August 2003

Inland Empire Business Journal

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Time to Get in Shape —
Inland Empire Fitness Clubs Offer Variety of Options

by Clifforman

Various fitness clubs throughout Riverside and San Bernardino counties offer numerous exercise programs and membership rates to potential patrons in today's atmosphere of increased health-consciousness, with each club tailoring those factors to its own demographic.

Riverside and San Bernardino County residents intent on keeping in shape have a variety of options to choose from in their areas as far as fitness centers are concerned.

The intentions of many fitness center officials can be seen in Bally Total Fitness spokesman John Harris's description of the organization's goal for the exercise programs geared toward its members (approximately 4,000,000 nationwide), including those at the facilities in Corona, Montclair, San Bernardino, and Riverside.

continued on page 5
Women Find Successful Careers in Inland Empire Real Estate

continued from page 1

Teresa Knight, an industrial real estate specialist with NAI Capital Commercial's Ontario office.

Knight, and the transactions minimum is "quite high." Of the society thou-

sands of yearly applicants, a mere one-

third are accepted, she added.

On her first success in real es-
tate, said Carol Plowman, senior vice president of Lee and Associates, one must have complete dedication to their work.

"I absolutely love what I do," said Plowman, who has clients she has already retained for as long as 20 years. "I'm very passionate about my business. I admire other women who take on this kind of career. They really have to be unique in your own busi-
ness.

Plowman's path to the real estate business began when she started work-

ing for the Avis Leasing Corporation in Salt Lake City, after graduating high school in the 1960s. Her initial experi-

ence was with the company's rental car fleet, she said, which offered little real opportunity for advancement. Re-

alizing she would need to work in a department where she would be recog-

nized for individual achievement, she began working in fleet equipment leasing in Houston. In her nearly sev-

en years with the company during the 70s and early 80s, Plowman be-

came the company's number one salesperson in the Southeast and later its district sales manager. She realized, how-

ever, that more money could be made in real estate than in "leasing trucks.

She left the Avis Leasing Corporation and became a salesperson and shareholder with Lee and Associates in 1986 be-

fore becoming the company's senior vice president in 1987. That year, she and three other company shareholders

left its office in Orange to establish one in Ontario. Another office was es-

tablished in Exeter in 1993, which, along with the Ontario office, is the most successful branch in the entire corpo-

ration.

"There's always opportunity in this business," she said. "If you're good at what you do, you'll never run out of opportunities. You just have to be a step above." In spite of the potential for finan-

cial advancement or lack thereof faced by real estate employees, money is not the foremost concern for her, said Plowman.

"My salary is secondary to me," she said. "I'm not a money-motivated person. I'm a success-oriented person. When I handle an assignment for my client, I don't sit at my desk to figure out how much I'm go-

ing to make." Typically, she said, she does not know how much money she will make until she receives a check upon completion of the assignment.

Part of her success can be attributed to community involve-

ment, said Plowman. Such methods as keep-

ing regular contact with redevelopment agencies to know what prop-

erties are available, as well as attend-

ing local chamber of commerce meet-

ings are helpful to her. "I meet people who are interested in what you do, you have to be unique in your own business.

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**COMMENTARY**

**Sticks and Stones**

By Edna Lynch

"Sticks and stones may break my bones, but names will never hurt me." —Childhood Poem

What's going on in Ontario's hallway balls? We were told that the bad old days of county councils were over. No more power struggles. No more re-naming of counties. Not even the old bums of the members being public employees. And it even had a woman on board to give "nose" to the other half. Suddenly there are no money charges. Orders are denied, saying that in whatever council members access to certain areas of city hall to be specific, counselorwoman Debbie Acker has found herself in opposition to the rest of the "good folk." She is a sickle at the heart that she is not to ask. She is being told that some things are none of her business and if she needs to do anything, she can ask the city manager and he will get the answer for her. Now the lawyers have gotten involved. And in the process, Acker and the city are being sued together for millions of dollars. Understand, Acker and the city are correspondents in this case. It is rather like Seminar and Lex Luther being forced to join together against a common enemy.

And the city is being sued by city employees! These people claim that Acker has violated their human rights.

No! I don't know about you, but I have been verbally abused and insulted all of my life. I have other issues in the opposition outside to unite me if I have ignored them and let it all blow over. But I don't handle for the abuse. I never thought that it was worth it. 15 million. Let's be real here. Whose coffers are deeper, Acker's or Ontario's? So, who would wind up paying for these insults? That's right, the taxpayers, you and me.

So here is an important message to everybody down at Ontario's city hall. Grow Up! All of you.

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**COMMENTARY**

**Healthcare High on Political Agenda — Innovative Solutions Available Now**

By John M. Ward, III

This year, for the first time in more than a decade, healthcare reform and potential legislation is beginning to surface in our collective consciousness. Since the election of 1992 has healthcare seemed so assured to be one of the two or three seminal issues dominating the national stage. One by one, presidential hopefuls are putting forth their remedies to make healthcare more accessible and more affordable for more citizens.

The foundation of our health insurance system has traditionally been business owners who provide healthcare benefits as a strategy for hiring and keeping good employees. But today, that foundation is being severely threatened as healthcare premiums are rising at up to 20 percent. This has made it difficult (in some cases, impossible) for a growing number of employees to fund coverage. Even when they do, many lower-wage employees find themselves unable to afford their share of rising premiums. And it is getting worse.

A recent study prepared by the nonprofit Center for Studying Health System Change projects that premiums will increase by more than 50 percent by 2006 and that this will give rise to 15 million people who, because they cannot afford the insurance premiums, will be uninsured.

The organization also offers a variety of membership options, Harris said. Memberships range from $30 monthly, which enables members to work out at one club on alternate days in the week, to the $380 monthly option (the Racquet Membership) that enables people to join the club for only 30 hours per year. Membership fees cover all costs associated with the club, including operation costs, labor, and rent. The Racquet Membership also includes 10 free guest passes per year.

The atmosphere at the facility is very pleasant. Harris said, "The members who come here are very social and focused said a..."}

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**Reputation**

**Results**

**CONTACT**

Patrick O'Reilly
President/CEO

O'REILLY PUBLIC RELATIONS

909-781-2280
909-781-0845
909 India Terrace
Suite 100
Riverside, CA 92509

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**AUGUST 2003**

**Inland Empire Fitness Clubs**

**continued from page 1**

"We try to keep it as innovative as possible," said Harris. "Bally's is a range of programs, which includes indoor cycling and other cardiovascular exercise, as well as the "complete range" of cardiovascular and strength training equipment, found in each club, either on their own or with the assistance of a personal trainer, and the Wellness Management Program for members interested in weight control. In the latter program, members record their resting metabolic weight (the number of calories one burns without any activity, said Harris), and then have a basis from which to formulate their plan for weight loss or gain.

The organization also offers a variety of membership options, Harris said. Memberships range from $30 monthly, which enables members to work out at one club on alternate days in the week, to the $380 monthly option (the Racquet Membership) that enables people to join the club for only 30 hours per year. Membership fees cover all costs associated with the club, including operation costs, labor, and rent. The Racquet Membership also includes 10 free guest passes per year.

The atmosphere at the facility is very pleasant. Harris said, "The members who come here are very social and focused said a..."

"It's cheaper for me to go here than anywhere else," said M. Baret, a..."
Cliff Morrison

Jacob Zeidman, president of the Paton Sales Corporation, as well as former publisher of The Inland Daily Bulletin, draws upon his background to help foster the potential growth and success of the company.

There is no single division, Zeidman said, that the newspaper industry will not need to look to in the future. "It's all about the Internet," he said. "It's changing the way we think about our businesses, and the way we think about the way we interact with our customers."
### Inland Empire's Largest Employers

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
<th># Employees (Site)</th>
<th>Nature of Business</th>
<th>Employee Services</th>
<th>Marketing Contact</th>
<th>Top Local Executive</th>
<th>Phone/Fax</th>
<th>Exec. Vice President's Email Address</th>
</tr>
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<tbody>
<tr>
<td>1. County of San Bernardino</td>
<td>817 S. California Ave., San Bernardino, CA 92401</td>
<td>16,642</td>
<td>Local Government</td>
<td>Yes</td>
<td>Tom Laws</td>
<td>Director</td>
<td>909-386-4100</td>
<td><a href="mailto:laws_tom@co.sb.ca.us">laws_tom@co.sb.ca.us</a></td>
</tr>
<tr>
<td>2. San Bernardino County</td>
<td>134 N. California Ave., San Bernardino, CA 92403</td>
<td>15,650</td>
<td>Local Government</td>
<td>Yes</td>
<td>Larry Bland</td>
<td>Director of Purchasing &amp; Materials Management</td>
<td>909-386-4000</td>
<td><a href="mailto:larry.bland@co.sb.ca.us">larry.bland@co.sb.ca.us</a></td>
</tr>
<tr>
<td>3. Riverside County</td>
<td>3030 Ninth St., Riverside, CA 92501</td>
<td>11,200</td>
<td>Supermarkets</td>
<td>Yes</td>
<td>Dennis McIntyre</td>
<td>Marketing</td>
<td>909-386-4000</td>
<td><a href="mailto:dennis.mcintyre@co.sb.ca.us">dennis.mcintyre@co.sb.ca.us</a></td>
</tr>
<tr>
<td>4. Murrieta</td>
<td>39200 Ramona Pkwy., Murrieta, CA 92562</td>
<td>9,166</td>
<td>Military</td>
<td>Yes</td>
<td>Bob Jones</td>
<td>Deputy Chief of Police</td>
<td>951-461-0374</td>
<td><a href="mailto:bob.jones@murrieta.org">bob.jones@murrieta.org</a></td>
</tr>
<tr>
<td>5. Palm Desert</td>
<td>PO Box 7056, Palm Desert, CA 92264</td>
<td>8,900</td>
<td>Military</td>
<td>Yes</td>
<td>Larry Brown</td>
<td>Public Affairs Officer</td>
<td>760-347-1111</td>
<td><a href="mailto:larry.j.brown@milhoa.org">larry.j.brown@milhoa.org</a></td>
</tr>
<tr>
<td>6. Rialto</td>
<td>780 W. Arrow Hwy., Rialto, CA 92376</td>
<td>7,200</td>
<td>Retail, General</td>
<td>Yes</td>
<td>Randy Brown</td>
<td>Administrative Director</td>
<td>909-876-2070</td>
<td><a href="mailto:randy.w.brown@schwab.com">randy.w.brown@schwab.com</a></td>
</tr>
<tr>
<td>7. Indio</td>
<td>42005 E. Jefferson Ave., Indio, CA 92201</td>
<td>7,090</td>
<td>Package Delivery</td>
<td>Yes</td>
<td>Phil Thompson</td>
<td>Director, Operations</td>
<td>760-343-3330</td>
<td><a href="mailto:phil.thompson@ups.com">phil.thompson@ups.com</a></td>
</tr>
<tr>
<td>8. San Bernardino Unified School District</td>
<td>2211 S. Fourth Ave., San Bernardino, CA 92408</td>
<td>6,750</td>
<td>Education</td>
<td>Yes</td>
<td>Carol P. Tucker</td>
<td>Dean of Facilities</td>
<td>909-386-4000</td>
<td><a href="mailto:carol.tucker@sbunified.org">carol.tucker@sbunified.org</a></td>
</tr>
<tr>
<td>9. San Bernardino County Medical Center</td>
<td>155 S. Ninth St., San Bernardino, CA 92407</td>
<td>5,200</td>
<td>Higher Education</td>
<td>Yes</td>
<td>John Beham</td>
<td>Vice President of Marketing &amp; Communications</td>
<td>909-386-4100</td>
<td><a href="mailto:john.beham@co.sb.ca.us">john.beham@co.sb.ca.us</a></td>
</tr>
<tr>
<td>10. Ontario International Airport</td>
<td>750 Aviation Blvd., San Bernardino, CA 92408</td>
<td>700</td>
<td>Airlines</td>
<td>Yes</td>
<td>Dennis Watson</td>
<td>Director of Marketing</td>
<td>909-986-9325</td>
<td><a href="mailto:dennis.watson@ontairport.com">dennis.watson@ontairport.com</a></td>
</tr>
<tr>
<td>11. Ontario</td>
<td>9160 E. coronado Pkwy., Ontario, CA 91761</td>
<td>700</td>
<td>Aviation</td>
<td>Yes</td>
<td>John Beham</td>
<td>Vice President of Marketing &amp; Communications</td>
<td>909-986-9325</td>
<td><a href="mailto:john.beham@ontairport.com">john.beham@ontairport.com</a></td>
</tr>
<tr>
<td>12. Loma Linda University Medical Center</td>
<td>11111 Cherry Ave., Loma Linda, CA 92354</td>
<td>4,173</td>
<td>Medical/HealthCare</td>
<td>Yes</td>
<td>Tyrone Vuchich</td>
<td>Administrator</td>
<td>909-558-4400</td>
<td><a href="mailto:tyrone.vuchich@lulu.edu">tyrone.vuchich@lulu.edu</a></td>
</tr>
<tr>
<td>13. San Bernardino Valley Community College District</td>
<td>2101 W. 8th St., San Bernardino, CA 92408</td>
<td>4,000</td>
<td>Education</td>
<td>Yes</td>
<td>Charles K. Salyer</td>
<td>Director of Communications</td>
<td>909-386-4000</td>
<td><a href="mailto:charles.salyer@sbvccd.edu">charles.salyer@sbvccd.edu</a></td>
</tr>
<tr>
<td>14. Pomona Unified School District</td>
<td>800 S. College Ave., Pomona, CA 91768</td>
<td>3,750</td>
<td>Education</td>
<td>Yes</td>
<td>Bill Foulkes</td>
<td>Public Relations Director</td>
<td>909-386-4000</td>
<td><a href="mailto:bill.foulkes@pomona.k12.ca.us">bill.foulkes@pomona.k12.ca.us</a></td>
</tr>
<tr>
<td>15. Stater</td>
<td>4511 State St., San Bernardino, CA 92411</td>
<td>3,451</td>
<td>Telecommunications</td>
<td>Yes</td>
<td>Dave Soto</td>
<td>Marketing Manager/Director</td>
<td>909-986-9325</td>
<td><a href="mailto:dave.soto@ontairport.com">dave.soto@ontairport.com</a></td>
</tr>
<tr>
<td>16. Corona/Norco Unified School District</td>
<td>2820 Cape Ave., CA 92874</td>
<td>3,000</td>
<td>Education</td>
<td>Yes</td>
<td>Maggie Little</td>
<td>Assistant to Superintendent</td>
<td>909-735-9200</td>
<td><a href="mailto:maggie.little@cnusd.k12.ca.us">maggie.little@cnusd.k12.ca.us</a></td>
</tr>
<tr>
<td>17. Kaiser Permanente Medical Center</td>
<td>1060 S. Sixth St., San Bernardino, CA 92408</td>
<td>2,480</td>
<td>Healthcare</td>
<td>Yes</td>
<td>James Travis</td>
<td>Dr. Sales &amp; Marketing, E.I.</td>
<td>909-386-4000</td>
<td><a href="mailto:jim.travis@kp.com">jim.travis@kp.com</a></td>
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<tr>
<td>18. North Park Medical Center</td>
<td>3407 S. Main St., San Bernardino, CA 92407</td>
<td>1,380</td>
<td>Emergency</td>
<td>No</td>
<td>Scott Kelly</td>
<td>Marketing Manager</td>
<td>909-386-4000</td>
<td><a href="mailto:scott.kelly@kp.com">scott.kelly@kp.com</a></td>
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<tr>
<td>19. Riverside Unified School District</td>
<td>47500 Main St., Riverside, CA 92506</td>
<td>1,741</td>
<td>Education</td>
<td>No</td>
<td>Susan Ocas</td>
<td>superintendent</td>
<td>909-386-4000</td>
<td><a href="mailto:susan.ocas@rwd.k12.ca.us">susan.ocas@rwd.k12.ca.us</a></td>
</tr>
<tr>
<td>20. Loma Linda University</td>
<td>11111 Cherry Ave., Loma Linda, CA 92354</td>
<td>1,700</td>
<td>Higher Education</td>
<td>Yes</td>
<td>Cyr livestock</td>
<td>President</td>
<td>909-558-4400</td>
<td><a href="mailto:president@llu.edu">president@llu.edu</a></td>
</tr>
<tr>
<td>21. Rancho Cucamonga Unified School District</td>
<td>9866 Citrus Ave., Rancho Cucamonga, CA 91701</td>
<td>1,500</td>
<td>Education *</td>
<td>Yes</td>
<td>Mike Kirch</td>
<td>Design Director, Media &amp; E.R.</td>
<td>909-474-9425</td>
<td><a href="mailto:mike.kirch@rcusd.net">mike.kirch@rcusd.net</a></td>
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<tr>
<td>22. Riverside Community College District</td>
<td>3300 Main St., Riverside, CA 92507</td>
<td>1,033</td>
<td>Higher Education</td>
<td>Yes</td>
<td>Jim Parsons</td>
<td>Director of Marketing</td>
<td>909-827-7777</td>
<td><a href="mailto:jim.parsons@rrc.com">jim.parsons@rrc.com</a></td>
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<td>23. Morongo Valley Unified School District</td>
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<td>24. Cal Poly Pomona</td>
<td>2634 East University Dr., Pomona, CA 91766</td>
<td>2,820</td>
<td>K-12 Education</td>
<td>Yes</td>
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<td>25. Cal State Fullerton</td>
<td>1000 E. Commonwealth Ave., Fullerton, CA 92831</td>
<td>2,820</td>
<td>Public Relations</td>
<td>Yes</td>
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<td>26. Chino Valley Unified School District</td>
<td>2,700</td>
<td>Public Schools</td>
<td>Yes</td>
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<td>27. Chino</td>
<td>9201 Bistro Drive, Chino, CA 91710-4130</td>
<td>1,878</td>
<td>Public Relations</td>
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<td>28. City of Riverside</td>
<td>2,650</td>
<td>Municipal Government</td>
<td>Yes</td>
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</tr>
</tbody>
</table>

### Healthcare High on Political Agenda Innovative Solutions Available Now

continued from page 4

The main challenge for these employers is to make sure that their employing business is seen as a critical component of the local economy, and to promote its growth and development. Some of the main challenges for these employers include:

- **Managing growth and development.**
- **Maintaining a competitive edge.**
- **Responding to changing market conditions.**
- **Managing employee needs.**
- **Managing financial resources.**

These challenges require a combination of strategic planning, effective communication, and strong leadership to ensure the continued success of these employers. By working together, these employers can ensure a bright future for their communities and the region as a whole.
### Inland Empire’s Largest Employers

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address City, State Zip</th>
<th># Employees (2019)</th>
<th># Employees (Nationwide)</th>
<th>Industry</th>
<th>Nature of Business</th>
<th>Mail/Phone</th>
<th>Marketing Contact</th>
<th>Title</th>
<th>Top Local Executive Title</th>
<th>Phone/Fax</th>
<th>E-Mail Address</th>
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<td>Ontario-Montclair School District</td>
<td>Pomona, CA 91761</td>
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<td>Cal Poly Pomona</td>
<td>Pomona, CA 91764-4019</td>
<td>4,250</td>
<td>N/A</td>
<td>N/A</td>
<td>University</td>
<td>909-865-2607</td>
<td></td>
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<tr>
<td>Rancho Cucamonga Hospital</td>
<td>Rancho Cucamonga, CA 91730</td>
<td>4,050</td>
<td>N/A</td>
<td>N/A</td>
<td>Health Care</td>
<td>(909) 474-1331</td>
<td></td>
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<tr>
<td>Pomona Valley Hospital Med. Ctr.</td>
<td>Pomona, CA 91764</td>
<td>3,890</td>
<td>N/A</td>
<td>N/A</td>
<td>Hospital</td>
<td>(909) 327-7600</td>
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<tr>
<td>The Claremont Colleges</td>
<td>Claremont, CA 91711</td>
<td>3,800</td>
<td>N/A</td>
<td>N/A</td>
<td>Education</td>
<td>(909) 621-8400</td>
<td></td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>Mervyn’s Department Store</td>
<td>10843 Baldwin Park, CA 90603</td>
<td>2,500</td>
<td>N/A</td>
<td>N/A</td>
<td>Retail</td>
<td>(909) 621-8400</td>
<td></td>
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<td></td>
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<tr>
<td>Arrowhead Regional Medical Center</td>
<td>405 E. Ninth St., Pomona, CA 91767</td>
<td>2,300</td>
<td>N/A</td>
<td>N/A</td>
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<td>N/A</td>
<td>Manufacturing</td>
<td>(909) 876-1671</td>
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<td>(909) 369-6300</td>
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**Survey of California Small Business Owners Shows the Economic Toll of Workers’ Compensation**

More than half of respondents have halted job growth and expansion. To do business legally in California, employers with as few as 10 employees are required to have workers’ compensation insurance. Results from a major survey recently released by the state’s largest small business advocacy group show, however, that workers’ compensation premiums are no longer just a cost of doing business, but instead are stimulating overwork, putting the brakes on business expansion, and stopping job growth.

"We’ve known for quite a while that the workers’ compensation system was in crisis, but this survey was the first measure how deep and widespread the problem has become," said Mark Hopper, state director of NAB’s California chapter.

37,000-member California chapter of NFIB, America’s largest small business advocacy organization. "The challenge is continually to get the California business community to pay the highest workers’ compensation premiums in the country, but injured workers receive the least benefits. Somewhere in the middle the vast majority of the workers’ compensation fund is being siphoned off by the state’s largest small business advocacy group show, however, that workers’ compensation premiums are no longer just a cost of doing business, but instead are stimulating overwork, putting the brakes on business expansion, and stopping job growth. Unlike big businesses and large corporations, which simply lay off workers, small-business owners dealt
August 2003

Arrowhead Regional Medical Center Hosts National Youth Leadership Forum

continued from page 11

This year marked the first Phoenix-Tucson, and New Orleans host

events as well.

"It's a great way to host the forum for the student participants in the Los Ang­
eles area before those students were di­
vulged. The Los Angeles schools, where

students attending the event at the Arrow­
head Regional Medical Center, said Her­
mandez. "It's a good idea because you

attune to how the summer student because he went to this

program was helpful. They really benefited

and the degrees required," she said. "Some stu­
dents don't have the money to do that, so it

was especially helpful for them.

The event was also enjoyable as well

because educational updates are offered in

Southland of Juana High School in Kirkland,

Wash. "It's a lot of fun," one student said.

"It was an interesting event. It was pos­

sible that I would check out the differ­

ent opportunities."

"Students interested in careers in medicine asked
taught opportunities of medical schools at

Arrowhead Regional Center.

"I learned a lot because it was an oppor­
tunity to learn about many different things.

The students who were interested in learn­
ing about the different schools talked very

enthusiastically about their experiences, and

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Small Business Administration (SBA) has released the following statement about the SBA's extensive Web site at www.sba.gov. The SBA, in co-sponsorship with Staples, has introduced an on-line newsletter, SBA Solutions. For a free subscription, go to http://new.sba.gov/st/ and select new SBA Solutions Newsletter.

The Top 8 Reasons To Sponsor on October 27, 2003

1. 2. 3. 4. 5. 6. 7. 8.

Because of your sponsorship... thousands of children will have a better chance of life.

Gordon Mountjoy & Associates, Inc.

For the Benefit of Loma Linda University Children's Hospital

Payden & Rygel now offers investors with portfolios of more than $1 million the same singular service and focus on relationships, research and risk management that the firm has provided for its largest institutional clients for the past twenty years.

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Investment Management

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payden.com

The Emergence of Consumer-Directed Health Plans: A Hopeful New Approach for Business Owners

by Tom Edwards, Senior Vice President, Karman & Associates

It is no secret that healthcare costs are skyrocketing once again, with little relief in sight for the foreseeable future. These cost factors, coupled with the widespread use of managed care, have created an atmosphere of dissatisfaction and frustration with the current healthcare delivery system for employers and employees alike.

Against this backdrop, "Consumer-Directed Health Plans" (CDHPs) have gained considerable attention in the past year. CDHPs hold the promise of improving healthcare consumer awareness and education, modifying purchasing behavior, and lowering long-term cost trends with an innovative approach that faces less resistance from employers than traditional cost-shifting and benefit reductions.

Some contend that CDHPs will provide the future of healthcare delivery, while others believe CDHPs have very limited potential to succeed.

What Are CDHPs?

The move toward CDHPs is a complete paradigm shift in the relative roles of employee and employer in managing the design and financing of health benefits.

CDHP Models

There are two primary types of CDHP models. The first type, and by far the most common, incorporates a Health Savings Account (HSA). The promise of this model is that the consumer becomes their own spending dollars for healthcare, they will become much more aware of the costs involved with shopping for providers judiciously because it is the consumer's money that is at stake, and unnecessary utilization will be reduced (such as emergency room visits for non-emergency care). The consumer can select any provider, thus eliminating competition.

The other primary CDHP model is the Point-of-Entry design, in which the participant selects plan components and provider choice from a menu. The Point-of-Entry model allows employees to select their own custom health plan with co-payments and provider networks that are unique to each family member. By managing their choices, consumers can determine their own monthly contributions to select their own personalized network of providers.

The premise behind this model is that all healthcare consumers have a physician that they trust and consult with when they need assistance obtaining a specialist. This physician recommends a panel of specialists that he uses as the basis for each consumer to build his or her own network. The individual consumer has the ability to select from the recommended specialist, or select another one based on the consumer’s specific requirements.

This may be based on cost, location, or other factors. The consumer chooses on cost by submitting his fee levels, and consumers are then able to modify their own plans to network and meet their specific needs. Additionally, this model can allow each individual to create their own plan design through the use of varying co-ops or deductibles for certain services.

Key issues for Business Owners

When Considering CDHPs

CDHPs can offer many advantages and disadvantages and pricing issues for employers to consider when evaluating CDHPs. There are several key questions to ask in order to help determine whether or not to offer a CDHP:

• Does a CDHP fit into our current employee healthcare strategy?
• What is the cost and utilization profile of our employees and how can a CDHP impact our health care cost trend?
• How can we ensure that our employees are utilizing healthcare according to our wishes and are able to manage their own care?
• How can we encourage the "right" employees to buy into a CDHP?
• What potential factors in a CDHP might affect costs and employee satisfaction down the road?
• How will the introduction of a CDHP be presented and communicated to our employees?
• How should a CDHP be priced relative to other health plans?
• Should a CDHP be offered to all employees or bargaining groups, or should certain groups participate by opting in?

How will a CDHP vendor's network discounts impact the decision-making process?

In Summary

At this point in their development, CDHPs are not a panacea for all employers. Initially, they will likely have limited appeal for employers who have a narrow range of employer situations. Yet the possibilities presented by these approaches and the potential for growth of being a mainstream new vehicle for the funding and delivery of health benefits make them worthwhile for further study and refinement by business owners.

Tom Edwards is senior vice president of Karman & Associates, one of the largest independent insurance brokerages and consulting firms in the nation. Karman provides a wide range of insurance and benefit services, including Consumer-Directed Health Plans, to businesses throughout California. For more information, please call (510) 212-3144 or go to www.karmanassoc.com.

Riverside Community Health Foundation: Reaching the Underserved in Riverside

Since 1997, Riverside Community Health Foundation, along with its partner, Community Health Corporation, have created an atmosphere of more than 100,000 Riverside residents in creative and caring ways. Together, the two organizations are reaching thousands of uninsured and underserved community members each year through a variety of health-related programs, including:

• Health In Motion is a 38-month mobile health program that travels to several community sites throughout Riverside, Corona and Perris. Health In Motion is a partnership between Community Health Systems, Inc., Corona Regional Medical Center and Riverside Community Health Foundation. Health In Motion provides basic health services, immunizations, screenings, physical exams, well-child exams, school physicals and health education at a low-cost funded. To date, this program has served approximately 6,000-8,000 persons. For more information about Health In Motion call (909) 328-9859.
• Eastside Health Center (EHC) is a joint venture between Community Health Corporation and Community Health Systems, Inc. The center is located at 1970 University Avenue in Riverside, and provides primary care, dental care to the uninsured and working poor populations residing on the east side of Riverside. The EHC provides diagnosis and treatment, adult and pediatric immunizations, and health and disability (CDHP) services, family planning, prenatal care, restorative dental services and health education. For more information about the Eastside Health Center please call (909) 276-0611.

The Riverside Community Health Foundation is a partnership between Community Health Systems, Inc., Riverside Office of Nutrition, and Community Health Corporation. This dental clinic has four chairs and is open three days a week screening approximately 2,500 patients for this first patient year. Most of the patients are children and many are referred from the Head Start pre-school programs. For more information about the Riverside Community Health Foundation, please call (909) 826-6333.

*"Coming Soon" - The Community Health Center in Artesia, a 15,000-square-foot health center, is a collaboration between Community Health Corporation and Community Health Systems, Inc. The center is scheduled to break ground in mid-September and will house a medical and dental clinic, as well as an orthopedic clinic. For more information about the Community Health Center in Artesia, please call (562) 788-3471.

Through an expanding partnership with the University of California and generous donors, Community Health Corporation and Riverside Community Health Foundation are providing the "healthcare safety net" for Riverside and its surrounding communities. The organizations are building a healthcare infrastructure that promises to benefit the community for many years to come. The Riverside Community Health Foundation is fulfilling its goal of "Promoting Your Health." For more information about Riverside Community Health Foundation and its programs, please visit their website at www.rchfoundation.org.

Top Health Care Clinics/Groups in The Inland Empire

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<th># of Physicians</th>
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<th>Contract</th>
<th>Total Estimated</th>
<th>Year Ended</th>
<th>Percentage of Employees</th>
<th>Urgent Care Services</th>
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<td>1,000</td>
<td>1,000</td>
<td>99%</td>
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<td>99%</td>
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Top Local Executives

<table>
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<th>President/CEO</th>
<th>Email Address</th>
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</thead>
<tbody>
<tr>
<td>Roger Hadley</td>
<td><a href="mailto:rhadley@nammcal.com">rhadley@nammcal.com</a></td>
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<tr>
<td>Paul Larson</td>
<td><a href="mailto:plarson@nammcal.com">plarson@nammcal.com</a></td>
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<tr>
<td>Scott Peck</td>
<td><a href="mailto:speck@nammcal.com">speck@nammcal.com</a></td>
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The Book of Lists available on Disk, Call 909-939-4733 or Download New from www.toplist.com

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**Note:** All N/A = Not Applicable. **Note:** More Detail on page 21

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**The Book of Lists available on Disk, Call 909-939-4733 or Download New from www.toplist.com**
KB Homebuyers Club Makes Home Ownership an Attainable Goal

KB Homebuyers Club, headquartered in Ontario, CA, represents hundreds of lucrative real estate opportunities in the Inland Empire Real Estate market. KB Homebuyers Club is the perfect stop for homebuyers, making the process of home ownership a reality for hundreds of families who never thought it was possible.

The company provides homeownership service by offering the option to choose from a variety of real estate opportunities to suit the needs of the individual. KB Homebuyers Club makes it easy for people to address credit concerns and pre-qualify for a loan. The KB Homebuyers Club makes home ownership a reality for many families who never thought it could happen.

KB Homebuyers Club also simplifies the home buying process by offering special financing programs and priority home selection. In addition, it provides assistance to homeowners in creating a custom home plan by offering site selection and other related services.

CDM Group, Inc. is a leading real estate and financial services firm that offers a wide range of services, including commercial and residential real estate sales, mortgage lending, and property management. The company has a team of experienced professionals who provide personalized service to clients.

Lowder has been working with KB Homebuyers Club for many years and has continued to find great success. She enjoys the challenge of working with clients to help them achieve their real estate goals.

Several factors make KB Homebuyers Club an excellent choice for homebuyers. These factors include the company's reputation for providing personalized service, its commitment to helping clients achieve their goals, and its ability to offer a wide range of real estate opportunities.
Women Are Seizing Entrepreneurial Opportunities
Propelled by Public and Private Sector Programs

The growth of women's entrepreneurship, driven by access to capital, markets, and networks, has outpaced the growth of all businesses by one-and-a-half to two-to-one. A new report entitled "Seizing the Opportunities: A Report on the Forces Propelling the Growth of Women-Driven and Entrepreneurial Businesses" by the Center for Women's Business Research and written by Melissa Ferguson, provides the most comprehensive view to date of the dynamic and powerful relationship between the emergence and growth of women-owned businesses and the forces and factors that contribute to their continued strength.

The growth of women's entrepreneurship is one of the defining economic and social trends in the U.S. over the past two decades. "Women continue to be motivated to start a business by the desire for independence (56 percent) and an attraction to an entrepreneurial idea (46 percent)," said Myra M. Hart, co-chair of the Entrepreneurship Program, Harvard Business School and chair, Center for Women's Business Research. "For many (42 percent), business ownership is the realization of a lifelong dream, while 23 percent said they left job situations in which they were limited to a 'glass ceiling.'"

Women business owners mirror the overall trend of women moving into business leadership. Over the past 20 years, the number of women in professional and managerial positions has grown from 21 percent in 1980 to 35 percent in 1999 (35 percent), and the attraction of an entrepreneurial interest has grown from 16 percent in 1980 to 48 percent in 1999 (46 percent) and the attraction of an entrepreneurial idea (46 percent)." said Myra M. Hart, co-chair of the Entrepreneurship Program, Harvard Business School and chair, Center for Women's Business Research. "For many (42 percent), business ownership is the realization of a lifelong dream, while 23 percent said they left job situations in which they were limited to a 'glass ceiling.'"

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Say Hello to Honolulu Harry's

It came from:

From those wonderful folks who brought you Crabby Bob's, it's Honolulu Harry's!

Yes, in a Hawaiian theme restaurant, no, it is not just pork and pineapple. In fact, Harry's draws from culinary traditions found around the Pacific Rim. Mexico is represented on the menu, as is South Pacific islands. Examples begin with the appetizers, or topis: Hawaiian BBQ pork quesadillas, North Shore nachos, the Outrigger sweet potato stack and the humuhumunukunukuapas's luau wraps.

(Hmm, that should have been my editor input!)

There is also a wonderful monochromatic shrimp. It's like candy. Impressive among the entrees is the Pad Thai. I have had better at a Thai restaurant in Long Beach but for the Island Empire, this is just fine. The Pakpao skirt steak is described as a Hawaiian-cowboy favorite, and rightly so. Pakpao means Hawaiian cowboys.

Traditional Hawaiian dishes like the shrimp, another rare taste treat. Drinks include a lot of mango, banana, coconut and pineapple blends, prepared non-alcoholic as smoothies. Rum punches and other more potent drinks are available in house Tiki mugs.

The entire facility, located off the McKinley exit of the 91 in Corona, was one of the Crabby Bob's, but when the owners spun that franchise, they kept this site and completely remodeled it for the Hawaiian theme. New carpet, new bamboo, completely remodeled patio with outdoor bar all add to the island ambiance. Even much of the new help has come from the islands and they will not laugh at your feeble attempts to speak 'da kine' the general Hawaiian slang.

We have spoken before of the new trend in theme restaurants that comprise mini-chains. There may only be five or six of them and most can be found in Orange County or out in the desert. It is a good sign when they start trusting the hungry consumers of the Island Empire with their flagships. We could use a couple more Honolulans Harry's around here.

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Restaurants Review

Hawaiian Nachos Betcha!

Photo by Joe Lyons

Cabo San Lucas Welcomes the Inland Empire

by Joe Lyons

I do love it when I'm right. For 10 years, I have been saying that the flights to Mexico from Ontario International Airport should be going to the vacation resorts. For 10 years I have been told that domestic flights were the way to go. Marketing sur-

Charm abounds along the Cabo San Lucas Coastline!

vays reported that families headed for Hermosillo or Guadalajara were more practical than flights from the Island Empire, say, to Ontario in Canada.

Now, at last, Amtrak has rolled the dice by introducing four flights a week between Ontario and Cabo San Lucas, the tip of Baja California. Coincidentally, Cabo has built a new highway from the airport, along the coast of Los Cabos and on into town. This road was triggered by the President's Pacific Conference last October, but now that the road is in, new resorts are pop-

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Cabo San Lucas Welcomes the Inland Empire

as a tourist destination back in the '80s, but much of what you see is less than 10 years old.

One such motel, the Marquis Los Cabos, is a key part of the area's growth. It has been designed to appeal to visitors who want a more relaxed experience than that offered by the high-end resorts. The hotel features a variety of amenities, including a spa, pool, and Jacuzzi, as well as a restaurant and bar.

The hotel's location is another key attraction. It is situated on a cliff overlooking the ocean, providing guests with stunning views of the sea. Visitors can enjoy the hotel's private beach, which is perfect for swimming or sunbathing.

In conclusion, Cabo San Lucas is a great destination for those looking for a relaxed and enjoyable vacation. The area offers a variety of activities and attractions, including activities on land and in the water. Visitors can make the most of their trip by exploring the local culture, cuisine, and landscape.
Grant Brings Federal TRIO Program
Outreach Funding to UCR
continued from page 11

Higher Education Act of 1965, which includes Upward Bound, Educational Talent Search and Student Support Services. Their focus is to help low-income and disabled students enter and succeed in college.

Upward Bound serves high school students from low-income families, from families in which neither parent holds a bachelor's degree, and low-income, first-generation military veterans who are preparing to enter post-secondary education, according to the U.S. Department of Education Web site. They are frequently identified in 9th grade and remain involved throughout high school.

At UC Riverside, Upward Bound offers a variety of services, from work-study programs at the campus, to a summer residency academy, where students live, study, eat and play at UC Riverside for five weeks, attend classes and lectures organized by high school teachers and faculty members, learn about the resources available to them at UC Riverside, attend preparation workshops for college entrance examinations, and take Friday outings to other local university campuses, and one weekend at the Grand Canyon.

“Upward Bound students, when they are involved with the program, are identified in 9th grade and remain involved throughout high school,” said Hernandez.

The latest addition to the Upward Bound arsenal at UC Riverside is a College Academy, in which 18 high school students will complete a University of California-level college course for credit and a letter grade, said Guadalupe Oceguera, the director of UC Riverside’s Upward Bound Program.

The program, now in its eighth year at UC Riverside, has helped about 200 to 250 area high school students, Oceguera estimated. When Upward Bound started at UC Riverside about 50 students were involved, he said.

“Today, a typical year includes about 170 students,” Oceguera added.

UC Riverside works with high school counselors and teachers, who identify students who both meet the criteria of the program and show promise and potential to do well in college.

According to the U.S. Department of Education, more than 1,900 TRIO students are involved in programs throughout the nation.

Programs currently serve nearly 872,000 low-income Americans between the ages of 11 and 27. Many programs serve students in grades six through 12. Thirty-seven percent of TRIO students are Caucasian, 35 percent are African American, 19 percent are Hispanic, 4 percent are Native American and 4 percent are Asian American. Sixteen thousand TRIO students are disabled.

More information about UC Riverside’s program is available at www.upward.ucr.edu or by calling 909-786-5565. For a listing of faculty experts on a variety of topics, please visit http://www.upward.ucr.edu/.

590 am...

(You can be so demanding!)

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