargas: D-San Diego). Prohibits the issuance of corporate-owned life insurance.

3. Increases Frivolous Litigation

Two of the 11 bills in this category appear to be dead for the year. The others listed below are still moving.

• AB 274 (Koretz: D-West Hollywood). Presumes that an employer is retaliating against an employee if the employer discharges, demotes, suspends or reduces the hours or pay of an employee within 90 days after an employee makes a claim under the Labor Code.

• AB 1715 (Corbett; D-San Diego). Limits use of arbitration in employment contracts.

• SB 515 (Kaeli: D-Dana Point). Limits use of arbitration in employment contracts.

• AB 634 (Steinberg: D-Sacramento). No protective orders allowed for settlement of alleged elder abuse.

• AB 223 (Diaz; D-San Jose). Employers pay attorney fees and court costs even if only one penny judgment for employee.

• SB 76 (Donnie; D-Carson). Allows bounty-hunting private attorneys to sue employers for wage and hour Labor Code Violations.

4. Expands Government at Employers’ Expense

Four of the five bills in this category appear to have died for the year, but one is still moving:

• SB 20 (Sher: D-Stanford). Imposes fee on manufacturers of any electronic device not covered under the Unfair Competition Law.

• SB 122 (Escaldic: D-Norwalk). Employers sued under the Unfair Competition Law would have to “disgorge” profits, even if no injury is found.

• AB 634 (Steinberg: D-Sacramento). No protective orders allowed for settlement of alleged elder abuse.

• AB 76 (Donnie; D-Carson). Allows bounty-hunting private attorneys to sue employers for wage and hour Labor Code Violations.

5. Criminalize Business Conduct

One of the three bills in this category appears to be dead for the year. The others below are still moving.

• AB 897 (Jackson: D-Santa Barbara). Imposes new criminal penalties on waste discharges to waters of the state.

• AB 572 (Veli: D-San Francisco). New incentives to file retaliation suits against employers.

6. New Taxes and Fees

Eight of the 10 bills on the list appear to have died for the year. Still moving are:

• ACA 16 (Dancos: D-Berkeley). Raises property taxes on businesses by enacting a “split roll” constitutional amendment.

• AB 1690 (Lento: D-San Francisco). Local governments can raise income taxes.

Incredible Needed
Closing our legal actions... to put jobs first and oppose the ‘job killers.’ For more information on how you and your business can help stop the ‘job killers,’ visit the Coalition of Jobs Website at www.cajobsfirst.org.

Reprinted from The Small Business ADVOCATE, a supplement to the California Chamber of Commerce publication Alert.
CDC Small Business Finance: Helping to Increase Riverside County’s Manufacturers

Riverside County is getting down to business. In recent years, the low cost of land has resulted in an influx of residents to the area, and in 2003 population is expected to increase by 112,000. Businesses, particularly those in the manufacturing industry, are following suit. With its strong business support network, low land costs and a readily available work force, Riverside County is attracting manufacturers from surrounding areas such as Orange and Los Angeles counties.

In the background of this activity, CDC Small Business Finance is working to ensure that businesses make a smooth transition by providing a myriad of SBALoan options in addition to technical assistance.

"Riverside County is showing tremendous potential for business growth," said Mike Owen, executive vice president of CDC Small Business Finance. "CDC can help ensure that manufacturers are able to take advantage of the opportunities available in this region with SBA 504 financing programs."

For manufacturers, opportunity takes the form of savings. Riverside County offers lower land costs, more reasonable business expenses and affordable costs for housing. In addition, the area offers businesses advantageous financing options.

Where Successful Meetings Come to Stay

At the Riverside Marriott, you'll welcome all the changes brought on by our $5 million renovation and expansion.

We've expanded our meeting and function space to 14,400 square feet. Our Grand Ballroom is perfect for receptions up to 300 and banquets up to 100. Featuring High-speed Internet and Wireless Internet Hot Spots accommodating the unique requirements of your event while remaining efficient enough to ensure its success, no matter what size.

Just as exciting as all the changes is what has remained the same. Renovated, the consistency of our spectacular guest services team and our friendly, accommodating atmosphere is something you can continue to count on.

---

**Small Business Administration**

U.S. Small Business Administration Announces Plans to Mark Agency’s 50th Anniversary

The U.S. Small Business Administration turns 50 this year, and in Washington, D.C., and dozens of cities across the country, the SBA will spotlight the entrepreneurial heroes who have started and grown small businesses as it marks this anniversary.

In addition to honoring 50 years of small business success, the agency is looking toward the future. At 10 public forums starting in October and ending in April 2004, citizens will discuss the needs of small businesses and what the SBA can do to better assist them. The forums will be designed to listen to and record what American entrepreneurs find relevant.

The president and I recognize the vital role small businesses play in creating opportunity for millions of Americans," said SBA Administrator Hector V. Barroso. "His small business agenda is designed to create an environment where entrepreneurship can flourish by providing small businesses with the information they need to succeed, saving taxpayer dollars by ensuring open competition to government contracts, and removing regulatory barriers to job creation."

National recognition of the agency's 50th anniversary kicks off Aug. 1 at the Dwight D. Eisenhower Library and Museum in Abilene, Kan., where the signing of the Small Business Act by then-President Eisenhower on July 30, 1953 will be commemorated.

"Since 1953, the SBA has helped more than 20 million Americans start, grow, and expand their businesses—placing more than $1.7 billion in direct or guaranteed loans into the hands of entrepreneurs," said Barroso. "SBA’s 50th anniversary gives us the perfect opportunity to reflect upon our history and to plan innovative methods to better serve America’s entrepreneurs."

One of the cornerstone events of the 50th anniversary will be the National Entrepreneurial Conference and Expo, Sept. 17-19 in Washington D.C. During the conference, the National Small Business Person of the Year will be announced and a new "Hall of Fame," honoring the highest achievements in entrepreneurship, will be inaugurated.

While recognition is an important part of the event, there will also be opportunities for small businesses to conduct business by meeting potential clients at a national contract match-making event. Educational seminars are also planned on topics ranging from business planning to marketing.
SBA Administrator Hector V. Barreto Honored by National Association of Hispanic Federal Executives

SBA administrator Hector V. Barreto was honored at a recent luncheon by the National Association of Hispanic Federal Executives, where he received the group's Distinguished Centennial Bank, the principal subsidiary Preferred Lender Program Designation by the 1st Centennial Bancorp (OTCBB: IIBANC). The National Association of Hispanic Federal Executives (NAHFE) was established in 1980 by 30 management level Hispanic federal employees, especially at the executive level. It looks forward to continuing its efforts in public service through diversity and merit. Today, it has a membership of more than 2,000 with chapters across America.

1st Centennial Bancorp Announces Multi-State Preferred Lender Program Designation by the SBA

1st Centennial Bancorp (OTCBB: FCMN) announced today that 1st Centennial Bank, the principal subsidiary of 1st Centennial Bancorp, has been awarded Preferred Lender Program (PLP) status in San Diego County and the entire states of Arizona and Utah, by the U.S. Small Business Administration (SBA). This is in addition to previous designations for Los Angeles, Santa Barbara, Ventura, San Bernardino, Riverside, and Orange counties, all in California. PLP status is only given to selected lenders, based on their historical record with the agency. They must have demonstrated a proficiency in processing and servicing SBA loans. The PLP program delegates to participating lenders the authority to underwrite SBA loans directly, subject only to the agency's eligibility review. The distinguished award will allow 1st Centennial to expedite customers' SBA loans from approval to closing.

"A Loan At Last."

1st Centennial Bank specializes in providing customized financing solutions. Whether your starting up or looking to grow, you can rely on our experienced business bankers to help you make cents. As an SBA Preferred Lender, we expedite the loan process by cutting through the red tape, allowing you to quickly take advantage of business opportunities. At 1st Centennial we enjoy watching you succeed—you can bank on it!

Continued on page 48

INVESTMENTS & FINANCE

Alan J. Lane Announces Appointment of Deckard as Vice President, Business Relationship Manager

Temecula Valley Bancorp Named "Blue Ribbon Bank"

Temeceula Valley Bancorp has recently named the prestigious "Blue Ribbon Bank" designation by VERIBANC, Inc. for the quarter ended September 2002. The Blue Ribbon Bank award is given for highly rated institutions that demonstrate exceptional attention to safety, soundness and financial strength. This is the highest award for Temecula Valley Bancorp's strong performance. The financial strength required for a bank to be designated as "Blue Ribbon" involves 20 different safety aspects of the institution's operations. This includes the Bancorp's balance sheet, income statement, loan portfolio, compensation with federal capital requirements, off-balance sheet exposure, and the financial condition of any affiliated banks. According to VERIBANC, VERIBANC's Blue Ribbon Award is called "the best bit thing to guarantee against failure."

VERIBANC Inc. is an independent bank research firm that assesses, on a quarterly basis, the financial health of approximately 20,000 federally-insured banks, thrifts, and credit unions. The Small Business Banking Bank was established in 1996 and operates full service offices in Temecula, Murrieta, Fallbrook, Escondido, and El Cajon. Temecula Valley Bancorp was established in June 2002 and operates as a one-bank holding company for Temecula Valley Bank.

Celebrating 30 Years of Community Service

FOOTBALL INDEPENDENT BANK

401 N. Main St., Chino, CA 91710
(909) 592-5111
www.footballbank.com
Call 1-800-BANK-4U

Foothill Independent Bank

Chino • Claremont • Corona • Glendora • Glandria • La Verne • Moreno Valley • Ontario • Rancho Cucamonga • Temecula • Upland
Equal Opportunity Employer • foottbank.com • Call 1-800-500-BANK
Union Bank of California Launches Web-based 401(k) Administration Platform for Small Businesses

Helps Small Business Owners Overcome Administrative Hassles and Allows Employees to Take Advantage of Tax Deferred Retirement Planning

Two-thirds of workers employed by companies with 401(k) or fewer employees are not covered by a retirement plan, according to the U.S. Bureau of Labor Statistics. Among the reasons that companies cite for not offering retirement plans are cost, administrative difficulties, and lack of awareness about plan options.

To help address these obstacles, Union Bank of California has introduced a new Web-based 401(k) administration service that small businesses with 100 or fewer employees can use to set up and administer their own retirement plans through the Internet. The service offers online plan administration tools, including payroll submission, compliance testing, employee loan approval, and a broad selection of mutual fund investments from various fund families.

"Small businesses are the fastest-growing segment of the economy and traditional retirement plans have not addressed the needs of this market," said Pete Weenerbeck, executive vice president of institutional services and asset management, the bank's division that handles 401(k) trust administration. "At the same time, a significant number of employees have been unable to take advantage of one of the most effective ways to plan for retirement. Our Web-based 401(k) service is easy to administer and is another financial solution the bank can offer small businesses that benefit both the small business owner as well as employees." The online service allows business owners to customize their plan by establishing eligibility requirements and the level of employer contributions, among other options. The program includes call support for plan sponsors via a dedicated Union Bank toll, as well as online investment education and retirement planning tools for plan participants. Employees can access their account 24 hours a day via the Web or through a voice-activated telephone system, or speak with a call center retirement planning specialist.

Small businesses can obtain more information about the service at Union Bank branches, by calling 866-281-4600 or by accessing an online demonstration at www.unionbank.com/web401k.

Union Bank is the only trust organization that provides comprehensive in-house services for multi-currency custodial, securities lending, retirement plan services and investment management with all client account operations handled in the West. Union Bank serves clients nationally in more than 40 states, Guam, Puerto Rico and Canada and has more than 80 years of recordkeeping, trust and investment management experience with qualified and non-qualified retirement plans.

Based in San Francisco, UnionBank Corporation is a bank holding company with assets of $4.8 billion on March 31, 2003. Its primary subsidiary is Union Bank of California, N.A., the largest commercially owned bank in California. Union Bank of California, N.A., has 261 banking offices in California, six banking offices in Oregon and Washington and 18 international facilities. The company's Web site is located at www.unionbank.com.

U.S. Small Business Administration Announces Plans to Mark Agency's 50th Anniversary

continued from page 20

The SBA's Web site at www.sba.gov lists the 50th anniversary events and links to a registration site for the NICE conference. The site will be updated regularly with new event information.

CDC Small Business Finance: continued from page 31

"The loans we provide will ensure their expansion, as well as the expansion of the Riverside County workforce." For more information on CDC Small Business Finance call 800.337.600 or visit www.cdcsmall.com. CDC Small Business Finance's Riverside County office is located at 10700 Home Street, Suite 360 in the city of Riverside.

VINEYARD
Creative Insignia, Beauty
(800) 442-4996
www.vineyardbank.com

For Insight on Inland Empire Business
Subscribe Now, (909) 989-4733
American Society of Appraisers

The American Society of Appraisers (ASA) urges residents of fire-prone areas in California to have their valuable appraisals performed by an accredited professional appraiser before the peak season begins. People often discover only after a disaster strikes that memories and photos of cherished objects are not enough to satisfy insurance companies when making a claim, noted Ted Baker, ASA’s executive vice president. These objects may include poetry, family photo albums, artwork, silverware, china, collectibles, and other items of worth. “An appraisal is a document as important as a will,” Baker said. “It helps people with even a modest number of valuables record what they own and what’s it’s worth. To protect yourselves, residents should obtain professionally prepared appraisals before the unexpected happens,” said Baker. He added that this advice applies to any area where natural disasters may strike.

For those interested in obtaining an independent and credible appraisal, ASA offers the following advice:

1. Hire an independent appraiser with no stake in the outcome of the valuation. As long as an appraiser has no interest in buying or selling your property, he can avoid any conflict of interest.

2. Allow approximately four to six weeks to complete a professional appraisal. Contrary to what many people believe, appraisers cannot provide an accurate valuation just by looking at something. Accurate appraisals involve an initial inspection visit— including a lengthy discussion regarding the object’s history, sale price, and condition—followed by extensive outside research.

3. Look for an appraiser accredited by ASA. These appraisers receive their accreditation only after years of rigorous testing, training and peer review, which ensures that they’re getting the best valuation expertise on the market.

4. To find an ASA-accredited appraiser visit www.appraisers.org and click on the Find an Expert Appraiser link at the top of the page.

Peak forest fire season in California begins in mid-May and lasts through the summer months. You can find an accredited ASA appraiser by going on line to www.appraisers.org or by phoning (800) 272-6258.

The American Society of Appraisers (ASA) is an international organization of appraisal professionals and others dedicated to the education, development, and growth of the appraisal profession. ASA is the oldest and only major organization representing all disciplines of appraisal specialists, originating in 1936 and incorporating in 1952. ASA’s headquarters is in the metropolitan Washington, D.C. area.

Roddel & Associates Opens Palm Desert Office

continued from page 21

lesion and the Florentine Collection in Rancho Mirage; Enchanted (122 homes) and Reflections (61 homes) in Indio; Montage at Mission Hills (128 homes) in Cathedral City, and Venezia (94 homes) in Palm Desert. Sales success continues...for example, at Montage, six homes of the 128 remain available. At Tuscan Rancho Mirage, more than 120 homes have been sold since last February’s grand opening. Roddel & Associates has been selected as the sales and marketing agent for seven additional desert projects now in initial phases of construction or in final planning, including these developments in Rancho Mirage, three communities in Indio and one project in Palm Springs. The firm has an extensive team of sales managers, sales representative and administration staff members to service the desert. Roddel & Associates provides professional weekly reporting systems on sales, traffic analyses, buyer profiles and escrow and loan status information.

The Palm Desert office is located at 41-865 Boxwood Suite 120. The phone number is (760) 346-5799.
Canyon Springs Industries Benefits the Local Economy While Providing Vital Services
by Joesy H. Lopez, M.A., Director of CSI

The Palm Springs/Cocavela Valley area is experiencing unprecedented growth. Businesses are relocating and expanding in the Valley to benefit from various government incentives such as the Coachella Valley Enterprise Zone, the Foreign Trade Zone, and the Export Zone. These designated areas offer salary and equipment tax credits that can help a business save literally thousands of dollars. Other benefits the Coachella Valley has to offer include: affordable housing, excellent schools, great weather, low cost utilities, shopping, golf, and gaming, just to name a few.

One hidden benefit that businesses and industry have not utilized to its greatest capacity is the availability of willing and able employees with development disabilities. The reason for this is that these individuals are not marketed to businesses effectively. Many employers do not know that these people are very hard working and can both increase a business's productivity while lowering its payroll. This is where Canyon Springs Industries (CSI) can assist.

CSI is a program of Canyon Springs, a community facility operated by the state of California and located in Cathedral City. CSI contracts with private businesses to develop jobs for these individuals. Examples of the occupational training currently being provided to these individuals include: garment labeling, confidential shredding, assembly, bulk mail, upholstery, cleaning, and light manufacturing. CSI also contracts with the Foundation for the Retarded to have these individuals train in the areas of silk screening and embroidery jobs, as well as offering a variety of off-site jobs.

In addition to serving as job coaches, CSI's dedicated staff performs quality control on every contract to assure that only the highest quality of work is delivered. Customer satisfaction is a must at CSI. We even provide pick up and delivery which is helpful when time and staffing become issues. CSI staff works to provide exceptional training to enhance our workers' marketable skills and prepare them to transition into other positions in the community. Other vocational training includes the importance of attendance, safety, productivity,

vocational training, and the importance of attendance, safety, productivity, and teamwork

Certified Public Accountant

Name: Joseph J. Kastner
Address: 7700 S. Hillside Ave.
City: Riverside
State: CA
Zip: 92503
Phone: 909-647-3555
Fax: 909-647-3555
Email: jkastner@toplist.com

The Book of Lists available on Disk. Call 909-989-4735 or Download Now from www. Toplist.com
Dinner at the Top of Industry Hills

by Joe Lyons

Cima means "at the top." Thus the restaurant with that name can be found at the top of Industry Hills in the Pacific Palms Resort. The style is advertised as "Pacific Fusion," which takes a little explaining. Think fusion jazz. Like the music, it is a combination of styles.

Now you must first understand that, as any good resort-hotel facility would have it, Cima functions as a place for breakfast, lunch and dinner, not to mention room service and various community group activities, banquets, and events.

But on Friday and Saturday nights, Cima's grill is all out with the "East Meets West Seafood Buffet." Imagine all-you-can-eat lobster tail with superior soup broth. I know a man who claims to have eaten five lobsters there in one sitting there is also shark fin soup and Yang Chow fried rice.

Outside is a special smoothie station with any number of tasty fruit drinks. These are rich and thick and made even better if you ask them to add a shot of rum. The patio also features an oyster bar with at least a half dozen different little fellows to choose from. Next to that is a barbecue pit with your choice of fresh grilled chicken, pork, beef or German sausage.

Want more? There is a barrel full of cocktail shrimp. There is a "choose-your-size" handmade pot sticker station. The sushi sashimi bar features maki, nigiri, sushi and sashimi, with all of the appropriate condiments and dips.

Next to that bucket of peeled shrimp at the carved ice station you can find mini crab claws, more meat on the half shell, giant New Zealand mussels, crab legs and all of the things you want to eat.

There is still more. The salad selection includes Asian Cobb salad, marinated jellyfish, 1,000-year-old eggs (spiced, hard-boiled and steamed) and carpaccio pork salad with spicy peanut noodles.

We haven't gotten to the entrees yet! At the chef's table, they are carving roasted Angus prime rib and roasted rack of lamb in style of Peking Duck.

If you are still hungry, there is a second round of "East Meets West Seafood Buffet.

The Good, the Bad, the Chipotle

by Joe Lyons

Now here is a location full of contradictions. Chipotle is a part chain that has just opened a beautiful facility on Foodthill in Rancho Cucamonga. Beautiful on the outside! That is, it can be in a tin can. There are even metal sheets hanging along the wall. The end result is that screaming babies and the noisy crowd will sit and be fed in on in de- licate speakers roll over any conversation you try to hold. Not to mention the scene is hard and flat.

As for the menu, it's simple enough. They serve tacos and burri­ teas. Now how do we make them the dif­ ference. You get it, belier your or­ der over the din and let the servers know if you want carnitas, barbacoa, chicken, steak or vegetarian. If you don't know what barbacoa is, you'll better get to the back of the line.

There are four different salsas. Again, you had best know what you want and shout it out, if you expect to get it.

And then there is the margarita, which is supposed to feature Jose Quevlo Gold, but it only tasted like sweet and sour mix. When we called the matter to the attention of the man­ager, he brought out a second round with a much stronger stuff.

After some time, I think I was disat­ tisfied, let me tell you that the gravelly steak burrito was superb. It included cilantro-lime rice, black beans, salsa, cheese, sour cream and a healthy serv­ ing of meat. It was about the size of an NFL football, once we figured out how to order, we were all delighted with the burrito and the taco.

So let's leave it like this. Know what you want in advance and call your order in. Don't sit down. Don't try to talk. Back in the comfort of your own room and you will eventually enjoy the waves of Chipotle.

That is it, if you get the orders right.

The Sticker Station at Cima's "East Meets West Buffet" Photo by Joe Lyons
REAL ESTATE NOTES

Faris Lee Investments announced the $14.8 million sale of Pain Court at Empire Center, in Fontana. The sale marks the largest transaction in the city of Fontana. The 635,000-square-foot power center located off Interstate 10 at Sierra Avenue is the largest retail property in the San Bernardino and Riverside counties. A 220,678-square-foot portion of the center was sold to the Chicago-based Trimec Property Group. The transaction involved the sale of a 30,000-square-foot portion of the center to the Chicago-based Trimec Property Group. The transaction involved the sale of a 30,000-square-foot portion of the center to the Chicago-based Trimec Property Group.

and were represented by Dave Geyer of David Geyer Real Estate. The sale of the Altara Center was announced yesterday by Kevin Asel, regional manager for the Ontario office of Marcus & Millichap Real Estate Investment Brokerage Company. The property is owned by the company and was sold in a 10-year lease transaction. The principal was represented by Charles Shillingburg, Bruce Rajeev, Albert Garcia and Michael Marcus at Marcus & Millichap’s Ontario office. The property is a shopping center at 14463 Artesa Drive, Victorville. California commercial announced the $1.1 million sale of a 118,191-sq. ft. industrial building located at 9595 Hermosa Ave, Rancho Cucamonga. The tenant is Kram Enterprises, the landlord of the building, and the Collins commercial sales agent was Rieh John. John Laing Homes’ Inland Empire division has won its fifth prestigious Laurel Awards, including the “Grand Award for Best Community” for its “Year of the Year” program. The discovery ceremony was held at Shawhill Hills Golf Club in San Bernardino. The award celebrates leadership and community involvement, the 135 total personnel, including partners, consultants and staff, that work at the Cranston & Associates Client Service Center (CSC) will maintain its existing offices in Tempe and Tucson. Other SouthWest CSC locations include Phoenix, Atlanta, Albuquerque, N.M., and Rancho Cucamonga. Samuel G. Wil-}

BRIEF NOTES

Brian ewing, president of CBS Construction, announced the appointment of Jorge Andrade to the company as Director of Construction for Commercial Projects. Ricardo Padel, who has spent the last several years of commercial construction expertise to the company, will be responsible for estimating projects, providing accurate and timely bid information, preparation of client weekly reports, construction scheduling, risk management, and bidding.

Gunderson, LLP and the accounting firm of Zolondel, Strasen, Groene & Fried, P.C. (ZGFP) have merged. The addition of this firm brings Groene & Fried’s staff to 135 total personnel, including partners, consultants and staff. The Zolondel & Green-Cranston & Associates Client Service Center (CSC) will maintain its existing offices in Tempe and Tucson. Other Southwest CSC locations include Phoenix, Atlanta, Albuquerque, N.M., and Rancho Cucamonga. Samuel G. Wil-
Longtime I.E. Journal Columnist and Playwright Wins Copenhagen Playwrights Competition

Henry Holtman has written the "A Bookkeeper's Ball" column for the Island Empire Business Journal for several years. Holtman recently won the prestigious Philadelphia Playwrights Competition for his play, "Hero's Feast." He is a graduate of the Playwriting and Directing Workshop for Women at the Playwrights of New York, and his play, "Hero's Feast," won the Aggie Award at Texas A&M University. In 2000, he moved to Copenhagen, Denmark, and now has a full-time gig as a freelance playwright. His other plays include "Almost Home," which was performed in New York City by an all-Denmark cast (including Charles Durand), and in 1992 he received a Martha Grant Equity production at Venture Theatre in Philadelphia. Limited engagement productions of the play have been held around the country ever since.

In late February 2003, "Hero's Feast" began a series of performances at different theaters in the Lehagh Valley, beginning on Feb. 23 at St. Francis de Sales University. In April 2003, Holtman won the Philadelphia Playwrights Competition for "Hero's Feast," and the play will be given a full Equity production in the fall of 2003. Holtman is a member of the Philadelphia Dramatists Center.}

Copenhagen Delight
by Camille Rounds, Travel Editor

A Place of Warmth and Charm

Once upon a time, not so very long ago, in a land not so very far away, I became enchanted. This place of warmth, charm, and gentle sensibility gives the visitor a holiday from being on display, by sending them to the country for a vacation. In more peaceful times (also, not too long ago), telephone numbers of the Royal Palace, the queen, the princesses and the Royal Court were kept in the local telephone directory.

During the cold winter months, the lakes of this land freeze, so it was decided to build a water heater system in a part of each lake was to be built so that the ducks and swans could swim about and continue to grace the area with their beauty. And a teller of fairy tales, Hans Christian Andersen, is a well-deserved national treasure with a grand award named for him. Here, wonderful open-faced sandwiches are a delicious world of art, stuck to the area each spring from North Africa to build their nests on a cliff, and a little mermaid sits among the shoreline, as a symbol of the lovely city of Copenhagen.

A Mix of Humor and Beauty

There is nothing "melancholy" about the Danish. They have a sense of humor and desire to please in a dramatic way about the world. They are kind of a nation, and often it seems to me that they want to be recognized as a cultural symbol of the lovely city of Copenhagen.

A City of Adventure

The world famous Tivoli Gardens is a 40-acre summer garden playground in the center of the city of Copenhagen. Tivoli was opened in 1843, and it has never been closed since in season. There is something for everybody: a large bandstand, a pantomime theater, various shows; rides, games, and at least 25 restaurants. Fountains and waterways and flowers and more flowers are arranged in a delightful place of color.
1st Centennial Bancorporate Announces Multi-State Preferred Lender Program continued from page 30

1st Centennial Bancorporate (formerly 1st Centennial Financial Services) is a bank holding company headquartered in redhead. It is the parent company of 1st Centennial Bank (formerly Redlands Centennial Bank). First Centennial Bank is an independent California state-chartered bank, which commenced operations in 1990. It maintains its main office and corporate headquarters in Redlands. It operates four full-service banking offices, each one in San Bernardino, Riverside, and Orange counties in Southern California. In addition, 1st Centennial Bank has loan production offices, specifically to commercial real estate conduit sales and Small Business Administration guaranteed lending, located in Brea, Ca, Salt Lake City, Utah, and Flagstaff, Ariz.

SBA government guaranteed loans should enhance our market penetration and the efficiency of our customer service," said president and CEO Timothy Walbridge. "This is more evidence of how the company continues to strive to enhance its product and service capabilities, with a geographic, technological, and operational improvements. We are proud of our SBA group and their ability to attract seasoned and experienced SBA business development officers, who impacted the swift decision by the SBA in granting these valued designations.

Canyon Springs Industries Benefits the Local Economy While Providing Vital Services continued from page 36

Canyon Springs Industries has developed partnerships with local agencies and non-profits such as the Workforce Development Board, Riverside County EDGE Program, Desert Alliance for Community Empowerment, College of the Desert, and the Cabazon Band of Mission Indians, to market its products to private industry. CSI maintains community involvement with other service organizations, including the Catholic Church of Commerce, Indian Relay, and Leadership Coachella Valley. At Canyon Springs Industries, we recognize that work is a valuable key to individual integrity and community acceptance. Our vocational programs provide dedicated workers to private industry in the Coachella Valley. The joy and personal pride experienced by our workers in performing meaningful work and receiving pay, is an everyday miracle at CSI. For information on how your business can benefit from working with Canyon Springs Industries, please call us at: (760) 773-2532 and ask for Fern Jacobs or Javier H. Lopez.

Page 590 am

OFFICIAL DODGER STATION FOR THE INLAND EMPIRE.

The Mark Larson Show 6 am - 9 am

The Larry Marino Show 12 noon - 1 pm and 10 pm - 11 pm

The Inland Empire's only live daily issue talk show. Great top-notch talent to listen to the radio show that listens to you and find out what is really going on in the Inland Empire!

The Michael Medved Show 1 pm to 3 pm

The Hugh Hewitt Show 3 pm to 6 pm

The Michael Savage Show 6 pm to 9 pm

WING AND A PRAYER RANCH, 38360 MALHADIA LN, ANAHEIM, CA 92808-9833

GROUP THERAPY SVCs, 38351 CORONA BLVD, SUITE 1200, RIVERSIDE, CA 92503-0000

MASON ENGINEERING, 13741 MACDONALD AVE, SUITE 200, RIVERSIDE, CA 92503-7417

SOUTHERN CALIFORNIA TRUCKING, 562 E 6TH ST, ANAHEIM, CA 92805-2730

EBMUD, 7700 S REDONDO BLVD, RIVERSIDE, CA 92504-2270

QUALITY TILE AND MARBLE INSTALLATION, 1716 E 5TH ST, SAN BERNARDINO, CA 92403-4796

EMILY'S DELI MARKET, 3811 MARSHALL ST, RIVERSIDE, CA 92505-2255

BELLCREST SANITARY INC., ELORA CT, RIVERSIDE, CA 92505-2240

JULY 2003

NEW BUSINESS

WING AND A PRAYER RANCH, 38360 MALHADIA LN, ANAHEIM, CA 92808-9833

GROUP THERAPY SVCs, 38351 CORONA BLVD, SUITE 1200, RIVERSIDE, CA 92503-0000

MASON ENGINEERING, 13741 MACDONALD AVE, SUITE 200, RIVERSIDE, CA 92503-7417

SOUTHERN CALIFORNIA TRUCKING, 562 E 6TH ST, ANAHEIM, CA 92805-2730

EBMUD, 7700 S REDONDO BLVD, RIVERSIDE, CA 92504-2270

QUALITY TILE AND MARBLE INSTALLATION, 1716 E 5TH ST, SAN BERNARDINO, CA 92403-4796

EMILY'S DELI MARKET, 3811 MARSHALL ST, RIVERSIDE, CA 92505-2255

BELLCREST SANITARY INC., ELORA CT, RIVERSIDE, CA 92505-2240

DOWN TO EARTH LANDSCAPING, 4552 MATHER RD RIVERSIDE, CA 92503-2089
NEW BUSINESS

RESORTA, 140 S PAML CANYON DR, BURIENG, CA 92520-2200
SOUTHERN CAL PAINTING, 64501 AN- TIOCH RD, ANTIQUE MIRAGE, CA 92525-6702
MERCER, 150 S CLARK AVE, RD BOX 90 BOX 726, SAN JACINTO, CA 92573-0726
BALDWIN REALTY, 2035 BONDI BLVD, BONDI, CA 92520-3625
TEMECULA VALLEY COMMUNICATIONS INC, 27544 COMMERCE CIR, TEMECULA, CA 92590-2518
PHONES, POOL & SPA, 4940 VISTA HERmosa BLVD, TEMECULA, CA 92591-4884
AMERICAN CARPET CLEANERS, 40401 CORTA ALEGRE, TEMECULA, CA 92590-0631
RIVER PLAZA AUTO-ART, 361 MIR. RELL AVE, RIVERSIDE, CA 92506-2558
ACUPUNCTURE APO PAN CENTER, 24215 LA CASA RIVIERA, RIVERSIDE, CA 92506-3444
HIMALAYA 12, 20999 LA CASA RIVIERA, RIVERSIDE, CA 92506-3302
EDGE RECREATION VEHICLES, 1307 CHECKER RD, TEMECULA, CA 92591-3020
WORTHINGTON'S TATTOO, 3215 GLENABAY AVENUE, RIVERSIDE, CA 92506-5003
DMF TRUCKING, 548 MAIN ST, RIVERSIDE, CA 92506-2403
RIVERSIDE TRANSIT, 45861 CORONA AVENUE, RIVERSIDE, CA 92506-2320
CASY HOMES REALTY, 706 GREENROCK WAVE, RIVERSIDE, CA 92506-4679
VERTICAL LIPS, 5461 BITTER ST, RIVERSIDE, CA 92506-3097
ABC ANGELS, 475 S SUTTER AVE STE T, RIVERSIDE, CA 92506-3097
COUNTRY COMMUNICATIONS, 4335 E LINCOLN AVE, RIVERSIDE, CA 92506-1025
FIRST CLASS BOOKKEEPING & TAX SVC, 74119 LOMAS STE, TEMECULA, CA 92590-1255
PARKING MARKINGS, 402 RONALD WAY, RIVERSIDE, CA 92505-2648
DESIGNER RUGS, RD BOX 716, TEMECULA, CA 92591-7165
HILLSVIEW MOTEL, 17117 SIERRA VISTA, RIVERSIDE, CA 92506-2991
DRS LAUNDRY CTN VUDS & DDS, 1318 S RIVERSIDE, RIVERSIDE, CA 92506-2991
COMMUNICMS, 1506 RIVERSIDE RD, RIVERSIDE, CA 92506-0673
RICHARD HERMAN FIELDING CO, 667 SILETRIE CT, PALM DESERT, CA 92260-2567
CAROLINA'S RENTAL CAR, 54260 EL CORTILO WAY, RIVERSIDE, CA 92506-5846
MACDONALD'S RESTAURANT, 7255 13850 F Appro, PALM DESERT, CA 92263-8631
MILKOS, 13357 EL PASO ST C, PALM DESERT, CA 92263-4213

NEW BUSINESS

July 2003

Ultimate Outdoor Creations, 14640 Lake® st, Cathedral City, CA 92234-9706
Parkway, 1030 S 4TH ST, BUSINESS CENTER, CORONA, CA 92880-1781
Empire 3, 1046 LA VERNE ST, CORONA, CA 92881-4769
Spectra Medical Equipment 19610, 5500 MOUNTAIN GROVE AVE, TEMECULA, CA 92590-5821
Qual Ex Painting and Wallcoverings, 5310 IMPERIAL HWY, TEMECULA, CA 92591-7466
Taco Cabana, 10701 MOUNTAIN GROVE, TEMECULA, CA 92591-4707
Mountain Grove Appraisal SVC, 5500 MOUNTAIN GROVE AVE, TEMECULA, CA 92590-8679
Best Cars & Sales, 1535 E 87TH ST UNIT 104, PALM DESERT, CA 92260-4022
N Drive Entres, 1087 CHERRY CR, CORONA, CA 92879-5210
Compact Storage Specialist, 22550 BURBANK FIE DR, BOZIO INC, CORONA, CA 92870-8023
Health Wellness Water LLC, 2465 GILLY PT, TEMECULA, CA 92590-5347
Driven Golf Club Rentals, 14147 28500 RD, INDIO, CA 92201-1134
Mercedes Benz SVC CHERALING & MARKO, 7750 IMPERIAL, PALM DESERT, CA 92261-7341
Home Guard Inc, 2201 STANTON AVENUE, CORONA, CA 92881-2952
Blueridge's Chihuahua & Mexican Food, 3590 IMPERIAL, TEMECULA CITY, CA 92591-1228
Kepler Enterprises, 1000 MURRIETA CR, PLEAS RD ROYAL CREST, RIVERSIDE, CA 92506-4131
Ortho Equipment Rental, 44830 ESTO RD, RIVERA CITY, CA 92506-9404
Olson Enterprises, 14471 SERENITY RD, RIVERSIDE, CA 92506-7328
AIDS BUREAUC, 1836 4TH ST STE 14, RIVERSIDE, CA 92501-1733
Hilliewsview Motel, 17117 SIERRA VISTA, RIVERSIDE, CA 92506-2991
DRS LAUNDRY CTN VUDS & DDS, 1318 S RIVERSIDE, RIVERSIDE, CA 92506-2991
COMMUNICMS, 1506 RIVERSIDE RD, RIVERSIDE, CA 92506-0673
RICHARD HERMAN FIELDING CO, 667 SILETRIE CT, PALM DESERT, CA 92260-2567
CAROLINA'S RENTAL CAR, 54260 EL CORTILO WAY, RIVERSIDE, CA 92506-5846
MACDONALD'S RESTAURANT, 7255 13850 F Appro, PALM DESERT, CA 92263-8631
MILKOS, 13357 EL PASO ST C, PALM DESERT, CA 92263-4213
BONY'S CUSTOM STUFT GLASS, 16355 CORONA PLAZA DR, CORONA, CA 92528-9725
MERCER, 150 S CLARK AVE, RD BOX 90 BOX 726, SAN JACINTO, CA 92573-0726
BALDWIN REALTY, 2035 BONDI BLVD, BONDI, CA 92520-3625
TEMECULA VALLEY COMMUNICATIONS INC, 27544 COMMERCE CIR, TEMECULA, CA 92590-2518
PHONES, POOL & SPA, 4940 VISTA HERmosa BLVD, TEMECULA, CA 92591-4884
AMERICAN CARPET CLEANERS, 40401 CORTA ALEGRE, TEMECULA, CA 92590-0631
RIVER PLAZA AUTO-ART, 361 MIR. RELL AVE, RIVERSIDE, CA 92506-2558
ACUPUNCTURE APO PAN CENTER, 24215 LA CASA RIVIERA, RIVERSIDE, CA 92506-3444
HIMALAYA 12, 20999 LA CASA RIVIERA, RIVERSIDE, CA 92506-3302
EDGE RECREATION VEHICLES, 1307 CHECKER RD, TEMECULA, CA 92591-3020
WORTHINGTON'S TATTOO, 3215 GLENABAY AVENUE, RIVERSIDE, CA 92506-5003
DMF TRUCKING, 548 MAIN ST, RIVERSIDE, CA 92506-2403
RIVERSIDE TRANSIT, 45861 CORONA AVENUE, RIVERSIDE, CA 92506-2320
CASY HOMES REALTY, 706 GREENROCK WAVE, RIVERSIDE, CA 92506-4679
VERTICAL LIPS, 5461 BITTER ST, RIVERSIDE, CA 92506-3097
ABC ANGELS, 475 S SUTTER AVE STE T, RIVERSIDE, CA 92506-3097
COUNTRY COMMUNICATIONS, 4335 E LINCOLN AVE, RIVERSIDE, CA 92506-1025
FIRST CLASS BOOKKEEPING & TAX SVC, 74119 LOMAS STE, TEMECULA, CA 92590-1255
PARKING MARKINGS, 402 RONALD WAY, RIVERSIDE, CA 92505-2648
DESIGNER RUGS, RD BOX 716, TEMECULA, CA 92591-7165
HILLSVIEW MOTEL, 17117 SIERRA VISTA, RIVERSIDE, CA 92506-2991
DRS LAUNDRY CTN VUDS & DDS, 1318 S RIVERSIDE, RIVERSIDE, CA 92506-2991
COMMUNICMS, 1506 RIVERSIDE RD, RIVERSIDE, CA 92506-0673
RICHARD HERMAN FIELDING CO, 667 SILETRIE CT, PALM DESERT, CA 92260-2567
CAROLINA'S RENTAL CAR, 54260 EL CORTILO WAY, RIVERSIDE, CA 92506-5846
MACDONALD'S RESTAURANT, 7255 13850 F Appro, PALM DESERT, CA 92263-8631
MILKOS, 13357 EL PASO ST C, PALM DESERT, CA 92263-4213
Business & Liability Insurance Agencies Serving the I.E.

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
<th>$ Value Premiums Written I.E. 2002</th>
<th>Number of Employees 2002</th>
<th># Licensed Agent I.E.</th>
<th># Employees I.E.</th>
<th>Coverage Offered</th>
<th>Headquarters Year Established I.E.</th>
<th>Top Local Executive</th>
<th>Title</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Talbot Insurance and Surety Inc.</td>
<td>4337 Latham St., Ste. 100, Riverside, CA 92501</td>
<td>183,130,000 WND</td>
<td>76</td>
<td>106</td>
<td></td>
<td>Business, Personal Insurance, Employee Benefits, Life, Health</td>
<td>Albuquerque, NM 1981</td>
<td>Ray H. Taylor</td>
<td>President</td>
<td>(909) 779-8515/788-2256</td>
<td></td>
</tr>
<tr>
<td>Amlin, Cooper &amp; Price</td>
<td>2133 Eki Dr, San Bernardino, CA 92404</td>
<td>165,000,000 WND</td>
<td>42</td>
<td>47</td>
<td></td>
<td>Workers’ Compensation, General Liability, Business Insurance, Employee Benefits, Bonds, Personal Insurance</td>
<td>San Bernardino 1929</td>
<td>John C. Armstrong</td>
<td>President</td>
<td>(909) 887-888-2023</td>
<td><a href="mailto:acap@acapinsurance.com">acap@acapinsurance.com</a></td>
</tr>
<tr>
<td>Hamilton Brewster Insurance Agency</td>
<td>1252 W Arrow Hwy, Upland, CA 91786</td>
<td>50,000,000 WND</td>
<td>10</td>
<td>40</td>
<td></td>
<td>Commercial Property &amp; Liability, Workers’ Compensation, Employee Benefits, Personal Lines, Life &amp; Health</td>
<td>Upland 1976</td>
<td>Hamilton Brewster</td>
<td>Owner/Broker</td>
<td>(909) 981-5259/985-3448</td>
<td>hamiltonbrewster.com</td>
</tr>
<tr>
<td>Keesler Albat Insurance Services, Inc.</td>
<td>2333 W. Four Fths Blvd., Ste. 1, Upland, CA 91786</td>
<td>55,000,000 WND</td>
<td>22</td>
<td>27</td>
<td></td>
<td>Commercial Liability, Property, Island Marine, Auto, Personal Benefits (Health/Disability), Home Liability, Life, Disability</td>
<td>Upland 1923</td>
<td>C. Brad Keesler</td>
<td>President</td>
<td>(909) 931-1500/932-2133</td>
<td><a href="mailto:kesseler@keesleralbat.com">kesseler@keesleralbat.com</a></td>
</tr>
<tr>
<td>Davis &amp; Cramer Insurance Services, Inc.</td>
<td>22001 Foothill Blvd #200, Rancho Cucamonga, CA 91730</td>
<td>21,800,000 WND</td>
<td>36</td>
<td>42</td>
<td></td>
<td>Package, Auto, Workers’ Compensation, Excess Liability, Surety, Benefits &amp; Personal Lines</td>
<td>Redlands 1969</td>
<td>Peter D. Davis</td>
<td>CEO</td>
<td>(909) 973-2727/789-4983</td>
<td><a href="mailto:pmdavis@insureon.com">pmdavis@insureon.com</a></td>
</tr>
<tr>
<td>United &amp; Associates Insurance Agency</td>
<td>1773 Orange Tree Ln., Redlands, CA 92374</td>
<td>14,000,000 WND</td>
<td>4</td>
<td>9</td>
<td></td>
<td>Commercial, Personal, Life, Health, Bonds, All Insurance, Coverages Offered</td>
<td>Redlands 1940</td>
<td>David A. Brown</td>
<td>President</td>
<td>(909) 973-6810/786-3999</td>
<td><a href="mailto:davin@unitedagents.com">davin@unitedagents.com</a></td>
</tr>
<tr>
<td>Desert Southwest Ins. Brokers, Inc.</td>
<td>76-707 Hwy 111, Ste. 209, Indian Wells, CA 92210</td>
<td>7,500,000 WND</td>
<td>10</td>
<td>11</td>
<td></td>
<td>Commercial, Auto, Homeowners, Farm, Employee Benefits</td>
<td>Indian Wells 1991</td>
<td>Bradley J. Salote</td>
<td>President</td>
<td>(760) 773-5955/776-4265</td>
<td><a href="mailto:brad@desertsouthwestinsurance.com">brad@desertsouthwestinsurance.com</a></td>
</tr>
<tr>
<td>Rainforest Insurance Agency, Inc.</td>
<td>2007 N. 4th St, San Bernardino, CA 92405</td>
<td>7,500,000 na</td>
<td>17</td>
<td>23</td>
<td></td>
<td>Commercial, Workers’ Comp, Personal Lines, Life, Group Health</td>
<td>San Bernardino 1923</td>
<td>Holly A. Fletcher</td>
<td>President</td>
<td>(909) 881-2654/886-3558</td>
<td><a href="mailto:holly.fletcher@rainforestinsurance.com">holly.fletcher@rainforestinsurance.com</a></td>
</tr>
<tr>
<td>Cadillac Insurance &amp; Surety Agency</td>
<td>400 S. Ranada Ave., Ste. 200, Corona, CA 92880</td>
<td>5,500,000 WND</td>
<td>8</td>
<td>10</td>
<td></td>
<td>Workers’ Compensation, Workers’ Comp, Group Health Insurance</td>
<td>Corona 1991</td>
<td>George Burchfield</td>
<td>President</td>
<td>(909) 786-4133/971-9207</td>
<td><a href="mailto:george.burchfield@cadillacinsurance.com">george.burchfield@cadillacinsurance.com</a></td>
</tr>
<tr>
<td>Due Smith Insurance Agency, Inc.</td>
<td>14950 Circle Dr., Victorville, CA 92392</td>
<td>4,800,000 WND</td>
<td>6</td>
<td>12</td>
<td></td>
<td>Auto, Business, Commercial Package, Bonds, Home, Life, Medical, Dental, Personal Lines, Surety</td>
<td>Victorville 1940</td>
<td>Mary Smith</td>
<td>CEO</td>
<td>(760) 245-5344/241-3567</td>
<td><a href="mailto:ms@duesmithinsurance.com">ms@duesmithinsurance.com</a></td>
</tr>
<tr>
<td>Flory Insurance Agency</td>
<td>112 E. 40th St, San Bernardino, CA 92404</td>
<td>7,500,000 WND</td>
<td>4</td>
<td>5</td>
<td></td>
<td>Commercial, Auto, Homeowners, Farm, Employee Benefits</td>
<td>San Bernardino 1923</td>
<td>Barry Flory</td>
<td>President</td>
<td>(760) 954-0515/343</td>
<td><a href="mailto:insurance.pro@q.com">insurance.pro@q.com</a></td>
</tr>
<tr>
<td>Joseph Insurance Service</td>
<td>36363 Empire Center Drive, Rancho Cucamonga, CA 91709</td>
<td>2,046,000 WND</td>
<td>4</td>
<td>10</td>
<td></td>
<td>Property, Casualty, Life</td>
<td>Yucaipa 1991</td>
<td>Cheryl Joseph</td>
<td>Owner</td>
<td>(909) 683-0772/682-2788</td>
<td></td>
</tr>
<tr>
<td>Haze Insurance Agency</td>
<td>17,3700 S. Palm Dr, Yuca Valley, CA 92864</td>
<td>2,500,000 WND</td>
<td>4</td>
<td>10</td>
<td></td>
<td>Property, Casualty, Life</td>
<td>Yucaipa 1991</td>
<td>Gary D. Hanno</td>
<td>Owner</td>
<td>(760) 365-4746/365-2669</td>
<td><a href="mailto:hazz.ie@q.com">hazz.ie@q.com</a></td>
</tr>
<tr>
<td>Paul J. O’Brien Insurance Services</td>
<td>4601 Indiana Ave., Ste. 100, Riverside, CA 92506</td>
<td>1,200,000 WND</td>
<td>2</td>
<td>5</td>
<td></td>
<td>Small Commercial &amp; Personal Lines</td>
<td>Riverside 1975</td>
<td>Paul J. O’Brien</td>
<td>Owner</td>
<td>(909) 682-4431/744-5906</td>
<td><a href="mailto:oibrine@q.com">oibrine@q.com</a></td>
</tr>
<tr>
<td>Dodge Warren &amp; Peters Ins. Services, Inc.</td>
<td>120 S. Vineyard Ave., Ontario, CA 91761</td>
<td>1,200,000 WND</td>
<td>13</td>
<td>15</td>
<td></td>
<td>Business Insurance, Property, Casualty, Group Life &amp; Health Benefits, Pensions &amp; Profit Sharing Services</td>
<td>Temecula 1978</td>
<td>Brian J. Rogers</td>
<td>Vice President</td>
<td>(909) 458-3080/30-2045</td>
<td><a href="mailto:bogers@tempoiinsurance.com">bogers@tempoiinsurance.com</a></td>
</tr>
<tr>
<td>Insure Hittech</td>
<td>16, 1800 Century Park East, Suite 600, Los Angeles, CA 90067</td>
<td>8,000,000 WND</td>
<td>15</td>
<td>19</td>
<td></td>
<td>Business Insurance, D &amp; O, EPL, Network Surety, Hackers &amp; IT Insurance</td>
<td>Princeton, NJ 2000</td>
<td>Wade A. Plancena, X.P.A.</td>
<td>Sales</td>
<td>(949) 680-0000</td>
<td><a href="mailto:info@insurencehittech.com">info@insurencehittech.com</a></td>
</tr>
</tbody>
</table>

The 3 Easy Steps To Find New Prospects

Your Phone Will Ring!

The 3 Simple Steps

You call - We create a phone script and call 5,000 prospects - You answer the phone.

Within 3 hours of your call, our professional consultants will create a compelling message with a low-risk offer they can’t refuse. Then we call 5,000 prospects in whatever area you choose. You pick the area code, we supply the numbers!

Special, Limited Time Offer!
Act now and we will add another 5,000 calls for only $99. This is an incredible bargain that won't last long.
I can’t believe how much business we get!
S. Caron
Every Monday our phone rings like crazy!
B. Martinez

Cheaper, Faster, And More Flexible Than Direct Mail.
You can send a telemarketing piece within 3 hours for as little as 3.9 cents per call. And with a 12-hour average response rate, your phones will be ringing tomorrow. You can change your order everyday if you want with no hassles or problems.

877-623-8473 x3
5,000 Calls For $299!
3 Easy Steps To Find New Prospects

Your Phone Will Ring!

The 3 Simple Steps
You call - We create a phone script and call 5,000 prospects - You answer the phone.
Within 3 hours of your call, our professional consultants will create a compelling message with a low-risk offer they can’t refuse. Then we call 5,000 prospects in whatever area you choose. You pick the area code, we supply the numbers!

Cheaper, Faster, And More Flexible Than Direct Mail. You can send a telemarketing piece within 3 hours for as little as $3.9 cents per call. And with a 12-hour average response rate, your phones will be ringing tomorrow. You can change your offer everyday if you want with no hassles or problems.

Special, Limited Time Offer!
Act now and we will add another 5,000 calls for only $99. This is an incredible bargain that won’t last long.
I can’t believe how much business we get! S. Caron

B. Martinez

877-623-8473 x3

5,000 Calls For $299!
Unlimited Walkie-Talkie Minutes

Make a big change in your team for small change.

- Instant contact
- Avoid phone tag
- Convenience of a cell phone
- Plans starting at $29.99 per month plus taxes and fees

SAVE $175* on each phone when you purchase three or more (with mail-in rebate)

Visit your nearest NEXTEL AUTHORIZED REPRESENTATIVE

Aadvanced Wireless, Cathedral City, 760-202-0664
Automated Telecom, Palm Desert, 760-776-9628
Can You Hear Me Now, Cathedral City, 760-321-1145
Cellular Solutions, Temecula, 909-491-0550
CLC Wireless, Fontana, 909-356-4321
Direct Wireless, Corona, 909-372-9966
Dynatel Radio Access, Brea, 714-529-0707
Ferris Communications, Murrieta, 909-677-0002

Hi-Desert Communications, Victorville, 760-242-2332
Los Amaya Electronics, Colton, 909-824-5555
NT Wireless, Bloomington, 909-562-0047
Protel Communications, Canyon Lake, 909-244-9288
Protel Communications, Moreno Valley, 909-656-2588
Protel Communications, Temecula, 909-296-2316
Spectra Communications, Ontario, 626-926-8280
Wireless West, Indio, 760-342-9328

-Nationwide Direct Connect access incurs an additional charge. Offers expire June 30, 2003. Offers require new activation, two-year service agreement on each phone and credit approval. $200 early termination fee applies. $25 activation fee per phone, capped at $75 per account. 3. Offer: Offer available while supplies last. Receive $25 off the promotional price of select phones when you purchase and activate three or more phones on the same order. Promotional price is based on $10 off the regular retail price. A $25 invoice credit for each eligible phone will appear on your first- or second-month's invoice, depending on activation date and/or billing cycle. The 100x phone contributes to the purchase requirement but is not eligible for the invoice credit. Offer not valid with PRE and RO phones. Enterprise and Public Sector and EPP customers are not eligible for this invoice credit promotion. Offer not valid on upgrades, replacements, dead or used phones. **Instant Connect UPC Plan:** Direct Connect minutes are available in your local calling area only and do not include Group Connect calls which are $0.15/min. Direct Connect and Group Connect charges are calculated by multiplying the minutes of use, number of participants and the applicable rate. Domestic roaming is $0.90/min. Domestic roaming calls round to the next full minute. International long distance is $0.15/min. Additional charges may apply and may vary by market, including state and federal taxes, a Universal Service Assessment of either 1.20% or .75%, a TRS charge of approx. .07%, a state-required E911 fee, a Federal Regulatory Fee of $.03 and a Federal Programs Cost Recovery fee of $.05 for one or more of the following: E911, number pooling and wireless number portability. Other Terms: Nextel reserves the right to modify or terminate these offers at any time. Offers may not be available in all markets. Other conditions may apply. Read service agreement for details. ©2003 Nextel Communications, Inc. All rights reserved. Nextel, the Nextel logo, Direct Connect and the Driver Safety logo are trademarks, service marks and/or registered marks of Nextel Communications, Inc. MOTOROLA and the stylized M Logo are registered in the U.S. Patent & Trademark Office. All other product or service names are the property of their respective owners.