February 2005

Inland Empire Business Journal
CFOs Look at the Year Ahead

What keeps financial executives up at night? Making sure their businesses are in the black. In a new nationwide survey, 34 percent of chief financial officers (CFOs) said their company’s top priority for 2005 is growing revenue. Nearly half (45 percent) of respondents said they anticipate employee healthcare plans to be the biggest cost increase over the next 12 months.

The survey was developed by Robert Half Management Resources. It was conducted by an independent research firm and includes responses from 1,400 CFOs from a stratified random sample of U.S. companies with more than 20 employees.

CFOs were asked, “What is your company’s top business priority concern for 2005?”

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Gema Ptasinski has been named partner at Vicenti, Lloyd & Stutzman, a 52-year old mid-size certified public accounting and business consulting firm headquartered in Glendora and a leading accounting firm serving clients throughout Southern California.

The move brings the total number of partners at VLS to eight.

"Gema is an outstanding professional, based on her work with our clients, our community and our staff over the past nine years she has been with our firm" said Carl Pon, co-managing partner of VLS.

Ptasinski, who joined the firm in 1996, was named senior manager in 2003 prior to being named partner this year. She received a bachelor of science in accounting from the University of La Verne, graduating Magna Cum Laude with departmental honors.

Her areas of emphasis at VLS include not-for-profit organizations such as the David and Margaret Home, Inc., in La Verne; foundations; retirement communities including Pilgrim Place in Claremont; and community colleges and school districts including Mt. San Antonio College and the Glendora Unified School District, as well as others. The firm ranks second in the state in educational accounting.

Her particular areas of practice range from audits and business consulting services to year-end closing and accounting related services.

Ptasinski also is active in the California Association of School Business Officials (CASBO), and is a member CASBO's accounting research and development committee. And she is a member of the California Association of Homes and Services for the Aging, where she has served as a presenter at education sessions. She also is a member of both the American Institute of Certified Public Accountants and the California Society of Certified Public Accountants.

A resident of Glendora for more than 10 years and a native of Sierra Madre, she is married and has one child, a son who currently is attending college locally.

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A 2005 Rematch: The Housing Bubble and the Productivity Miracle vs. Reality and Reason

by Edward Leamer
Director UCLA Anderson Forecast

(When Part I - Part I was published in January 2005 issue)

Since productivity is real GDP divided by hours worked, and since there is nothing special happening in the numerator (real GDP), it must be that all the action is in the denominator (hours). Indeed that is the case, as can be seen in Figure 10.

It's the number of hours worked that is way out of the normal corridor. Hours have dipped enormously in the aftermath of the recession of 2001. The salient features of the hours data displayed in Figure 10 is more important this time than the dips in hours in the midst of the War in Iraq. Then when the expansion ends, in response to weakness in demand during the recessions, firms lay off the least productive workers and, by a property of averages, those who remain are more productive.

That's not a miracle. That's a sleight of hand. This sleight of hand is more important this time than ever before. During the Internet Rush, firms in pursuit of market share hired anyone who could crawl off the street, and the employment to population ratio rose to 64.6 percent for the first time in recorded history. (Figure 12) When Wall Street sent out the message in the year 2000 that profits not market share is the goal, firms lined up their employees and, one-by-one, fired the ones not making a demonstrable contribution to the bottom line. U and u. This dropped the employment to population level back to what is still high by historical standards, 62.3 percent. Thus the excesses of the Internet Rush from 1997 to 2000 have extended the post-recession period during which hours are falling and productivity is rising. You can see that clearly in Figure 11 with the 2001 cycle much more pronounced. What next, when hours start to increase again? Historically, when hours have started rising again after the recession is over, there has been a long period of stagnant productivity, when the property of averages starts to work against the Productivity Miracle. Several arrows in Figure 11 illustrate this.

Expect much slower productivity growth this quarter and through-

There is another reason not to rely on the productivity numbers: hours. Two surveys are saying different things. The number of hours comes from a survey of employers, the Current Employment Statistics (CES) survey of 300,000 businesses. The number of unemployed is measured by the Current Population Survey (CPS) of 60,000 households. Both the CES and the CPS surveys measure the number of employed. Usually the payroll jobs and the household jobs have moved together, as can be seen in Figure 13 which depicts the payroll times 1.1 and the household jobs. (The payroll survey, though double counting those with more than one employer, misses self-employed and household help as well as informal jobs generally.) You can see in Figure 13 that the CES and the CPS have tracked very closely since 1970, but in the 1990s there was greater growth in payroll jobs than in household jobs, especially during the Internet Rush from 1995 to 2000. This may well be another symptom of the emphasis on market share not profitability. Employers were happy to put the workers on the payrolls and pay the benefits. However, in the aftermath of the recession, payroll jobs have been very weak while household

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This February in the Inland Empire Business Journal!

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Quote of the Month—“Communism is neither an economic or a political system—it is a form of insanity—a temporary aberration which will one day disappear from the earth because it is contrary to human nature. I wonder how much more misery it will cause before it disappears.”
-- Ronald Reagan--In His Own Hand (written 1975, collected 2001)

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Working Successfully With the Seven Classic Types of Workplace Behavior

by Francie Dalton

In any workplace, there are seven classic styles of behavior: Commander, Drifter, Attacker, Pleaser, Performer, Avoider, and Analytical. When at their worst, and depending on whether the individual is your subordinate or your boss, each of these styles of behavior make you vulnerable in different ways. This article offers a brief description of each style, and provides tips to help you manage your vulnerability to each.

Commanders:
Demanding and domineering, Commanders are the stereotypical control freaks. Bossy and abrupt to the point of rudeness, they’re crisp and direct, and not terribly tactful. Uncomfortable with and aggravated by phrases such as “I feel” or “Let’s share,” they don’t intend offense. It’s just that they’re otherwise mentally engaged, and the softer side of human interaction isn’t a priority for them.

As your boss, the Commander makes you vulnerable by not delegating substantive assignments. To get such assignments, you’ll need to work to earn the Commander’s trust. Do this by looking for every opportunity to demonstrate initiative in ways that show you’re thinking as the Commander would (which, of course, is the only right way to think!). Focus on control, order and results.

As your subordinate, Commanders may exhibit behavior which you interpret as an attempt to take over your job, but which in their view, is merely a demonstration of initiative and drive. If you chastise them for “not knowing their place,” they’ll go around, over or behind you, or they’ll quit. Instead, delegate substantively to your Commander subordinate. Articulate the desired result, and then stand aside and let them figure out the “how tos.”

Value and validate Commanders for their ability to overcome obstacles, to implement, and to achieve results.

Drifters:
Free spirited and easy going, disorganized and impulsive, Drifters are virtually antithetical to Commanders. They have difficulty with structure of any kind, whether it relates to rules, work hours, or deadlines. Their extremely short attention span means they miss details and fail to follow up. Although warm and friendly, their behavior can be a source of extreme exasperation for their workplace colleagues.

As your boss, the Drifter makes you vulnerable by not providing any structure. To cope successfully, you’ll need to provide your own structure. The bad news is that you’ll have to write your own job description, your own performance review, etc. The good news is that they’ll sign and approve pretty much anything you write.

As your subordinate, Drifters make you vulnerable by causing others to question your managerial effectiveness. To successfully manage a Drifter, you have to keep assignments short, provide lots of fun and variety, flexible work schedules, etc.

Others may question why you’re treating the Drifter differently than others. Your response must be that you manage everyone as individuals, while simultaneously ensuring that work products are completed to spec.

Value and validate the Drifter for their innovation and creativity, their ability to improvise on a moment’s notice, and their out-of-the-box thinking.

Attackers:
Angry and hostile, cynical and grouchy, Attackers are often the most demoralizing influence in the workplace. They are highly critical of others in public, using demeaning and condescending tones. With biting sarcasm, their attacks on others are personal in nature, tantamount to verbal abuse. Attackers view themselves as superior to others, continually expressing contempt and disgust for the incompetence and inadequacy of their fellow workers.

As your boss, the Attacker makes you vulnerable by pushing you to the point that you lose your composure. To manage this, you’ll need to minimize your time with this person, ignore the belittling comments, consistently providing android-like responses.

If you cannot bring yourself to do this, you need to report to someone else—because going toe-to-toe with an Attacker, unless you are made of very strong stuff, isn’t advisable.

As your subordinate, Attackers decimate the morale of the rest of your staff. To leverage this vulnerability, reassign work to minimize others’ interaction with the Attacker, counsel others on how to cope successfully with Attacker behavior, and evaluate the cost/benefit of keeping the Attacker on board.

Value and validate the Attacker for their ability to take on the ugly, unpopular assignments no one else has the mettle to do, and for their ability to make unemotional decisions.

Pleasers:
Thoughtful, pleasant and helpful, Pleasers are easy to get along with on a personal level. They view their work associates as extended family members, and have a high need for socialization at work. Unable to say “no” to the requests of others, Pleasers can’t handle conflict, developing instant migraines or stomach problems to escape having to deal with it.

As your boss, Pleasers won’t give you the critical feedback you need to grow and develop. It’s useless to attempt to persuade Pleasers to criticize you; so you’ll need to get such feedback from other relevant internal colleagues.

As your subordinate, Pleasers make you vulnerable by subordinating what’s best for the company to the maintenance of relationships. If keeping you informed will get someone else in trouble, they’ll feign ignorance to protect the other person. To manage this, you’ll need to continually stress the concept of the “greater good.” They also commit acts of devotion which tend to hold you hostage when it’s time for you to give them critical feedback. Manage this by using the “sandwich technique” with your Pleaser. Sandwich the criticism between two affirming statements.

Value and validate Pleasers for the way they humanize the workplace, and for their helpful, collaborative work style.

Performers:
Flamboyant and loud, jovial and entertaining, Performers are often the most favorite personality in the workplace. Their wit and mental quickness makes us laugh. They charm and delight others with ambassadorial sophistication. They’re the first to volunteer in public venues, and the last to accept responsibility. Performers are self-promoting hustlers who use others as stepping stones on their path to the limelight. They create a false impression of their productivity by claiming ownership of high-profile projects, and try to inflate their status by always seeming to be in a hurry to get to something important. In fact, the reason Performers are in such a hurry is that they’ve been so busy promoting themselves that their workload has backed up.

As your boss, the Performer won’t remember, much less acknowledge your contributions to work outcomes. They’ll also try mightily to avoid accountability for any negative outcome by blaming you. You’ll need to document every instruction, and keep a record of your achievements.

As your subordinate, Performers make you vulnerable by distorting the truth to make themselves look good. Don’t take action on anything the Performer tells you until you have verified the facts! Link incentives to improved teamwork.

Value and validate your Performer for their ability to establish new relationships, and for their persuasive and public speaking skills.

Avoiders:
Quiet and reserved, Avoiders are the wallflowers of the world. They create warm, cozy nest-like environments and prefer to work
Bill Postmus; A Man and His County

There is little doubt that Bill Postmus loves his job.

As first district supervisor for San Bernardino County, he has stepped up to the position of chairman of the board. He is well aware that when the senior member of the board, Dennis Hansberger, was first elected, Postmus was only a year old.

Age notwithstanding, Postmus sees good things ahead under his stewardship.

First and foremost is the good financial shape of the county. True, the fires of '03 and the generally bad financial conditions of the state should have had things in ruins but Postmus credits sound conservative fiscal management for helping to hold things together. And he is quick to point out that Riverside County, just across the Interstate, is not being as careful.

Still, he believes that his county needs to get the people involved in the big decisions. For example, he really would like to have a major corrections facility built in his district, the high desert. The board has approved a temporary facility for about 600 prisoners near Hesperia, but the decision for a bigger and better structure should be made by the people who will pay for it.

The need is there. Currently, prisoners have to be escorted down to San Bernardino, which takes up manpower and transportation costs. Then there is the issue of room. The sheriff’s office currently has to release nearly 800 prisoners each month because there simply is no place to house them.

The cost of arresting them in the first place, then trying them and having to arrest them all over again if they are repeat criminals, can get expensive.

Speaking of expense, nearly 80 percent of the county’s budget is labor, and Postmus is aware that that is a hard dollar to trim.

Postmus comes to his position with a three-part agenda.
1. Responsible growth while improving regional transportation.
2. Keeping the county fire department solvent while maintaining service levels.
3. A better and more effective economic development plan for the county. Here Postmus points to his neighbors in Riverside County with envy. He may think they spend to much, but he believes that they know how to attract business.

It is to that end that the board has teamed with Dr. John Husing, “to develop and improve the county’s comprehensive economic development strategy.”

The good doctor put a plan like this together back in 2000 but it was not formally adopted. This new strategy is expected to finish in April.

Dr. Husing has made several key strategy changes, according to Postmus. These include consideration of six different geographical economic areas of the county. Postmus stresses that these are NOT the same as the five political districts.

Postmus explains that Dr. Husing has also proposed assessment of the educational straight of the county, and assessment of the current infrastructure as it will relate to future growth patterns and recommendations on ways to increase San Bernardino County’s ability to attract and retain employment.

Of particular concern to Supervisor Postmus is his own High Desert. He predicts growth by some 2 million in the near future and he believes that the Barstow area will become the next Victor Valley.

He tells the Inland Empire Business Journal that even Orange County families are moving up the hill, attracted by low costs for good housing, low crime rates and new opportunities.

Bill Postmus remains overwhelmed by the sheer size of his district. It is, he proudly points out, the size of about five eastern states. Still its population base today is no more than first term Supervisor Gary Ovitt’s fourth district which is only about one-tenth the size.

He admits that there is a certain chicken-and-egg element here. Most of his district is perceived as the road to Las Vegas but as Interstate 15 develops, it allows more traffic, which brings more people and more money. Thus is the evolution of economics.

Returning to that subject, Bill Postmus reverts to his understanding of just how the county has survived the recent bad times. He continues to praise to his agenda of fiscal conservatism. He does not believe in just saving during the good times. He believes that the county must be ever vigilant, in order to constantly keep control of things.

In fact it was the squandering of county money in the early ‘90s that attracted him to local politics in the first place. He saw what was happening with the Ultra Screen Theater at the Ontario Mills Mall, The Blockbuster Pavilion and the Rialto K-Mart scandal as wholly inappropriate ways for the county to spend tax dollars. He points out that the Blockbuster (now Hyundai) Pavilion still costs the county 1.5 million a year due to a bad 25 year lease agreement.

Postmus admits that when he was first elected, he really wasn’t sure just what a county supervisor was supposed to do. After four years in the position he has been designated the board’s chairman.

Bill Postmus is a fast learner.

The Book of Lists available on Disk, Call 909 484-9765 or Download Now from www.TopList.com
The Astor Broadcast Group Grows With One Leg in the Inland Empire

by Joe Lyons

The history of the Astor Broadcast Group is the history of Art Astor. He was born into an Armenian immigrant family. After a tour in the Army Air Corps (earning him the Air Medal with four clusters) he took a communications degree from USC in 1949 on the G.I. Bill.

His loyalty to the school remains apparent as he wears the cardinal and gold colors at least once a week and carries the football and basketball broadcasts on KSPA, his Ontario station. But that’s getting ahead of the story.

Degree in hand, he started in TV as what he describes as “the Armenian Dick Clark,” but that was 50 years ago. Since then his efforts have mostly been off the air in radio sales and management. He has been involved in the Southern California broadcast industry ever since. Among other positions he has held, he headed the sales department at Los Angeles station KHJ during the great “Boss Radio” days of the early sixties.

Back then, before MTV and iPod’s and CDs it was possible for one AM radio station to have 40 percent of the listening audience. In the 1970s, while general manager of KDAY, he got the legendary Wolfman Jack to come across the border from Mexico to come to work in L.A. Many of those radio tapes still exist and can be heard on the air on AM 1510 in the Inland Empire today. But again we are getting ahead of things.

By the late seventies, he was in partnership which owned KIK-FM, a country station out of Orange County. By 1982, he had bought out his partners and, with the purchase of KIK-FM, became the proud owner of the Astor Broadcast Group.

Radio companies are a lot like Disneyland. They are never quite complete. The Astor Group has been just that way. Stations have been acquired. Stations have been sold.

An FM and two AM signals in the San Diego area were added. The FM was sold last year. KIK-FM was sold off just before that.

In 1999, Hank Stickney, owner of the Quakes, sold his Rancho Cucamonga radio station, known as The Muscle, to the Astor group. The calls became KMXN with the name AM 1510 applied to it to let people know where it is. The name has stuck, but the call letters are now KSPA.

In one unusual move, when it was decided to remodel the transmitter site at 9th and Vineyard, the station made a temporary move to the corporate offices in Anaheim. That was over a year ago.

The signal remains the same. The official city of license is still Ontario, but the studios are still down in Orange County. Oddly enough, those studios are also the site of an incredible collection known as Astor Classics.

It seems that back in the seventies, Astor fell in love with a 1967 Jaguar 4.2 sedan. That car became the start of a remarkable collection. Nearly 200 “rolling sculpture” are now the heart of an amazing fleet—from a 1925 Dodge Bros. car to one of the largest private collections of Packards in the area.

Each car is as original as possible and all are drivable. In fact they all get out on the road sooner or later. Many famous names are attached to these cars including Orson Welles, Cary Grant, Admiral Nimitz and even Howard Hughes.

The collection also includes rare console model radios, early TVs, including a prototype from the 1939 Worlds Fair. Slot machines, telephones, prewar toys, juke boxes, autographed photos of Hollywood greats are also all part of the collection. As a boy Astor had wanted a good watch but his family couldn’t afford ones. Now he owns almost 200, including rare and expensive ones, Hopalong Cassidy watches and pocket watches.

Soon the Astor Group will be opening a multipurpose event center which will put the entire collection on proper display as a special attraction for groups looking to hold their functions in a most unusual atmosphere.

As for AM 1510, it too has developed a penchant for collectibles. The grand traditions of Astor’s Alma Mater, USC, can be heard, including the recent BCS championship game. Broadcast legend George Putnam airs “One Reporter’s Opinion” at noon each day. And the late, great Wolfman Jack holds sway every night at 6:00 p.m. (7:00 p.m. to midnight on Saturdays). The rest of the day the music of people like Frank Sinatra and Dean Martin add to the sound.

In this age of corporate broadcasting, where programming people in New York issue memos every day on what to air to people like us 3,000 miles away, the Astor Broadcast Group remains one of the last of the independent entrepreneurship in our area.

Today, AM 1510 is one-third of the broadcast part of the company, KCEO, and a rarity on the AM band, and classical music, KFSD 80, are located in North County San Diego.

At nearly 80, Art Astor can still be found in one of his offices every day. Of course which office he can be found in depends on whether he’s working on plans for the event center, getting ready for a major car show, developing the international syndication of the Wolfman Jack shows or planning new ideas for Ontario’s AM 1510.

Last year the Anaheim Chamber of Commerce presented Art Astor with a lifetime achievement award. They may have been premature.
Avoiding Successful Lawsuits by Non-Performing Employees

by Patricia Eyres

It is a frustrating fact that even poorly performing employees often win lawsuits for discrimination or wrongful termination. They often claim:

1. “I didn’t know what was expected of me;”
2. “I didn’t know that I wasn’t meeting job standards;” or
3. “I didn’t know this awful thing (termination, demotion etc.) could happen to me.”

How can an employee who is dismissed for sub-par performance win such a lawsuit? Often, it is because the supervisor failed to communicate in a clear manner, or at all, exactly what job standards applied and what the particular employee needed to do to meet those standards.

Equality of opportunity isn’t the same as equality of outcome. In the courtroom, the dismissed employee doesn’t have the burden to prove he would have succeeded; but rather, simply that he wasn’t given an equal opportunity to succeed.

Many managers and supervisors are terrified of the performance appraisal process. It is difficult to convey “bad news” to an employee who is likeable and trying hard, but just isn’t meeting performance expectations. It can be even more difficult to provide criticism to an employee who is neither likeable nor demonstrating a positive attitude, because the leader fears a defensive reaction.

Appraising employee performance with reference to a set of written standards, which mirror the job descriptions, is a valuable approach.

Standards-based appraisals are an especially effective way to document that employment decisions, such as decisions to terminate employment, withholding pay increases, or promote one employee over another, were made fairly and without illegal prejudice.

Objective standards, communicated clearly and consistently to employees, are critical. Employees should understand clearly what is expected of them. Clear standards have the following attributes:

1. **Every position should have performance standards.**

To say that written standards cannot be prepared for a position is to say that the supervisor does not know what to expect of an employee and that the employee’s work cannot be objectively evaluated.

2. **Standards should cover specific positions, not broad classes of positions.**

Even though certain employees may have the same job title, different standards should apply for these employees if significant differences in operating practices or working conditions exist. For example, a clerk typist in accounting and one in public relations would perform different work, probably in different quantities. Only when the duties and working conditions of positions are identical should a single set of standards apply to them.

3. **Task/Responsibility statements need to be written or reviewed before standards can be written so that standards can be set for each task.**

A task is a major unit of work or significant component of the job. The task statement should be broad enough to serve as a significant tool for evaluating an employee’s performance, but not so broad that it becomes burdensome or impossible to develop standards for the task.

It is important to avoid overly broad statements such as “Does routine clerical work,” which may, in the case of a clerk, describe the entire job. In general, statements with words such as “supervises,” “coordinates,” or “directs” probably describe overall responsibilities rather than tasks.

Overly narrow statements should also be avoided. For example, “places correspondence in file folders” is only a sub-task of the major task “maintains correspondence files.”

Relatively minor tasks should be omitted. Remember that what is a major task for one employee may be a minor task to another employee. For example, the maintenance of correspondence files, while a significant task for a clerk, is only a minor task for a civil engineer.

For ease in rating, most jobs should be described in terms of four to eight major tasks.

4. **Standards should apply to specific, significant tasks of the position.**

If the employee’s responsibilities are expressed in vague, general language, it will be difficult perhaps impossible to write clear, meaningful standards for the job. Wherever possible, tasks should be expressed in concrete terms that describe definite actions that the employee takes.

5. **Every task should have one or more performance standards by which accomplishment of the task can be judged.**

Standards should specify what level of performance is expected in relation to a given task, that is, what the employee is expected to do and how well he or she is expected to do it. Performance standards should serve as benchmarks that tell the HR professional and employee when and under what conditions the employee’s performance of the task is satisfactory.

6. **Standards should reflect a fully acceptable or a satisfactory level of performance.**

Standards should be attainable and should reflect what is expected of a fully trained and competent employee. Standards must be high enough for the work unit to accomplish its objectives and low enough for competent employees to reach them.

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Choosing a Stockbroker in Uncertain Times

In a bull market, most investors love their brokers. For the most part, investments are going up, and all is right with the world. Investment performance takes a back seat to intangibles—things like "personality" or "service."

But when a bear market rolls in like a blast of winter air, opinions change sharply. All of a sudden, performance means everything. If your investments are going up, and all is right with the world, Investment performance takes a back seat to intangibles—things like "personality" or "service."

So how do you decide on the right broker? While there's no precise formula, there are issues you can examine to determine your level of comfort. By honestly answering some basic questions, you can come to a better understanding of how satisfied you are with your brokerage relationship.

Integrity

The first issue you should consider is whether you trust your broker. If you don't, the decision's easy—get a new one. Without trust, nothing else matters.

If you don't trust your broker, you can't be sure you're getting objective advice and counsel. Do you believe what your broker tells you? Or do you feel that crucial information is being withheld, the potential of investment recommendations is being overstated, or you're being deceived? If so, change sharply. All of a sudden, performance means everything.

How your broker handles bad news is important, too. For example, do you hesitate to call when you need advice? Another absolute necessity: you have to develop a rapport. Otherwise, the relationship is bound to be short. Why deal with someone you don't like? Do you hesitate to call when you need advice?

Three more tests: does your broker seem to have your best interests at heart? Of course, good brokers own up to mistaken advice. But when a bear market rolls in like a blast of winter air, opinions change sharply. All of a sudden, performance means everything.

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Five Most Active Stocks

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<tr>
<td>HOT Topic Inc</td>
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<td>Fleetwood Enterprises Inc</td>
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<tr>
<td>Watson Pharmaceuticals Inc</td>
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<td>Modtech Holdings Inc</td>
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<tr>
<td>CVB Financial Corp</td>
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D&P/IEBJ Total Volume Month: 60,128,361

Monthly Summary 1/21/05

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Notes: (H) - Stock hit fifty two week high during the month, (L) - Stock hit fifty two week low during the month, NM- Not Meaningful.
What the News Will Not Tell You About the Budget

Last Monday Governor Schwarzenegger released his 2004-2005 budget. It is the most honest budget presented since before Gray Davis became governor.

There are no phony revenue projections or accounting gimmicks. The sad news, as Governor Schwarzenegger pointed out, is that this budget still relies on borrowing from our future because of the out-of-control auto pilot spending requirements buried in the law.

To promote an honest discussion about the impacts of this proposed budget, I want to share with you some observations you will not see in mainstream media.

Thank you, Californians. The continued on page 24

The State of State’s Injured Workers—“Desperate”

by Steve Hopcraft

Injured workers, their doctors and advocates charge that Governor Schwarzenegger did not “fix” workers’ compensation insurance as promised in last year’s State of the State address.

“The state of California’s injured workers is desperate, worse than at any time in the past 30 years,” said California Applicants’ Attorneys Association (CAA) President David Schwartz. No previous governor, not Pete Wilson, nor George Deukmejian, much less Jerry nor Pat Brown, nor Gray Davis would ever have cut injured workers’ compensation by 70 percent. At a State Capitol news conference, Schwartz and others reported that the State of California’s Injured Workers is “desperate.” There have been three reported suicides of injured workers since this governor took office, but this governor has paid no attention, not even to offer condolences. Instead, he has pushed ahead with further cuts to injured workers’ care and benefits, while letting insurance companies pocket record profits. This governor has picked on the weak and continued on page 30

Using Political Courage in the Budget Process

by Senator Bob Dutton
31st Senate District

“Political courage is not political suicide.”

—Gov. Arnold Schwarzenegger during his Jan. 5 State of the State Address

Governor Schwarzenegger used political courage when he presented his 2005-06 budget that didn’t include tax increases and instead relied on balancing the books by controlling spending.

Republicans have been saying for years that this state doesn’t have a revenue problem, but rather a spending problem. It didn’t take long after taking office last year for the popular governor to realize that out-of-control spending is what is causing the severe budget deficits of the recent years.

The governor accurately pointed out during the release of his 2005-06 budget on Jan. 10 that the state will take in $5 billion more this year but will spend $10 billion more unless the system is fixed.

You will hear talk over the coming weeks and months about the so-called cuts many programs will face, but in fact spending will increase in virtually every area. For example the governor proposes spending $2.9 billion more on education in this budget—an increase of $362 per pupil taking the amount per student to $7,374. Health and human services will see $2.1 billion more spent than in the current budget. It’s only in Sacramento that an increase is called a cut. It’s like getting a $100 Christmas bonus one year and expect to get a $110 bonus the next. Instead, you receive a bonus of $105. In many Sacramento circles they would consider that a cut of $5 when, in fact, you received a $5 increase.

I’m also glad the governor has protected local governments and higher education. As a former councilman in Rancho Cucamonga, I know first hand the effects local governments have felt when Sacramento has raided their funds to balance the budget. Cities like Highland, Riverside, Yucaipa, Redlands, Big Bear and all the other cities in the 31st Senate District don’t have to worry about cutting police and fire fighters or eliminate other valuable community programs because their funds were diverted to help the state balance its budget.

However, I am concerned to see that Governor Schwarzenegger has once again decided to suspend Proposition 42 transportation funding. He has proposed diverting the $1.3 billion from this fund to help balance the budget. Anyone who has driven our freeways and highways in California, especially in the Inland Empire where exploding growth is causing gridlock, knows major improvements are needed to ease traffic flow. While the governor has proposed replacing these transportation funds with dollars collected from Indian gaming compacts, I’d like to see Prop 42 dollars used for what they were collected—to improve our roads.

Last year’s budget did stop the bleeding and this budget does begin the healing process of fixing the system, which unless rectified, will create budget deficits for years to come.

As a member of the budget committee, I can assure you that I will make sure that every dollar collected from taxpayers is spent as efficiently and effectively as possible. And like Governor Schwarzenegger I will use “political courage” when making decisions on how your hard-earned tax dollars sent to Sacramento are spent.

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Make 2005 “The Year of the Customer” and Enjoy Eight Ways That Loyalty Pays

by Amy Schulman

Have some New Year’s resolutions regarding career or business success? In today’s high-speed, competitive market you’d be crazy not to—and even crazier not to keep ‘customer loyalty’ front and center of your intentions.

Former Dell CIO Jerry Gregoire alluded to the critical importance of achieving customer loyalty when he said, “The customer experience is the next competitive battleground.” Amen! The customer experience makes or breaks customer loyalty. With so many choices today, it’s the quality of the experience—how you repeatedly make your customers feel at each and every touchpoint—that will determine whether or not they’ll come back, purchase more, and refer their colleagues and friends to you.

It’s all about your customers’ perception of the value you deliver, both tangible and intangible. You may think you know the kind of customer experience you’re delivering, and that your customers share your views. You may think that because your customers stick around and don’t complain they are loyal.

In fact, you may be mistaking customer inertia for loyalty. It’s easy to do. Remember that loyalty is a genuine emotional attachment that occurs when your customers appreciate the value of your product or service, as well as the way you deliver it. Because they repeatedly feel powerful, positive emotions in dealing with you, they’ll choose you above your competitors—even if they have to go out of their way or pay a bit more.

Yes, strong customer loyalty pays. It puts your business into a profit-building cycle in a number of common sense ways:

1) Loyal customers buy more—and are often willing to pay more. This creates a steadier cash flow.

2) Loyal customers refer others to your business—saving you the marketing and advertising costs of acquiring customers.

3) Loyal customers are more forgiving when you make mistakes—even big ones (especially if you have a system in place that empowers employees to correct errors on the spot. Then loyal customers become even more loyal!).

4) A loyal customer’s endorsement can surpass the most extravagant marketing efforts. Proof of the pudding: A low-budget film can become a blockbuster hit thanks to positive word of mouth (“My Big Fat Greek Wedding”). Mega stars and publicity blitzes can’t prevent high-profile films from tanking (“Alexander the Great”); the ‘word on the street’ is more powerful.

5) Thriving companies with high customer loyalty usually have loyal employees—and loyal employees save you money in a variety of ways. You don’t have to spend money attracting, hiring and training new employees, and you have knowledgeable people at all levels of the organization serving the customers and each other. And those employees get very smart over time—in a culture that values them and their contributions they can be responsible for countless system improvements—and millions in savings.

6) Thriving companies with high customer and employee loyalty are generally known to outpace their competitors in innovation. (Think Gore-Tex, Southwest Airlines (the twenty-minute turn-around), Progressive Insurance, . . .) In addition, their cultures support continuous learning. In today’s market, if you’re not continuously learning and innovating, there’s no question that you’re falling behind.

7) Loyal customers understand your processes and can offer suggestions for improvement. Their feedback can help with R&D efforts as well as improvement efforts.

8) Profits, profits, and did we say profits? An increase in your retention of customers can boost your bottom line profit 25-100% depending on your fixed costs. Based on these benefits and more, I urge you to make this the “Year of the Customer.” You’ll be much more likely to achieve your New Year’s business resolutions.

Working Successfully With the Seven Classic Types of Workplace Behavior

continued from page 5

alone. If forced to work on a team or committee, they speak only to validate what others have said. Any type of criticism makes them feel threatened and insecure. They fear taking initiative, and shun increased responsibility because of the attendant visibility and accountability. They’ll do precisely what they’re told—no more, it’s true, but no less either. Avoiders will sacrifice money, position, growth and new opportunities for the safety of status quo.

As your boss, the Avoider makes you vulnerable by not taking on any new, or high-profile projects through which you could distinguish yourself. Manage this by seeking opportunities to become a member of selected teams within the organization, or by volunteering to take on special assignments for others.

As your subordinate, Avoiders make you vulnerable by not taking any initiative whatsoever. This can be so frustrating as to make you lose your temper. Doing so, however, is disabling and unproductive for your Avoider. Instead, understand that you’ll always need to provide detailed instructions, and don’t expect to be successful in pushing a fear-based individual toward increased responsibility.

Value and validate your Avoider for their reliability, for their meticulous attention to your instructions, and for getting the job done right the first time, every time.

Analyticals:

Cautious, precise and diligent, Analyticals are the personification of procrastination, checking everything thrice. They even proof-read photocopies. It is this near obsession with detail that incapacitates Analyticals in times of urgency. No matter what new idea anyone has, Analyticals have scores of reasons why it won’t work and shouldn’t be done. They’re socially awkward, and prefer to distance themselves from people.

As your boss, Analyticals make you vulnerable by not letting you out from under the microscope. You’ll need to earn your way to increased independence by making sure the work you submit is error free.

As your subordinate, Analyticals make you vulnerable by overwhelming you with information. Manage this by highlighting selected sections of the data, asking meaningful questions, and expressing appreciation that you can rely on him/her for fluency with the entire document.

Value and validate your Analyticals for their commitment to accuracy, and for their ability to anticipate and evaluate risk far enough in advance to allow risks to be reduced.

Of course, these descriptions are general and stereotypical. Some of your associates might seem to fit a particular profile exactly, while others may reflect a combination of several styles. There is no cookie-cutter approach to dealing with human behavior; but these tips should help you customize your interactions to optimize workplace results.

Francie Dalton is founder and president of Dalton Alliances, Inc. For more information, call 410-715-0484 or visit www.daltonalliances.com.
Tame Information Overload: 10 Ways to Increase Productivity with Technology

by Dale Collie

Information overload causes a lot of workplace stress—too much e-mail, voice mail, Internet connections, electronic reports, digital images, cell phones, text messages, pagers, PDA reminders, laptops, power point programs, recorders, MP3 players, bridge lines, video conferences, teleseminars, and many more. How do the savvy leaders sort through the noise and capture exactly what they need to succeed?

We’ve always had more information than we could possibly digest. Technology has helped us overcome the traditional problem of finding the data we need, and technology can help us control and access knowledge in ways to make it meaningful.

Good leaders and managers are all knowledgeable of technology resources. They surround themselves with experts if they cannot embrace the entire scope of their assets, just as they depend on experts in finance, sales, and manufacturing.

Successful leaders don’t suffer information overload because they know how to manage data as well as they know how to manage any other aspect of business. It’s safe to say that managers who do suffer information overload are actually a victim of “technology underload”—an inability to keep up with the tools available.

Every good leader must show a willingness to be prepared in these 11 areas.

1. What’s in your toolbox?
Not every company can have the latest in hardware and software, but do you know what is being used in your own company and among your customers, competitors and suppliers? Get a complete list of what’s working and what’s not. Get your own experts to brief you and everyone else in your organization.

2. Tools to Acquire
Misunderstanding available technology is a primary cause of technology underload. How can you use the tools if you don’t even understand the tools that have been invented? Subscribe to technical journals and listen to the experts.

After you know your tools and what’s available, you need to decide which hardware and software you should acquire. Buying the wrong equipment will increase your technology underload instead of bringing you up to speed. You’ll be stressed with the expenditure and the results. Get good advice. It isn’t free.

3. Discomforting Technology
Not everyone is comfortable with learning new technology, but long gone are the days when people jokingly described themselves as being computer illiterate. Most people have learned to avoid such statements because they know their careers are on the line. Overcome your aversions and increase self-confidence by learning more about the tools and how they can make your job easier.

4. Training
Once you understand the tools you have, you’ll need to get competent training on what they are designed for and how to use them. Both hardware and software provide everything you need to do the job, but it’s up to you to learn how to turn the knobs and punch the buttons. Get professional training for the people responsible for getting the job done, and learn enough to know how to challenge them.

5. Do It Yourself
Make your needs known. Most companies will pay for the training. If corporate training is just not available, invest in your own education.

You’ll improve your performance and your value to the company while alleviating the perceived information overload.

6. Contact Management
PDAs and computer software such as ACT! can alleviate your feeling of overload. These tools help you note the who, what, when, where, why, and how of all transactions. Give up trying to remember everything and rely on these contact managers. Make the investment yourself if your company cannot do so.

7. E-Communications
Don’t limit your communications to e-mail. Educate yourself on how to use e-zines, newsletters, web sites, blogs, bridge lines, web cams, teleseminars, webinars, meeting scheduler, mail merging, text messaging, e-mail to hard copy delivery, e-postcards, and instant messaging. Get the latest and best in spam filters, anti-virus programs, and firewalls. Hide your computer from others when you search the web, and wipe your computer clean with a program to eliminate tracking cookies and spyware—a lot to learn, but just tackle them one at a time. For dozens of ways you can jump ahead, search Google for e-communications.

8. Research Tools
There’s no reason to be uninformed on any subject now that so much information is posted on the Internet. You can research anything, from molecular biology to art and architecture, from lesson plans to homework. Use the free search tools such as Google and Yahoo! If they don’t meet your needs, buy into special data banks such as MarketingSource.com. Start with Google.com and explore these areas of technology or a field of interest on the amazing web. Your challenge won’t be finding the information; it will be deciding which information is reliable.

9. Conference Tools
Bridge lines are the modern-day conference calls. Everyone concerned calls a designated number and gains access with a pin number that you provide.

Caller participation can be set for lecture, limited voice access, or a free for all. You can make recordings for distribution of the entire call. The number of participants and length of call depends on the program. Find out all about this technology by searching Google for continued on page 29
Me and My WiFi

by J. Allen Leinberger

Correction.

Last month I said that the more things change, the more they stay the same. Truth to tell, with computers, the more things change, the more things change.

By that I mean that a lot of what I wrote about over the last few months has changed already.

For example, those Flashsticks that we spoke of last month are hotter than ever. Some are available up into the 500 MB range.

And if you got a little confused, yews, they are kin to the flash cards of the PDAs and the Compactflash cards of your digital camera. Many of these cards run an inch to a half-inch square. The sticks are about three inches long and the good ones come with nice little covers to go over the USB connection.

Meanwhile, as I have continued to sing the praises of Apple’s iPod, they have come out with a couple of new ones. One is the biggest and baddest yet. It holds some 60 GB of new ones. One is the biggest and baddest yet. It holds some 60 GB and can display your digital photo collection on its screen. The newest one is the smallest. The $99 iPod Shuffle has few controls and no playlist function. It only holds 240 songs, so they had better be your favorites. Actually, there is a second model that has a slightly larger capacity for about $50 more.

And since the only connection on the Shuffle is the UPS plug, the new iPod can also be used as a flash stick.

Before you get any ideas, somebody several years ago, walked into a computer store with the very first iPod and downloaded a program off of a floor model. The stores have been watching out for such shenanigans ever since.

On the subject of the iPod, I have also praised in recent issues the FM compatible Podfreq from Sonnett in Orange County. There is one thing you need to be aware of. Yes, it is great to be able to listen to your MP3 player in cars equipped with CD players instead of 20th century cassettes. And I have said that the Podfreq is the best of the bunch. Of course, there are new comparable items coming out daily and some automakers, like BMW are putting connector units into their cars. Anything is better than those little FM connectors with the little wire that only play on two frequencies and getting it lost every half mile.

But be aware, even the good ones will lose the signal down the road.

Yes, it sounds great in your driveway, and maybe even on your way to church. But somewhere along a 50-mile run you will come across a stray broadcast signal that interferes and breaks up your favorite tracks. Expect it. It WILL happen.

Meanwhile, the latest efforts are in the furtherance of wireless. Bluetooth, for example is a simple idea that allows for a cordless hookup between your phone, your computer, your PDA (Palm Pilot) and even the earpiece that so many people are wearing like some Bajoran decoration. (Alert! “Star Trek” reference)

Be advised that as this is being written, Verizon Wireless is in big Bluetooth trouble. Something about how the phones that they sell don’t have their Bluetooth functions turned on. People buy the phones, sign up for the services, and find out things are not what they expected. Let the buyer beware!

Speaking of wireless, I am currently playing with a demo copy of Apple’s Airport Express. It is supposed to allow me to connect my computer to my printer, my Internet modem or even my stereo. I haven’t figured it out yet but the idea makes a lot of sense.

Ever since I joined the Air Force and set up home in the barracks many years ago, I have been wiring up the stereo, the TV, the cassette recorder/player, and most recently the DVD player and the Dolby system—and that has made for quite a web site behind the cabinet. Cats and dust balls love spaces like that. If I can get this Airport to work, it will make things a lot neater around here and maybe also make for an exciting new column next month.

I will let you know.

Wish me luck.

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Supervisor Biane Secures Funding for Mt. Baldy Fire Station

The Board of Supervisors unanimously approved Supervisor Paul Biane’s emergency request to grant $43,000 in emergency assistance to County Service Area 38’s Volunteer Fire Station in Mount Baldy. The station was burglarized on Jan. 1, and the assistance the board approved would replace the stolen equipment.

"We simply cannot wait for the fire insurance adjusters to assess the damage," said Supervisor Biane during the Board of Supervisors meeting.

“The fire station is needed to keep the community safe.” The fire station, which relies heavily on fund-raising activities and community support, cannot replace the stolen equipment at this present time.

“With the recent storms, it is imperative that the fire station have all of the equipment it needs to protect the Mt. Baldy community,” said Supervisor Biane.

The monies will come from the county contingency funds to replace the computers, the emergency ropes and other fire-related technology equipment.

The Mt. Baldy residents have put together a $5,000 reward for information leading up to the continued on page 24

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For You Network Presents a “Spring Fling” to Benefit Women Both Personally and Professionally

For You Network (a nonprofit 501 c3) with 15 local connection networks all over the Southern California area, including Riverside and San Bernardino Counties, will be holding a 2005 “Spring Fling” silent action tea and fund-raiser on Sunday, April 10th from 2:00 p.m. to 5:00 p.m. in the Avalon Room of the Industry Hills Expo Center, 16000 Temple Avenue in the City of Industry.

This fund-raiser is to benefit the For You Mission: “To reach out and help women grow both personally and professionally.” The cost is $30 per person; however, if you bring a guest the cost is $50 for two.

A harpist will perform and they will be serving tea, coffee and desserts, as well as hold the silent auction. For You Network is seeking donations and/or gift certificates that can be used for their event. Any gift certificate and/or item donated will appear on all printed information going out for the event, as well as be announced the day of the event.

Please contact event chairperson, Robbie Motter, at 1-888-244-4420 for more information and/or tickets to the event. Donations may be sent to Spring Fling Auction and Tea, c/o Robbie Motter, 27701 Murrieta Road #30, Sun City, CA 92586.
Simplify Negotiations With the Six Rules of Effective Communication

by John Patrick Dolan

To negotiate effectively, you must be able to communicate effectively. Unfortunately, most salespeople and businesspeople don’t realize the importance of solid communication skills to the negotiation process. As a result, they lose sales or don’t get the best possible deal.

However, as a salesperson, you are not doomed to the mixed messages and meanings characteristic of poor communication skills. With a conscious effort, all business and sales professionals can overcome the communication barriers that block understanding in negotiation. With a little extra effort, you can improve the delivery of your message to your counterparts and work together toward a mutually beneficial agreement.

Use the following six rules for effective communication to connect with others at the negotiating table and in all forms of communication:

Rule 1: Organize Your Thoughts

Throughout the negotiation process, always allow yourself time to organize your thoughts to avoid conveying the wrong message or confusing the issues.

Before you start the negotiation process, and even after it starts, take notes and plan what you’re going to say.

To help you express your thoughts clearly when the negotiations begin, outline in advance the main points you want to cover. Planning the gist of what you’re going to say is the most effective way to avoid sending mixed messages, but don’t stop with that. As the negotiations commence, continue to take notes and plan your responses as you go through the entire process.

And remember, no law exists that says every statement must be met with a response within five seconds. Take your time. In fact, silence can be one of your most powerful negotiating tools.

Stop talking whenever you feel like you need to reorganize yourself and before you respond to anything that’s said. And make sure every-thing you say reflects the true meaning of your thoughts. This tactic not only helps you organize what you’re going to say, but it also helps you digest what your counterpart proposes.

Rule 2: Don’t Think About It; Think Through It

Thinking about something leads to confusion, but thinking through something leads to clarity. The difference between these two processes is a crucial distinction in communication. Many times, people approach negotiations with a mindset of, “Tell it like it is, then let the chips fall where they may.” But by processing an idea through to its logical conclusion, you can evaluate the possible responses you may get from the other side.

For example, if you make an offer and say, “Take it or leave it,” what kind of response would that produce? The other party may say, “Okay, we’ll take it.” They could say, “Thanks, but no thanks.” They could say, “We won’t take it, but here’s what we will accept.” Or they might say, “No one talks to us that way!” and walk out of the room.

A range of possibilities exists, and this tactic requires careful reading of the other person’s reactions. But if you feel from your experiences with the person that they will either accept your offer or your counteroffer, it makes sense to speculate and take the chance. So give some thought to your counterpart’s possible reactions to your points before you actually make them.

Rule 3: Recognize That Actions Speak Louder Than Words

Experts say that 75 percent of communication is nonverbal. This means that the messages negotiators convey have more to do with their looks, their actions, and the way they say things, than with the actual words they say.

The best negotiators practice saying and doing things in ways that send precisely the message they want to send. The bottom line is that the better you become at using nonverbal communication and reading the nonverbal messages others send, the more effective you can be as a negotiator. Realize that everything you do at the bargaining table is part of the communication and negotiation process. So make sure you don’t send the wrong messages by doing something that conflicts with what you want to say.

Rule 4: Be Concise

Most people tune out a majority of what they hear, so you should always be concise and get right to your point. Say what you mean in as few words as possible, without being blunt. If you drone on, people will stop listening to you. To ensure your message reaches your counterpart, always oversimplify your message, and then elaborate as they ask questions. Repeat your main point several times to emphasize what’s most important.

To boost your negotiating power even more, practice saying everything clearly and concisely, then repeat your key points to yourself again and again. One main problem with negotiation communication occurs when your counterpart gets too wrapped up in what they want to say, that they don’t pay attention to what you say. This is why it is so important to organize your thoughts, and say your main points in a concise, compelling way.

Rule 5: Always Translate Your Message Into Benefits for the Other Party

People always listen more carefully when they believe some benefit exists in your message for them. In negotiations, focus on that benefit, even when the underlying purpose of the message is in your favor.

For example, when you interview for a new job, you don’t talk about the huge salary the company can offer you. You talk about all the great skills you can bring to the company, for their benefit. You try to convince them that they’ll be ahead of everyone else by hiring you, regardless of the cost.

As a salesperson, you should always highlight the value of your product or service, rather than the cost. Always talk in terms of what benefits the other party receives as a result of the negotiation terms.

Rule 6: Listen Carefully to the Other Party

If you want to reach a mutually beneficial agreement, you must make sure your message is heard and understood. But don’t get so caught up in your own message that you don’t hear and understand what the other party needs to reach an agreement. Use the following tips for listening more effectively:

• Open your mind and be receptive to the other party’s message.

• Make a commitment to listen, and follow through with this commitment as soon as they start to talk.

• Listen for feelings, as well as facts, and consider the other party’s concerns.

• Eliminate distractions. Close your door, turn off the radio, and tune in to the other person.

• Respond to the other party with questions that stimulate conversation and clarify your understanding of his or her message.

• Take notes on the important points the other party makes, and keep these points in mind as you formulate your responses.

As you improve your listening skills, you increase your negotiating effectiveness by collecting more information to use in your search for solutions.

Communication is the Key to Effective Negotiation

Communication is a two-way street that requires everyone involved to exchange messages. To negotiate more effectively, you must relate to the other party with strong communication skills. By using these six rules for effective communications, you can overcome barriers, reach a higher level of satisfaction every time you negotiate, and win more sales in the process.

About the Author:
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How to Prepare for Any Negotiation Session

by John Patrick Dolan

If you think successful salespeople “wing it” when it comes to negotiation, think again. In truth, they prepare for every negotiation with the same rigor as a student preparing for an upcoming exam. Smart salespeople realize effective negotiation depends on preparation. They take time to think through their own position and that of their counterpart so they can ultimately handle anything that may arise during the bargaining process.

To become an effective negotiator and a more successful salesperson, you must understand the power of preparation. The first step is to solidify your position. Start by answering the following question: “Where do I stand?” In other words, what is your position in the negotiation process?

Knowing your position means more than saying to yourself, “I want this,” or, “I want that.” In most cases, your position will encompass more components than just the issue driving you to the bargaining table. Before entering the crossfire, use the following three inventory items to establish your position:

1. Know What You Want

Rather than enter a negotiating situation with a vague idea of your position, take time beforehand to formulate a detailed picture in your mind of what you want. Start by making a list of your demands. Say, for example, you’re applying for a new job. In this case, your list may include a desired salary, benefits, and vacation time.

Be very specific in your list of items, because specific demands carry more negotiating power. When you know exactly what you want, you will feel more confident and your counterpart will respond more favorably to your requests. Sometimes just acting like you expect a positive response will sway the other party in your favor. And while you can’t always rely on your confidence alone, the force with which you present your demands will at least give you an edge.

2. Know Where You Can Afford to Compromise

So what happens if you don’t get exactly what you want out of the deal? Well, that’s just reality. No one ever gets everything they ask for in life, and negotiation is no different. The process requires give and take from both parties, so you should always be prepared for compromise.

To avoid giving up too much, or giving in on the wrong issues, know in advance what concessions and compromises you are willing to make. Consider your list of demands and decide which items you absolutely must have, what items you would like to have, and what items would be great to have. Plan ahead how far you can reduce your demands so you aren’t forced into making snap decisions, or a decision you may regret.

3. Plan Alternatives to Your Ultimate Goal

Think of alternatives as your safety net. If you can’t negotiate a deal that both parties agree with, you should always be prepared to walk away. For every plan A you should have a plan B, and remember never to want anything too badly. Desperation will cause you to make poor decisions, and in reality situations aren’t usually as desperate as they seem.

Many times, when negotiators aren’t prepared with an alternative perspective, they feel like they have no choice but to take what’s offered. When you take time to consider your alternatives prior to the negotiation process, you won’t be afraid to walk away when things don’t go as planned.

What Is Your Counterpart’s Position?

Once you’ve determined your stance, the second part of negotiation preparation requires you to look at the situation from the other side. You must survey your counterpart’s position and uncover their strengths and weaknesses. Ask yourself the following five questions to discover what’s on the other side’s agenda:

1. What Do They Want?

Discovering what the other side wants is crucial for developing mutually beneficial agreements. Obviously they want something from you, or you wouldn’t be negotiating in the first place. Do they want the product you’re selling? Or do they want a cheaper alternative to a service they already get from somewhere else? In many cases, their wants will be apparent. But if you don’t know what they want, then don’t be afraid to come out and ask them.

2. What Is Important to the Other Side?

Say, for example, you’re a real estate agent negotiating the price of a listing with an interested couple. Naturally, they want the house you’re selling, but what’s really important to them? Is it the location? Are they comfortable with the mortgage? Once you discover your counterpart’s needs, you can use those points to negotiate for things that are important to you.

3. Why Are They Willing to Negotiate?

Willingness to participate in negotiation automatically signals some degree of flexibility or need. Roger Dawson described a historical example of this concept in his book, *You Can Get Anything You Want*. During the Vietnam War, Lyndon Johnson’s administration was under tremendous pressure from the constituency to reach an agreement before the general election, and the Vietnamese used this to their advantage. They pushed the United States into a corner and forced them to give up almost everything to end the fighting. In this case, the impending election added a time constraint on the United States to the point of desperation. When you know why your opponent is willing to negotiate, you can use it to your advantage.

4. What Does the Other Side Bring to the Situation?

Before entering into negotiations, you must find out what they have to offer you. Do they have what you want? Can they afford your demands? If they don’t have what you want, the negotiation process is pointless.

5. What Resources Do They Have?

Just like you have other options, your counterparts are likely to have alternatives as well. Find out how badly they need this deal. Are they desperate? Or do they possess a catalog of other options? A customer, for example, usually has plenty of choices when negotiating the sale of a product or service. They can just shop somewhere else if you don’t provide what they want on their terms. But sometimes, you’ll find that you are the only source for the item your counterpart wants.

Preparation for the Future

You wouldn’t take a test without studying, so why should the negotiation process be any different? Taking a personal inventory of your position before beginning the negotiation process will give you confidence and prevent you from making poor decisions. Additionally, some investigation of your counterpart’s needs and wants will give you an added edge when the process starts.

Knowledge and preparation are the keys to effective negotiation, and as a salesperson, you can only benefit from the extra effort. When you take time to understand your position and your counterpart’s position at the bargaining table, you’ll be ready for anything and secure more sales as a result.

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Our Lady of the Airport

Maria Tesoro-Fermin had some big shoes to follow.

We have spoken in these pages before of the grand work done by Dennis Watson during his tenure as director of public affairs at Ontario International Airport. Maria Tesoro-Fermin has taken over that position with gusto and fervor.

Although born in the Philippines, she has spent much of her life here in Southern California, taking her education mostly at Cal State Fullerton with degrees in public administration, urban management communications and political science.

Technically, she is employed by LAWA (Los Angeles World Airways) but it is apparent that she answers to the people of the Inland Empire. She sits on the boards of such local groups as Mt. Baldy United Way, Chaffey College and Friends of ONT.

There is more to her office than just issuing press releases. Her job involves functioning as a communications conduit for some 6,000 airport employees, aviation-related public agencies, (including the FAA and Transportation Security Administration) along with local businesses, civic and service groups, public officials, the media, the traveling public, LAWA, the business tenants of the airport and just about anyone else interested in the activities of ONT.

Although the airport was sold to Los Angeles back in the 60's, Ontario acts like it's still part of the city. After all, it still has Ontario's name on the sign and it's still within the city limits. Accordingly, respect for city hall and its expectations are an important part of the job.

Also important is the fact that the old terminal is a very popular film site. Such recent productions as "Catch Me If You Can" with Leonardo DiCaprio, "Miss Congeniality 2" with Sandra Bullock and the ill-fated TV series "LAX" have used the building for airport scenes. Dealing with tech people and accommodating stars comes under Fermin's office as well.

She also stresses that the building and opening of the two new terminals has not been the end of activity at the airport by any means. As the annual usage continues to grow, the automatic trigger for construction of the third new terminal gets closer to reality. Currently plans are afoot for the revamping of one of the runways and the entire master plan is about to come under review.

Given all of that, and more, it is a good thing that Ontario International Airports Community and Public Affairs Division is headed by a person who, by her own admission, loves the hustle and bustle of the airport and believes that she is doing what she loves most.

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Cheering for Your Team

by Ray Pelletier

At a Sunday afternoon pro football game, the stands are filled with rabid and enthusiastic fans cheering on their favorite team. These fans wake up Monday morning with scratchy throats and hoarse voices, still enthusiastic for their favorite team. Why don’t these people wake up feeling the same way on a Wednesday? Probably because these adoring fans put 10 times more energy into cheering on their favorite athletes than they do on their co-workers and their company.

The challenge is that most teammates have difficulty showing enthusiasm for their company because they’ve never tried it. So set a positive example and show your team that it’s okay to be proud because they’ve never tried it. So try the following tips to help your teammates cheer on the home team.

1. Create a positive physical environment.

Working in a supportive and positive physical environment sets up the right foundation for greater motivation. So post motivational signage around the office that reinforces who your company is and what you do. Encourage teammates to put up family pictures on their office wall or cubicles. Also let them put up pictures of items that inspire them or lists of goals they want to attain. Insist that they use a positive and motivating screen saver. Give your teammates what they need to develop the winner’s edge.

2. Celebrate winning.

Winning breeds enthusiasm. Just as in sports, a team will cut nets down to celebrate a victory; corporate teams should celebrate victories too. Recognize your teammates. Have celebrations. Let teammates know in advance that if they meet a department goal, they will be rewarded with a prize. Let them anticipate the victory.

Don’t think “celebrating” has to involve lavish office parties or expensive luncheons. Celebrate the small stuff too.

3. Take pride in your company.

Take a minute to list reasons why you are proud to work for your company. If you can’t think of any, you may need to rethink your career choice. Why waste your life on something you can’t be enthusiastic about? Don’t use the excuse of, “I’ve been with this company for 25 years. How can I walk away?” A lot of corporate employees asked themselves the same question before being handed their severance package. Do a gut check and ask yourself if your product and company is something you really believe in.

4. Praise your teammates.

Write down the names of the people in your organization who could use reinforcement of what a great job they are doing and how much they are appreciated. Just as an athletic coach cheers on their team, so does a great business leader.

Keep in mind that it’s often easier to appreciate and praise people most like ourselves, and it’s harder to do the same with people who work differently than us. Don’t concentrate on how that person annoys you or is different from you. Recognize his or her contribution.

5. Care about your teammates and your customers.

You can’t be an inspiring leader if you don’t care. You need to care about every person you interact with in the course of a business day. Provide your teammates with the tools they need to do their jobs well and a work environment that shows you care. Allow teammates to personalize their workspace. A work environment, whether it’s a cubicle or an office, should be a reflection of the employee, not just the company.

6. Wear your logo.

Today, people spend an incredible amount of money on team jerseys, sweaters, NASCAR jackets, etc. People pay a lot of extra money to walk with someone’s brand name on their chest, giving that company free advertising. Is your company missing the boat because you don’t have your own people walking around in your company’s logo wear?

Start Loving Your Company

Don’t be embarrassed to love your company. Learn from today’s sports coaches. Coaches have a passion for the game, a passion for people, and a passion for success. Business leaders need to have the same mindset. By implementing these six tips, the enthusiasm within your company will grow, creating a more dynamic and positive work environment. Your teammates will be happier and more productive, and your customers will pick up on your enthusiasm.

About the Author:

Ray Pelletier, CSP, founder and president of The Pelletier Group, is an internationally known author, business speaker, motivator and team builder and also the author of the best-selling book, “Permission to Win.” He may be reached at 1-800-662-4625 or email info@raypelletier.com.

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Learning From Your Mistakes

by: Brian Tracy

There are two ways to look at the world: the benevolent way or the malevolent way. People with a malevolent or negative worldview take a victim stance, seeing life as a continuous succession of problems and a process of unfairness and oppression. They don’t expect a lot and they don’t get much. When things go wrong, they shrug their shoulders and passively accept that this is the way life is and there isn’t anything they can do to make it better.

On the other hand, people with a benevolent or positive worldview see the world around them as filled with opportunities and possibilities. They believe that everything happens as part of a great process designed to make them successful and happy. They approach their lives, their work, and their relationships with optimism, cheerfulness, and a general attitude of positive expectations. They expect a lot and they are seldom disappointed.

As a result, people with a benevolent worldview are able to deal constructively and effectively with mistakes and temporary setbacks. When you develop the skill of learning from your mistakes, you are the kind of person who welcomes obstacles and setbacks as opportunities to flex your mental muscles and move ahead. You look at problems as rungs on the ladder of success that you grab onto as you pull your way higher.

Two of the most common ways to handle mistakes are invariably fatal to high achievement. The first common but misguided way to handle a mistake is the failure to accept it when it occurs. According to statistics, 70 percent of all decisions we make will be wrong. That’s an average. This means that some people will fail more than 70 percent of the time, and some people will fail less. It is hard to believe that most of the decisions we make could turn out to be wrong in some way. In fact, if this is the case, how can our society continue to function at all?

The fact is that our society, our families, our companies, and our relationships continue to survive and thrive because intelligent people tend to cut their losses and minimize their mistakes. It is only when people refuse to accept that they have made a bad choice or decision—and prolong the consequences by sticking to that bad choice or decision—that mistakes become extremely expensive and hurtful.

In life, the quality of “intellectual honesty” is one of the most respected qualities possessed by individuals, especially leaders. When you are intellectually honest, you look at your world and deal with your circumstances as facts and realities, rather than hoping, wishing, and praying that they could be different. And the minute you begin to deal straightforwardly with life, you become a far more positive, creative, and constructive person. You become far more effective in overcoming your obstacles and achieving your goals. You became far more admired and respected by other people, and far more capable of achieving the critical results that are expected of you.

The Inland Empire Could Use a Few More People Like Fran

Rob Parkins: A Man at His Peak

Rob Parkins has been the general manager of the Palm Springs Aerial Tramway since the year 2000. From the elevation of 8,000 feet he could be the master of all he surveys.

But he is not.

He has, however, been master of parts of it, one piece at a time.

Parkins has held the title of interim city manager of Desert Hot Springs, and for most of the nineties was city manager of Palm Springs, coming in at the end of the Bono mayoral administration.

During that period he worked to help revive the downtown shopping district and created the job of downtown development coordinator.

Before that he held several bureaucratic positions in Miami and Miami Beach, for the better part of the eighties, including the position of city manager of Miami Beach.

Simultaneously, from ’70 to ’91, he was a Miami police officer and detective.

Even today, he keeps a hand in law enforcement. He remains a reserve officer with the Palm Springs P.D.

He also sits on numerous boards and committees including those for the Santa Rosa and San Jacinto National Monument.

The tramway itself lifts up from the desert floor some 2.5 miles into the piney woods of Mt San Jacinto.

One of the original cable cars sits on display at the base as the new cars with rotating floors rise up to the top. A buffet restaurant has served visitors since the fifties, and has recently been joined by a gourmet executive dining room.

The view from the top of Rob Parkins world is breathtaking. But you also have the option of heading out the back door to walk the paths in the thin air atop the mountain.

One could truly say that Parkins has risen to the top.

Fran Robertson

Like many people here, she emigrated from back east. In her case it was Brooklyn, New York. This accounts for her continued devotion to the Yankees. In fact, details remain hazy as to how she damaged her fist when the Red Sox beat New York in the play-offs last year.

Still her efforts to make life better in San Bernardino County make her our gain and New York’s loss.

She graduated back in the 80’s from Cal State San Bernardino with a degree in marketing. After a few successes in retail she found herself in charge of a thrift store on Highland Avenue, trying to raise operating funds for the Humane Society of San Bernardino Valley.

Paws and Browse Thrift Shop, during Robertson’s tenure, tripled revenues, helping the animals and helping the Humane Society to move into the position that they find themselves in today, having broken ground on a brand new facility on Orange Show Road.

It took a serious traffic accident in 2003 to slow her down, and when she was ready to go back to work she was grabbed up by PVW, the Pomona Valley Workshop.

Today her duties as sales manager place her at just about every door in the Inland Empire in search of cash or merchandise donations to help the rehabilitation of adults in our west end. At the same time she is developing new and innovative ways to generate not only dollars but work for the clients of PVW.

If you are doing business here in the Inland Empire and you have not heard from Fran Robertson yet, don’t be surprised if that isn’t her on the phone right now.
Sonoma County—An Adventure in Eden

by Camille Bounds
Travel Editor

The mantra that the Sonoma County Tourism folks chant is “Good wine, good food, good nature.” A most accurate description of a delightful area that fits that old cliche, “something for everyone,” with beautiful rolling hills, outdoor activities, spas, prima wineries, glorious food and accommodations fit for your most discerning traveler. A short plane ride and a drive from San Francisco or Oakland takes the traveler from the hustle bustle and everyday pressures, this Eden offers one of the most relaxing, enjoyable and affordable places to let the pressure settle and clear the mind and luxuriate.

A little history

Sonoma was a nickname of a Wintun chief who lived in the Sonoma area for your most discerning traveler. A short plane ride and a drive from San Francisco or Oakland takes the traveler from the hustle bustle and everyday pressures, this Eden offers one of the most relaxing, enjoyable and affordable places to let the pressure settle and clear the mind and luxuriate.

Sonoma was a nickname of a Wintun chief who lived in the Sonoma area for your most discerning traveler. A short plane ride and a drive from San Francisco or Oakland takes the traveler from the hustle bustle and everyday pressures, this Eden offers one of the most relaxing, enjoyable and affordable places to let the pressure settle and clear the mind and luxuriate.

The Vintners Inn and John Ash & Co. in Santa Rosa is considered one of Northern California’s finest luxury hotels in the wine country. Forty-four, luxuriously appointed (AAA/Four Diamond) spacious rooms and suites with private patios or balconies, and, upon request and availability, fireplaces. Housed in three separate villas, each room enjoys a view of the glorious lush vineyards or the flower-filled central courtyard and stunning fountain. Think of an amenity and it’s there.

The John Ash & Co. dining room mixes refinement with grace and gentility. The ultimate in wine country cuisine and service is presented and complemented by a wine list featuring over 600 selections. Weddings, conferences and meetings receive special handling by an expert staff. An upscale luxurious 13,000-square-foot conference and meeting center is being built as we speak.

Location: 4350 Barnes Road, Santa Rosa, CA 95403. For reservations and information: 800-421-2584 or visit vintnersinn.com

Casual elegance

The FountainGrove Inn in Santa Rosa combines a central location with excellent friendly service and a relaxed atmosphere. An inviting lobby greets guests with a huge stunning red-wood sculpture EquusLlll against a backdrop of cascading water. The Equus Restaurant has a fine varied menu with an interesting wine list all overseen by a gourmet chef. A finely honed professional staff handles business meetings, weddings and seminars.

FountainGrove offers an all-inclusive Sonoma County three nights immersion weekend getaway—with deluxe accommodations, limousine transportation and a well-informed area and wine expert as your guide. Experience tours of a fresh fish market, a cheese company with a tasting, three special winery visits including a cave tour and barrel tasting. Epicurean meals are served highlighted with a gourmet meal prepared by the FountainGrove’s chef and served in the private wine cellar. Covering the backroads from Alexander Valley to Petaluma, and Bodega Bay to Healdsburg offers an exquisite view of the striking landscape and a great overview of Sonoma County.

Location: 101 Fountaingrove Parkway, Santa Rosa, CA 95403. FountainGrove Inn is at the corner of FountainGrove Parkway and Mendocino Avenue. For reservations and information: (707) 378-0149. Or visit www.fountaingroveinn.com

The Tides Wharf & Restaurant in Bodega Bay has the freshest fish anywhere and Chippino to die for. The restaurant is right on the wharf so visitors can watch the boats come in with their catch, and if timed right, view the fish market in action.

Location: 833 Highway 1, Bodega Bay CA 94923. For reservations and information (707) 875-3632.

The Spring Hill Cheese Company in Petaluma is a fascinating look at estate cheese making at its simplified best. Cheese is made from 400 Jersey cows milk that are bred and raised by owner Larry Peter. One of the most surprisingly interesting experiences you can encounter. (Try their lemon Quark.)

Location: 4235 Spring Hill Road, Petaluma CA 94952. For information (707) 762-3446 or visit www.springhillcheese.com

How to get there

United has flights from Orange County to San Francisco. Southwest flies from Ontario and Orange County to Oakland. Reserve a car rental to Sonoma County. Schedule your trip to drive in the morning. Traffic can be extremely heavy in the afternoons and early evening.

Camille Bounds is the travel editor for The Western Division of Sunrise Publications and the travel editor for The Inland Empire Business Journal.
A 2005 Rematch: Part 2

continued from page 3

jobs have bounced back, which can be seen more clearly in Figure 14. It may be that the household jobs are more accurately indicating the number of Americans at work, and the gap between the payroll jobs and the household jobs is only reflecting the contractual relationship between firm and employee — formal, full-time and on the payroll with benefits versus informal, part-time, not-on-the-payroll without benefits. That may mean that the payroll data are undercounting the growth in hours over the last several years, though perhaps overcounting the growth in hours in the 1990s when payroll jobs increased so much. Since March of 2001, payroll jobs are down by 0.4 percent while household jobs are up by 1.5 percent, which suggests that hours have been underestimated by 2 percent. There is yet another good reason to question whether the productivity gains will continue. We had a huge investment boom in the 1990s when firms made very substantial purchases of information technology equipment and software, greatly increasing the capital per worker. Those investments of 1998 and 1999 may be yielding their fruit in 2003 and 2004, allowing the same amount of output with fewer, more efficient worker-hours. This is likely to be a one-time bounce because business investment had been weak or normal since 2001, and the productivity gains from further capital deepening will be corresponding weak or normal.

Finally, what is really annoying is that my employer, UCLA, is reporting me with a 40-hour work week, when I easily work 70 hours or more, including the four hours on the golf course last week when I was thinking about this document. Anyway, 2005 is going to tell the story. With hours growing again, what is going to happen to productivity? If you look back at Figure 11, you can see the economy at the upper right already “turning the corner” and moving into a phase with growing hours and stagnant productivity. But as I speak, you can probably hear the shouting from the ring: “Bring ’em on,” yell the Bubble and the Miracle. “We are ready to trounce those girly men once again.”

Prediction: Reality and Reason get the upper hand in the second half of 2005. In case you hadn’t guessed, we are predicting a win in 2005 for Reality and Reason. Not a decisive victory with the Bubble and the Miracle pinned to the mat, but a win on points. That means rising interest rates, some weakness in housing and consumer durables, but only shaving a bit off normal GDP growth. Expect 2.8 growth in the second half of 2005, not the normal 3.0.

It may well be that the big win for Reality and Reason will come in 2006. We are talking a recession driven by a plunge in consumer spending on homes and durables. In the meantime, be kind to your Japanese and Chinese friends. We need them to continue to finance the twin deficits. If they come to dislike us, things could get a lot more difficult very rapidly.

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Inland Empire Business Journal
Make Every Conversation a Sales Call

by Peter DeLisser

The most effective communicators in the world are salespeople, when they make every conversation a sales call. Why are they effective?

Because they know the facts of life:
- Real conversations start when the customer says “no”
- The first “no” may not be the real “no”
- It takes three to five “no’s” to get to a “yes”
- Emotional conversations take longer
- Customers buy benefits not features

Salespeople are trained to listen intently, hear what is said (and what is not said), ask clarifying questions and then respond in a way that the customer will buy. However, even talented and experienced professionals can hit a wall when they are faced with a difficult conversation or topic. They forget to use the selling principles and skills they’ve learned.

Even in the workplace, employee interactions can be viewed as sales calls. When you are dealing with an employee, colleague or supervisor, there is an exchange of information. Don’t forget that a presentation for promotion, a video conference, an e-mail, a voicemail or a staff meeting can all be sales calls. Often there is a power struggle to ‘win’ these conversations. But if you answer his question, it proves you have been listening. It will also lead you to his next questions, which could be, “Now list your company’s strengths.”

Misuse of Power

By its nature, a sales call is not a power struggle but a structured discussion in which needed information is exchanged between buyer and seller. The buyer has a need. The salesperson has a product or service, which may or may not fill that need. Throughout the sales cycle, which could be minutes, days, months or even years, we exchange information. The power of a salesperson depends on an ability to communicate.

However, conversations with employees lose their focus on the information exchange. The selling cycle is shortened to the moment—win now in this conversation. We ‘win’ by sending a message that we have authority (“I’m the boss”), we have knowledge (“I’m right, I’m smarter”), or we have the emotions (“I’m the parent”).

This is wrong! When we win, someone else loses. If you view each conversation as a power struggle, you could lose a potential client or colleague. When a person ‘loses’ the conversation, they lose their self-respect and trust in you.

The Meaning of the Sales Call Comes from Gestures, Tones and Words

The success of a sales call, both internal and external, can depend on your body gestures, tones and words. Communication research tells us that the understanding of every message depends 55 percent on body and facial gestures, 38 percent on tone, and only 7 percent on words. Imagine what could happen if most of your sales calls or colleague communications are done only by phone. Your audience misses out on 55 percent of your meaning. This opens up the door for miscommunication, hurt feelings or even loss of a sale.

If your sales calls are done by phone, concentrate on your tone and wording, as these are the main things your caller will hear. Make your voice clear and sharper by using tonal sentences such as “I am disappointed that sales were slow this quarter” and “I am enthusiastic as they sound?” Also beware of the words you use, and try to make them clear and concise so there is no misinterpretation.

Every Conversation Needs to be Equal

Internal customers—team leaders, subordinates, peers are no different than clients and prospects. They do not expect to get all their needs met, but they do expect us to understand them and answer their questions. When we listen to them all in an equal way, we make every conversation a sales call. By allowing a full exchange of information, considering all objections, and agree to disagree or disagree, we are listening equally. This results in not only an increase in sales, but also customer and employee satisfaction and trust.

ABOUT THE AUTHOR

Peter DeLisser, an international speaker, author and leadership coach, helps businesses accomplish their goals faster by accelerating the quality of their communication, leadership and sales skills. For more information on his speaking, consulting and training work, please visit: www.DeLisser.com.

Keeping Your Cool When the Customer Gets Hot: Five Steps to Soothing Upset People

by Lydia Ramsey

Have you ever had a bad day in business? One where nothing seemed to go right and everywhere you turned you encountered angry or upset people? If this has never happened to you, stop reading now. However, if it has, read on.

At one point or another, you have come in contact with people who were less than happy with you or your organization. It may have been because of a problem or a service, you may have said or done something to aggravate a co-worker or your company took on a community issue that disturbed a client.

Whatever the problem, it is always a challenge to deal effectively with upset people. Diffusing anger and handling difficult issues require special skills and practiced behaviors. It’s hard to be calm and courteous when others are out of control. So what can you do to keep your cool and resolve the issue when the customer or co-worker is chewing you out? Try following these five steps to soothe the situation.

Step one is to listen—listen to what the other person is saying. Too often we don’t hear all that is being said because we are busy trying to come up with our own response. If you don’t fully understand why the other person is upset, you can’t possibly help with the solution. Sometimes people just need to vent—to get whatever is bothering them off their chest.

You may be well on your way to a resolution if you are a good listener.
SALES

Boost Your Sales by Overcoming Your Fear of Rejection

by Jacqueline Sidman, Ph.D.

Most people hate hearing the word "no." From something as simple as asking for your favorite dish at a restaurant and being told they no longer serve it, to asking your boss for a raise and being turned down, we never like to hear the word "no." So who would want to work in a profession in which you would be told "no" practically every day?

Salespeople face the possibility of rejection on a daily basis. After all, not everyone needs the products they are selling, nor can every person afford them, so prospects and customers say "no" to salespeople regularly. While salespeople do know they will be told "no," their reaction to this rejection is the key to their success and happiness both at their jobs and throughout their lives.

Rejection can cause doubt, a sense of failure, and stress—all negative feelings most people want to avoid. As a salesperson, you must realize that people are not rejecting you as a person; they are simply rejecting what you are selling. So don’t let rejection negatively affect your emotions or attitude. If you do, the negative emotions can get you stuck in a vicious cycle of rejection, where the more negative you are, the more people reject you, which causes even more negative emotions and more rejection.

Because rejection happens every day in the sales profession, you cannot go into work fearing it. This would affect your confidence, your performance, and ultimately the company’s success. The key to remember when you don’t get the sale is that the person is not rejecting you. Therefore, do not take it personally or become upset by it. Also, do not take rejection as a sign of failure. For any "no" you hear on a given day, you will likely have other sales to make up for it.

Remember that you are there to offer a service or product that may meet your customers’ or prospects’ needs. So you must discover what these needs are before you attempt the sale. If you have gathered all of the information and you still can’t go for the sale because you fear rejection, then use the following tips to overcome your fear.

Think of sales as a selection process rather than a rejection process.

The customer will select the parts of the product or service you’re offering that they need. They may need all or part of it, and they may need it now or later. You are there as an educator. A good salesperson will find out how to meet the customers’ needs and show the benefits rather than the features of buying the product or service. If you cannot meet your customers’ needs, then always recommend someone who can. Such gestures are often reciprocated.

Ask a lot of questions.

Evaluate your prospects to find out who they are. By asking a lot of questions and understanding who you are selling to, you will have a better idea of how to approach them with your pitch. As you ask questions, be sure to ask open-ended questions rather than “yes” or “no” ones. The more you can get the prospect talking about him or herself, the more information you’ll gain to close the sale.

Evaluate your marketplace and go where the fertile ground is.

Follow what the marketplace tells you and go with what has worked in the past. If you know

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Keeping Your Cool

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tener who does not interrupt and who lets other people finish what they have to say. Often people calm down when they realize that you value them enough to hear them out. They may also hear themselves and recognize that they are overreacting or acting inappropriately.

Let your body language reflect your attention as well. Use eye contact, lean in toward the other person, and use appropriate facial expressions that show your interest. If you do a good enough job with step one, you may not need to take the next four.

Step two is to apologize.

It doesn’t matter whether the problem was actually your fault or not. Perhaps the customer received the wrong product and you had nothing to do with filling the order. As the representative of your company, you have as much responsibility as the person who made the mistake. Tell the customer that you are sorry.

Your willingness to be accountable will have a positive effect. All this person may need to hear is an apology (along with receiving the right product or service) to be satisfied. Make your apology with complete sincerity. If your tone of voice doesn’t match your words, you are wasting your breath.

Step three is to sympathize.

Let people know that you can identify with their feelings and that you understand why they are upset. A simple and sincere statement validates the customer’s emotions and also says that you are not going to be argumentative. Once again match your tone to your words.

Step four is to accept responsibility for the situation.

Be accountable. Let your customers know that you intend to do whatever it takes to make things right, to get them the product they ordered or the service they expected. You can’t help what has already happened, but you will come up with a solution to the problem or you will find someone who can.

Step five is to prepare to take action.

Decide how you can remedy the situation. Tell the customer exactly what you will do and when. You will replace the incorrect product as quickly as possible. If the issue was poor service, you will deliver better service immediately. Offer something extra or unexpected. Whenever you can provide a bonus of some sort or waive fees, the tiger before you is transformed into a pussycat.

Use the acronym “ASAP” for calming angry people. Each letter stands for part of the process. Once

you have heard the person out, apologize, sympathize, accept responsibility and prepare to take action.

When you treat people with kindness, courtesy and respect, they will appreciate you and your company. When they need or want your product or service again, they will come back. An appreciative customer will recommend you and your company to others by sharing the story of their dilemma that was resolved by your excellent customer service.

ABOUT THE AUTHOR

Lydia Ramsey is a business etiquette expert with over 30 years of experience helping companies and individuals achieve success by adopting professional manners. For more information on her training, consulting and speaking, please visit: www.mannersathat-sell.com

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What the News Will Not Tell You About the Budget

governor is expecting a 6.8 increase (or $5.3 billion) in tax revenues in the budget over the current year. That is a pretty good return on anyone's portfolio.

The budget documents also project that on a net cash basis, the tax amnesty program for 2004-05 will bring in $211 million. The next year that figure drops to $52 million, and the following year it actually loses about $27 million. The highly touted amnesty program will only accelerate revenue that would have come in anyway without the program and will actually cost the state money in two years. Will Controller Steve Westly or author Assemblywoman Judy Chu ever admit that this is a failure?

Non-Proposition 98 expenditures (that is, state functions except K-14 education) are UP $1.035 billion from this year's spending compared to the budget year spending.

Proposition 98 (K-14 education) spending is UP $2.408 billion from this year to next.

Nailing Down the Deficit

The state's deficit has been reported at $8.1 billion and at $9.1 billion, both down from the $14 billion figure of the current year. The deficit number is the amount we would be in the red if interest groups got the spending plan they wished for. That is, it ticks up based on what auto pilot spending formulas dictate should be spent. The major formulas are the Proposition 98 K-14 formula and the welfare increase formula, but there are dozens of others locked into the law. Thus the deficit is excess spending over incoming revenue with the spending number based on automatic rigid formulas and planned spending increases. You will never see an accurate deficit number because it is literally a wish list of spending, so bear in mind that these figures being tossed around are quite misleading.

Supervisor Biane Secures Funding for Mt. Baldy Fire Station

Although the Volunteer Fire Station receives assistance from the Los Angeles and San Bernardino county fire departments, it relies on volunteers to answer the emergency calls. "It is our duty to make sure that the residents and the volunteers continue to volunteer. We must encourage them to continue to serve and assure them it is safe to serve," said Supervisor Biane.

Supervisor Biane concluded his presentation by pledging full-throated leadership and participation in assuring that the Mt. Baldy residents would be served. In the coming days and weeks, he will continue to monitor and direct the county to provide necessary support to the Volunteer Fire Station.

Avoiding Successful Lawsuits

defending businesses in the courtroom. She is a full-time professional speaker and author. Her most popular presentation is "Leading Within Legal Limits(tm). She can be reached at www.PreventLitigation.com or at 1-800-LIT-MGMT.

About the Author
Patricia S. Eyres is an experienced attorney, with over 18 years


given those last two bullet points demonstrating that proposed spending is UP, the discussion you will hear about this budget being full of "cuts" is mired in gross misuse of the English language. In Sacramento, people use the jargon term "cut" when your budget does not increase as much as you would like it to increase. Keep that in mind as you read the press coverage and watch the interest groups apply pressure. So far I have found only one reporter who admits that state revenues would be going up and none who confessed that state spending is also up. Every story line uses the words like cuts, reductions, or layoffs, which do not paint a realistic picture of the budget plan at all. In case you still do not believe this (and it is difficult given how we have been brainwashed by this jargon over the years), look at this list of percentage increases or decreases by budget area:

Governors Office -0.5
Remaining Executive -4.2
Legislature 4.1
Judicial 9.3
State and Consumer Services 5.3
Business, Transportation and Housing 1.0
Resources/Environmental Protection 17.3
Health and Human Services 4.6
Youth and Adult Correctional 1.2
Non-Proposition 98 Education 8.6
STRS Contribution -49.4
Labor and Workforce Development 0.0
General Government -41.7

PROPOSITION 98: 7.1

As you can see from the list, the programs hit by actual reductions in prior year spending are few and only two, STRS Contribution and General Government, are taking large percentage reductions.

Another sign of spending changes is the number of employees or personnel years in state government. Here are the budget numbers:

Personnel Years 2004-5: 181,923.1
Personnel Years 2005-6: 184,554.6

This is a continuing trend, with the current year number of almost 182,000 full-time employee equivalent being higher than the prior year.

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University of La Verne Announces $20 Million Project

continued on page 1

ovation of the existing Super Tents into the Sports Science & Athletics Pavilion. The goal is to establish a new crossroads for the university and provide an identifiable locale where the campus community, alumni and visitors alike can meet and interact.

"Now well into its second century and the new millennium, the University of La Verne faces a very real need to revitalize itself," said President Morgan. "The Campus Center Project will allow us to remain competitive in attracting students, faculty and staff. It will provide a fresh look to the campus, and it will rejuvenate the atmosphere that helps make La Verne special."

Work on the initial component of the Campus Center Project will begin this spring with the first phase of renovation to the Super Tents, with projected completion by the start of fall semester 2005. President Morgan explained, thanks to the generosity and vision of Board of Trustee member, Michael Abraham, and his wife, Sara, a financial challenge is underway to accelerate the process.

The Abrahams have pledged $4 million with provisions that challenge the remainder of the Board of Trustees to match that amount, and challenge to the university to raise an additional $8 million. Both challenges must be met by the November trustees' meeting. According to Michael Abraham, president and principal of MKA Capital Group, Inc., of Newport Beach, the purpose behind the challenge is a personal desire to see the project completed within his lifetime.

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Learning From Your Mistakes

continued from page 18

you.

On the other hand, the unwillingness to face the fact that you are not perfect, that you have made and will continue to make mistakes, is a major source of stress. One of the great teachings of history is the principle of non-resistance. Non-resistance means that when the wind blows, you bend like a willow tree rather than snap like a pine tree. You remain flexible, fluid, and open to new ideas, new information, and new inputs. You accept that, in a period of rapid change, nothing is written in stone. The second common approach that people take with regard to their mistakes, one that hurts innumerable lives and careers, is the failure to use your mistakes to better yourself and to improve the quality of your mind and your thinking.

Learning from your mistakes is an essential skill that enables you to develop the resilience to be a master of change rather than a victim of change. The person who recognizes that they have made a mistake and changes direction the fastest is the one who will win in an age of increasing information, technology and competition. By remaining fast on your feet, you will be able to out-play and out-position your competition. You will become a creator of circumstances rather than a creature of circumstances.*

Approach every mistake you make as a special learning experience, sent to teach you something valuable and necessary for your success in the future. Become an “inverse paranoid,” a person who is convinced that there is a vast conspiracy in the world to make you successful. Play with the idea that there are a series of guardian angels out there who are acting on your behalf. These angels are regularly planning “learning experiences” to enable you to grow as a person so that you can reach and achieve the great heights that are meant for you.

Whenever something happens of an adverse nature, immediately counteract your natural tendency toward disappointment and frustration by saying, “That’s good!” Then, get busy looking into the situation to find out what is genuinely good about it.

Every day, all day long, you have problems in your work. In fact, if the problems did not exist, your job would not exist either. A powerful way to change your thinking is to realize that solving problems is what you are paid to do. Your job is to be a problem-solver, no matter what your title might be. All day long, you deal with problems and mistakes caused by you and others. The more of them you can spot and redirect before the consequences are felt, the more valuable you will become and the more you will be paid.

In both your personal and professional life, there are seven steps you can take to deal with almost any mistake you make. The first step is to approach the mistake with a positive, constructive frame of mind, using the techniques outlined above.

The second step is to define the mistake clearly. Exactly what happened? Write it down. Think on paper. The more clearly you can write about it, the more clearly you will understand the mistake and its possible corrections.

The third step is to examine all the known causes of the mistake. How did it happen? Why did it happen? What were the critical variables that triggered the mistake? Any attempt to pass over a mistake without identifying how it occurred in the first place will leave the roots of that mistake in the ground, to grow up again in the future.

The fourth step is to identify all the possible ways of mitigating the mistake. What are all the different things that you could do to minimize the cost of the mistake, or to solve the problem that has arisen? The more ideas you have, the more likely it is that you will come up with the approach that will prove most effective.

The fifth step is for you to make a clear, unequivocal decision about how to handle the mistake. Decisiveness is a characteristic of high performing men and women. Almost any decision is better than no decision at all. Even the most effective leaders make mistakes, but then they quickly make decisions to offset those.

The sixth step is to assign specific responsibility for taking the steps necessary to mitigate the mistake within a certain time frame. Who exactly is going to do what, and when, and how, and to whom will they report? The failure to assign or accept responsibility to achieve results before a specific deadline will leave the situation open-ended, and it will often get worse as a result.

Finally, the seventh step in dealing with mistakes is to take action. Intense action orientation is a characteristic of the top two percent of the population.

The only guarantee in life is that most of the decisions you make and conclusions you come to will eventually prove wrong. How you deal with these situations is the chief determinant of your success or failure.

Mistakes and problems are good. Without them there would be no opportunities for greatness. When you take every challenge that life throws at you, accepting it as an inevitable part of the growing experience, you can turn it to your advantage in every way possible. Almost every mistake you make contains a hidden treasure that you can apply to your life to forge a future that is extraordinary and worthwhile.

About the author
Brian Tracy is a legendary in the fields of management, leadership, and sales. He has produced more than 300 audio/video programs and has written 28 books, including his just-released books “Million Dollar Habits” and “Getting Rich Your Own Way.” He can be reached at (858) 481-2977 or www.briantracy.com.
## Independent Banks

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Address</th>
<th>City, State, Zip</th>
<th>Total Assets ($Millions)</th>
<th>% Change (12 months)</th>
<th>Return on Average Equity (R.O.E.)</th>
<th>Core Capital As a % of Assets</th>
<th>N.P. Loans &amp; Debt. Secs. as a % of Core Capital</th>
<th>Income Before Extraordinary Items ($000)</th>
<th>Top Local Executive</th>
<th>Title</th>
<th>Phone/Fax</th>
<th>Loan Loss Reserves</th>
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<tr>
<td>National Bank*</td>
<td>130 W. Fallbrook St., Fallbrook, CA 92028 27541 Ynez Rd., Temecula, CA 92591</td>
<td>Fallbrook, CA 92028</td>
<td>440</td>
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<td>7.99</td>
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<td>2,913</td>
<td>T.E. Swanson, President/CEO</td>
<td>(760) 723-8811/723-8965/(909) 693-5253/693-5265</td>
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<td>Temecula Valley Bank, N. A.*</td>
<td>27710 Jefferson Ave., A 100-100 27710 Jefferson Ave., Temecula, CA 92590</td>
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<td>8.22</td>
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<td>3,498</td>
<td>Stephen H. Wacknitz, President/CEO</td>
<td>(760) 694-9469/694-9194</td>
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<td>Desert Community Bank*</td>
<td>12350 Hesperia Rd., Ste 101</td>
<td>Victorville, CA 92592</td>
<td>374</td>
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<td>11.19</td>
<td>9.90</td>
<td>9</td>
<td>2,046</td>
<td>Ronald L. Wilson, President/CEO</td>
<td>(760) 243-240/243-0310</td>
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<td>Bank of Hemet*</td>
<td>3715 Sunnyside Dr.</td>
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<td>7.68</td>
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<td>Kevin Farrenkops, President</td>
<td>(909) 744-577/744-5791</td>
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<td>1st Centennial Bank*</td>
<td>218 E. State St.</td>
<td>Redlands, CA 92373</td>
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<td>10.7</td>
<td>3</td>
<td>1,168</td>
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<td>Timothy P. Walbridge, President/CEO</td>
<td>(888) 673-3236/699-798-1872</td>
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<td>Sun Country Bank*</td>
<td>13792 Bear Valley Rd.</td>
<td>Victorville, CA 92592</td>
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<td>8.70</td>
<td>6</td>
<td>2,046</td>
<td>Adriana Bocka, President/CEO</td>
<td>(909) 982-8365</td>
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<tr>
<td>Network Bank USA*</td>
<td>845 N. Euclid Ave.</td>
<td>Ontario, CA 91762</td>
<td>157</td>
<td>113</td>
<td>9.65</td>
<td>12.80</td>
<td>0</td>
<td>661</td>
<td>Fred Jensen, President/CEO</td>
<td>(909) 983-4600/391-1168</td>
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**N/A = Not Applicable, WND = Would Not Disclose, n/a = Not Available.**

*Statistical data provided by Sheshunoff Information Services, Inc. (June 2003.) All other information provided by companies listed. We believe the information to be accurate and reliable, but because of the possibility of human or mechanical error, its accuracy and completeness are not guaranteed as of press time. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Research by Sondra Olvera. Copyright IEBJ. This list appeared in the February 2003 issue of the Inland Empire Business Journal.
Choosing a Stockbroker in Uncertain Times

continued from page 9

ness with your broker—you're on the right track. You don't even have to
know what you like about your broker, only that you do.

Is your broker happy to hear from you when you do call? Do you feel a
"we're in this together" camaraderie? If so, congratulations.

Responsiveness

When you ask your broker for material or information, do you get it?
Are your calls returned? When you have money to invest, does your broker
call with ideas and suggestions? When there is important news about your
investments, do you hear about it from your broker before you read it in the
paper?

Is your broker there when you call? Does your broker call you to advise
that you should sell? When trades are executed, to tell you the price? Does
your broker take personal responsibility for seeing that your questions are
answered and your problems solved?

Each year, does your broker review your investments with you? Do you
receive research when it's appropriate?

Service problems have led to more lost accounts than performance prob­
lems ever will. All of these areas and more add up to good service. You
deserve it—you should expect it.

Understanding

Does your broker listen? Does he or she take the time to determine your
needs?

Does your broker ask good questions? Listen to your needs and respond
accordingly? Take the time to find out what your objectives are, and your
tolerance of risk?

A good broker won't make a recommendation without first determining
your objectives. Since most clients aren't adept at expressing needs, it takes

skill to get information. You need a broker with this attentiveness to be
well-served.

Knowledge and Results

Most important, you should have a broker with demonstrated knowl­
dge, familiarity with various types of investments, and a track record of
performance.

If your main interest is stocks, you certainly want a broker who watch­
es the day-to-day movements of the market. But you also want someone
who can give you advice on the way the market is going long-term. Similarly, if you’re interested in bonds, you want a broker who deals in
them regularly and can give an opinion on the bond market's direction.

When you pay a full-service broker a fee or commission, you expect
expert advice. If you find that you have to do most of the research yourself,
and your broker is having a difficult time answering your questions about
a specific area of investing, perhaps you should look elsewhere.

These days, with all the uncertainty in the marketplace, it pays to be
aware of the true, dollars-and-cents value of the advice you receive from
your broker: investment performance.

Examine how the investments your broker has recommended have done
overall. How much money has your broker made for you? Would you have
done better with your money in the bank? If so, get another broker.

There's an even more revealing question. Are you achieving your
investment objectives? Be fair. If your stated objective is to earn eight per­
cent in tax-free income, and you have, then you should be pleased—even if
you could have made more money by assuming greater risk. If the market
is down and your stocks are down with it, it's not necessarily your broker's
fault. But if your stocks are down consistently, you may need new advice.

All of these things, taken together, should help you select a broker in
times of uncertainty. In fact, they can help you anytime. There's no magic
to it—just common sense.

Provided by courtesy of Elizabeth Cortez and Bruce Robbins, Senior
Financial Advisors with Wachovia Securities Financial Network in
Ontario, CA. For more information, please call (909) 373-2750. Wachovia
Securities Financial Network, LLC, member NASD and SIPC, is a separate
Tame Information Overload:
continued from page 12
telephone bridge lines.
10. Collaboration Tools
It’s no longer necessary for
team members to gather in a room
to get the job done. The Internet
and other e-communication tools
permit meetings from around the
world. One website shows more
than 50 different tools available for
putting great minds together.
Search Google for “collaboration
tools”+vendors (use the quotation
marks and plus sign as shown).
You’ll find more than 275,000 sites
with the exact tools you need for
corporate, academic, or social col-
laboration. Missing out on this
type collaboration is like throwing
away a winning lottery ticket.
Get the tools and get the train-
ing. If you’re stressed from infor-
menation overload or technology
underload, the only thing holding
you back is a willingness to
embrace the hardware and software
available. You don’t need the most
expensive or the newest, but you do
need to get started. Do whatever is
necessary to expand your knowl-
edge and ability or you’ll find your-
self left behind.

Boost Your Sales by Overcoming Your Fear of Rejection
continued from page 22
you’re targeting the appropriate
market for your product or service
and that it has worked in the past,
you reduce your odds of rejection.
If, however, you still hear a lot of
"no" responses, then you need to
refocus where and whom you’re
targeting. Maybe the kids at
recess didn’t pick you for their
team in kickball, or perhaps you
weren’t picked for the basketball
team in kickball, or perhaps you
were bullied, or maybe you didn’t
experience more happiness
We all experience more happi-
ness and productivity when we look
and feel our best. So look in the
mirror and give yourself a pep talk.
Tell yourself how great you are. If
you don’t reject yourself, nobody
else can reject you.
Get help when needed.
If these practical strategies to
help you overcome your fear of
rejection don’t work, you may need
to dig a little deeper. Search inter-
net to find out where your fear of
rejection comes from. Go back to
your childhood. Maybe the kids at
recess didn’t pick you for their
team in kickball, or perhaps you
were bullied, or maybe you didn’t
feel loved. Write these things down
and remember that they are old and
are not pertinent to this situation.
Once you are able to get yourself
out of the way and think of this case
as a separate thing, you will realize
that the fear of rejection that was
imprinted on you as a child does
not and should not affect your per-
fomance in the sales profession
today. If necessary, have a trained
professional guide you through this
process.

Rejection-Proof Yourself
When you no longer fear
rejection, you are better able to
focus on your job of selling. You
will discover more opportunities
for working on your technique or
pitch, and you’ll have more confi-
dence in your abilities as a sales-
person and in yourself as a person.
Additionally, when you realize that
customers tell salespeople “no” for
a variety of reasons, and none of
them usually have to do with you,
you’ll have no reason to fear rejec-
tion. You will realize that rejection
is part of the sales profession and
you will become more motivated to
increase your sales, thereby boost-
ing the company’s bottom line (and
your own).

By following the strategies to
overcome your fear of rejection,
you will become more confident on
the job and in life because fear will
no longer hold you back. You will
bring a more positive attitude to
your workplace, and you will enjoy
your job more because you will feel
less doubt and stress. You will no
longer feel like you failed if you
don’t get the sale because you now
realize that you won’t always get
every sale. And the best part is that
you no longer fear rejection. You
are a stronger person because you
face and deal with rejection every
day and you don’t take it personal-
ly. Every company would benefit
from having more salespeople like
you.

About the Author:
Jacqueline Sidman, Ph.D. is a
respected author, speaker and life
coach, founder and president of
The Sidman Institute. For more
information, please visit: www.sid-
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The Governor Increased Denial of Medical Care to Injured Workers

To heal injured workers (my proposal) emphasizes the importance of health care and doctors rather than lawyers and judges. (Gov. Arnold Schwarzenegger, Jan. 6, 2004)

Rather than providing care to injured workers as promised, Governor Schwarzenegger has drastically increased the denial of needed care. Injured workers are suffering from lack of surgery, chiropractic treatment, and scores of needed procedures as insurance carriers cynically take advantage of poorly crafted legislation to deny care across the board. Dr. Charles Schwarz, a noted Los Angeles orthopedist, traveled to the capitol to report on the desperate situation facing injured workers. "It was difficult to get needed medical treatment for injured workers before, but now it is almost impossible," Dr. Schwarz told reporters. Insurance carriers are needlessly delaying treatment. Injured workers are suffering; doctors are giving up treating injured workers because they can't deliver needed care, and don't have the time or staff to fight with the insurance carriers. The situation is indeed desperate.

The governor's cuts to injured workers care have affected not only newly injured workers, but has even cut the care needed by workers injured before the cuts were enacted. Two of those injured workers traveled to the state capitol to plead for the care they needed to carry on with their lives.

G.W. Lawson, a transit driver from Santa Rosa, told the capitol news conference that his settlement had included a provision for lifetime medical care, but that the insurance carrier has now denied the chiropractic treatments Mr. Lawson needs to be able to use his arms and shoulders. Mr. Lawson, 58, a retired U.S. Navy reserve and reserve police officer who also worked as a correctional officer at San Quentin Prison, was rear-ended by an 18-wheel truck while driving a bus for the City of Santa Rosa. Mr. Lawson suffered shoulder and back injuries and also sustained additional injuries in a second accident. I settled my case with assurance of the care I needed for the rest of my life, and now that care has been taken away, Mr. Lawson told the news conference. I depend upon my chiropractor's care to function. Some days I can raise my arms above my shoulder and some days I can't. The ultrasound and chiropractic adjustments are critical to my health. I can't pay for these treatments and the insurance company won't pay. My chiropractor offers to treat me for free, but I don't think it's right and I can't depend on charity treatments for the rest of my life. I'm trying to help make ends meet through part-time handyman work, but without the care I need, I can't even do that. Dawn DeBord, an injured worker from Redding, told the news conference, life was hard before the governor's cuts. Now it's worse. I spend more time fighting for treatments than getting treatments.

The State of State's Injured Workers: "Desperate"

Gov. Schwarzenegger Didn't Fix Workers Comp

continued from page 10

vulnerable, and it will lead to more suicides of injured workers during 2005. Schwarz called Schwarzenegger's pledge to provide health care and doctors to injured workers "a cruel and cynical joke on people who got hurt serving California.

"If you're a fireman, a policeman or a laborer, don't get hurt at work, because this governor has taken away the health care and compensation you'd need just to survive day to day.

On Jan. 1, the Schwarzenegger Administration enacted a new permanent disability compensation schedule that reduced benefits an average of 70 percent. The harm that will be caused injured workers by the governor's permanent disability cuts was illustrated by Luis Mendoza, an injured construction foreman from Hayward. Mr. Mendoza is lucky that he escaped the governor's new rules. His case will be decided under the old Permanent Disability Rating Schedule, not the governor's that took effect on Jan. 1. An injured worker like Mr. Mendoza would see his permanent disability benefit cut more than 70 percent by Governor Schwarzenegger's new rules. Mr. Mendoza, 58, injured his knee on the job, needed three surgeries, can't walk without a cane and will never be able to return to his job. Mr. Mendoza is on social security and faces the loss of his health insurance, union pension and would receive just $40,000 (down from $140,000) under the governor's new Permanent Disability schedule. "I don't know what an injured worker would do with so little compensation for permanent disability," Mendoza told a capitol news conference. How are injured workers to survive on so little? Even under the old schedule, I am losing my health insurance and pension. Is this what the governor calls "fixing workers' compensation?" He didn't fix it for injured workers, he broke it further.
The concept of locating all available district programs under one roof meant that students could essentially benefit from a “one-stop shopping” experience when it came to education, career assistance, and other services.

From the simple idea of the “educational mall” evolved the larger concept of the “educational village.” Inspired by more than just necessity or convenience, the village could act as the center for a true sustainable community, a place to provide support and resources for area residents at all age and ability levels. With 80 percent of area students qualifying for lunch subsidies and over 60 percent speaking a language other than English in the home, more than just sheer classroom space was needed. The village could fill a variety of those needs, educating children, training adults and supporting families while providing vital recreational facilities and even a boost to the local economy.

Learning at the Village

Eventually, the Village at Indian Hill will serve 1,500 students. One thousand K-8 students will attend Pueblo Elementary while 500 students will attend the Village Academy High School. Initially, the district required special approvals from the state to allow a temporary school in the mall’s concourse. Three years later, the permanent location opened in a space that had formerly housed a Zody’s department store, a Ralph’s supermarket, and a grocery warehouse. The elementary school is currently an overflow facility, but will become a more traditional school as other schools are completed.

The vision for the Village Academy High School supports a “learn by doing” approach. Students can pursue one of four career majors: Media and technology, health and medical science, education and teaching, and energy and transportation. Championed by California State Polytechnic University in Pomona, “project-based” schools like the Village Academy are emerging as education alternatives to the traditional comprehensive high school curriculums.

One hundred twenty-thousand square feet of the local mall is dedicated to the schools, and students must apply to attend the institutions, which determine enrollment through a lottery of all applicants. An 800-seat, high-tech conference center is available for teacher training and community use. Also housed in the Village are adult education programs, regional occupation programs, a child development center, a media center, and other training and support programs.

Reaching Out to Private Partners

Although the district’s schools and educational programs are the heart of the Village at Indian Hill, retail space is still rented out to businesses considered “private partners” of the district. One of the first of these partners was NASA and the Jet Propulsion Laboratory (JPL); they used their space for an applied technology and science classroom and training center. Apple, IKON, and Smart Technologies are among the other private partners in the Village.

These private partners allow the district to have their educational cake and eat it too. The district generates a revenue stream by collecting rent from these tenants, but the partners also provide services to students and the community, including required internships for

continued on page 41
CFOs Look at the Year Ahead

Revenue Growth and Healthcare Costs Top List of Concerns for 2005

continued from page 1

Their responses:
Growing revenue or sales........34%
Managing expenses.............22%
Recruiting and retaining qualified staff...........17%
Gaining competitive market share...........11%
Strengthening internal controls...........6%
Other.............3%
Don’t know........1%

CFOs were also asked, "Of the following, where do you anticipate the biggest cost increase to your company in the next 12 months?"

Employee healthcare plans.....45%
Technology spending........20%
Employee recruitment and training........11%
Other employee benefits........6%
Telecommunications...........3%
Wage increases and salaries........3%
Other.............8%
Don’t know........4%

CFOs remain concerned about keeping expenses in check.

Rapidly increasing healthcare costs have become a challenge for companies. Financial executives are looking for ways to help offset some of these costs to their firms while gauging employees' tolerance for rising out-of-pocket expenses.

Independent Banks

Bank Name
Canyon National Bank*
Canyon National Bank
Palm Springs, CA 92264

Total Assets ($Millions)
16. 1711 E. Palm Canyon Dr., Palm Springs, CA 92264
12. 22. 21. 20.
18.
17
19. 24010 Sunnymead Blvd., Moreno Valley, CA 92553

Address
16. 1711 E. Palm Canyon Dr., Palm Springs, CA 92264
12. 22. 21. 20.
18.
17
19. 24010 Sunnymead Blvd., Moreno Valley, CA 92553

City, State, Zip
Palm Springs, CA 92264
Palm Springs, CA 92264
Palm Springs, CA 92264
Palm Springs, CA 92264
Palm Springs, CA 92264

Total Assets % Change
16. 1711 E. Palm Canyon Dr., Palm Springs, CA 92264
12. 22. 21. 20.
18.
17
19. 24010 Sunnymead Blvd., Moreno Valley, CA 92553

Return on Average Equity (R.O.E.)
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12. 22. 21. 20.
18.
17
19. 24010 Sunnymead Blvd., Moreno Valley, CA 92553

Core Capital As a % of Assets
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12. 22. 21. 20.
18.
17
19. 24010 Sunnymead Blvd., Moreno Valley, CA 92553

N.P. Loans & Debt, Secs. as a % of Core Capital &
16. 1711 E. Palm Canyon Dr., Palm Springs, CA 92264
12. 22. 21. 20.
18.
17
19. 24010 Sunnymead Blvd., Moreno Valley, CA 92553

Income Before Extraordinary Items ($000)
16. 1711 E. Palm Canyon Dr., Palm Springs, CA 92264
12. 22. 21. 20.
18.
17
19. 24010 Sunnymead Blvd., Moreno Valley, CA 92553

Top Local Executive
16. 1711 E. Palm Canyon Dr., Palm Springs, CA 92264
12. 22. 21. 20.
18.
17
19. 24010 Sunnymead Blvd., Moreno Valley, CA 92553

Title
16. 1711 E. Palm Canyon Dr., Palm Springs, CA 92264
12. 22. 21. 20.
18.
17
19. 24010 Sunnymead Blvd., Moreno Valley, CA 92553

Phone/Fax
16. 1711 E. Palm Canyon Dr., Palm Springs, CA 92264
12. 22. 21. 20.
18.
17
19. 24010 Sunnymead Blvd., Moreno Valley, CA 92553

Independent Banks

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Learn more today. Call Albert Perez at (626) 432-7542 or visit pncbusinesscredit.com.
Study: Governor’s Budget Shows State, Southern California Need Now Way to Pay for Highways

Think tank details several major highway projects that could be funded by toll revenues.

Gov. Arnold Schwarzenegger’s latest budget once again shifts gas tax revenues to cover non-transportation shortfalls and does not include any money for new highway projects. With the state falling into an ever-deepening transportation crisis, a new Reason Foundation report proposes changing the way California finances highway projects and demonstrates how large-scale projects, funded entirely or largely with toll revenues instead of taxpayer dollars, could be developed to add highway capacity that the state cannot otherwise afford.

“Southern California’s freeways are already gridlocked, and our long-range transportation plans are aimed at repairing our deteriorating infrastructure, not adding the capacity needed to handle the 16 million new Californians expected by 2030,” said Robert Poole, lead author of the report and director of transportation at Reason Foundation. “As our population grows, traffic jams are only going to get worse because the state can’t afford to do anything more than add a few lane miles here and there. The reality is that new toll roads are dramatically better than no new roads at all.”

Reason calls for a new tolling and public-private partnership law that would authorize both Caltrans and local/regional levels of government to initiate toll-funded transportation projects and allow them to partner with the private sector to carry out such projects. The Reason study includes several case studies illustrating how the law would enable toll revenues and private financing to build multi-billion dollar projects that would ease congestion and add capacity to Southern California’s clogged highway system.

In Southern California, a toll tunnel linking Palmdale with Glendale would dramatically shorten the commute time to Pasadena and downtown Los Angeles, while also paving the way for Palmdale International Airport to attract major airline service. With the decision to cap expansion at Los Angeles International Airport, and not to build an airport at El Toro, the region desperately needs additional airport capacity. A 2001 study of a potential tunnel treated the route as a conventional toll road, not as a congestion-relief project similar to high-occupancy toll lanes which would generate far more income. It also failed to consider the potential additional north-south traffic that development of Palmdale International Airport would bring. Even at a projected cost of $3 billion, feasibility studies show toll revenues would cover all costs, without any taxpayer expense, if the project was completed in two phases. Toll revenues would cover 83 percent of the tunnel’s costs if the project was built all at once.

The study also suggests expanding the Southern California Association of Governments truck-only toll lanes proposal. Reason recommends truck-only toll lanes running from the twin ports of Los Angeles and Long Beach through San Bernardino and all the way up 1-15 to the Nevada state line. The truckway would dramatically increase trucking productivity by allowing truckers to haul larger payloads and to bypass congestion, making it worth their while to pay tolls. Despite the truckway’s $10 billion price tag, Reason’s feasibility study found that toll revenues would make the project completely self-supporting, requiring no taxpayer money.

Additional projects that could be financed with tolls include: HOT lanes on US 101 from Woodland Hills to downtown Los Angeles; HOT lanes on I-405 from Van Nuys to LAX; a tunnel to complete the missing links on I-710 beneath South Pasadena; and a toll tunnel linking Riverside County with Orange County to relieve congestion on SR 91.

“Los Angeles has seen that world-class urban regions such as Paris, Sydney, and Toronto, have addressed the urban highway infrastructure challenge in creative new ways,” stated Poole, who has advised the last four presidential administrations. “They have found that the global capital markets are ready, willing, and able to invest billions of dollars into urban toll roads and tunnels to relieve congestion and improve connectivity. They have also found that carefully designed long-term public-private partnerships can get such projects built sooner, and with less of a tendency toward cost overruns, than conventional highway procurement methods.”

The full report, “Building for the Future: Easing California’s Transportation Crisis with Tolls and Public-Private Partnerships,” is available online at www.rppi.org /ps324.pdf. Reason Foundation is a leading free-market think tank that has been providing real world solutions to save taxpayer money and streamline government since 1968.

Contact
Robert Poole, Director of Transportation, Reason Foundation, (310) 292-2386
Chris Mitchell, Media Relations, Reason Foundation, (310) 367-6109
How Do Google, MSN and Yahoo Find Your Web Site?

by Daryl Clark

Did you know that over 80 percent of all Internet searches are conducted on Google, Yahoo and MSN respectively? A common problem for most people who own web sites is that their sites can’t be found on any of these leading search engines. How do Google, Yahoo and MSN find your site?

Yahoo and MSN recently launched search services that mirror and in some cases mimic the results at Google. Each has an algorithm designed to provide relevant search results. In order for your web site to be found by these search engines you need to “search optimize” your web pages for the search engine bots that crawl the world wide web. If your site is on the web, the bots of each search engine will visit your site eventually and in most cases add your site to their directory... but if your web pages are not “search optimized,” you are going to miss out on the real benefits of having and owning a web site. Here are the four most important search optimization factors for getting your web site seen by these three search engines.

1. You need a search phrase oriented page title.

If you don’t know what a page title is, look at the upper left-hand corner of your computer monitor whenever you visit a web site. You’ll notice all kinds of different titles, including the super-useless “untitled” as a page title. If you want your web site seen, your page title should be search term related or, if you have a well-recognized brand, it could be simply your company name.

2. Your preferred search terms need to be part of your URL.

A huge mistake many people make when purchasing a URL is purchasing one identical to their company’s name—which could be a wonderful name in other respects, yet still be a disaster from an Internet search optimization standpoint. If you owned a specialty ice cream company called “The Dream Machine,” your first inclination might be to purchase the URL www.dreammachine.com—but if the brand doesn’t have a high recognition quotient, it’s unlikely that anyone will find your web site. Ideally your URL would be something like this one: www.speciality-ice-cream.com—a URL that is made up of relevant search-related words.

3. Search-related keywords should appear in your “meta description” and within the text copy on internal pages.

You need search-related key-words in the text (copy) of the first 50 to 100 words of interior web site pages on your site. You also need a meta-description (hidden search-related text) for your home page. If you visit my web site at www.internet-search-marketing.com and right click on your mouse and select “view source” you will find the code for the meta-description. Notice when you search Google for the terms, “marketing consulting in Temecula,” you will find my site at the top of page no. 2 and that same meta-description appears in the search results.

4. You need other relevant web sites to be linked to yours.

The masters of search design at Google, Yahoo and MSN have decided that if no one links to your site, then they won’t index your site in their search engines. In some cases your site might get indexed, but you’ll never find it on the first two pages of search results unless you do something proactive about links and the other pointers I mentioned above. Ideally, you want web sites that have content relevant to yours linking to your site. I can’t go into linking strategies here; just bear in mind that without relevant links, you won’t be competitive.

In summary, the search engines use sophisticated algorithms to provide you with relevant search results. As a web site owner, you have two options: You can let your web site stay hidden from all of those potential customers looking for your products and services by

Bill to Extend Maglite Patent

Joe Baca reintroduced legislation today to extend the patent on the Maglite flashlight from 2005 to 2007. The current patent is set to expire on Dec. 31st, 2005.

“This bill protects the investment of Mag Instrument’s patent, ensures the economic viability of the company and protects workers in the Inland Empire,” said Rep. Baca.

“While many companies have shipped American jobs overseas, Mag Instrument has remained in the Inland Empire and created jobs for our community. We must protect Mag Instrument and its commitment to job creation in the Inland Empire.”

The Maglite flashlight is manufactured by Mag Instrument, which is headquartered in Ontario. A new fully integrated manufacturing facility planned for Ontario is expected to create 2,400 new jobs.

“My constituent, Anthony Maglica, president of Mag Instrument, asked me for my help in protecting Maglite’s patent. I am hoping that the other members of Congress from the Inland Empire will join me in supporting this bill so that it will be a bi-partisan effort,” said Rep. Baca.

If the Maglite patent expires, the flashlight will be subject to competition from foreign-made products, resulting in a potential loss for the company. In 1990, Mag Instrument filed for a reissue patent, but it was not approved until March 2003, 13 years later.

“Clearly, any extensions of reissued patents must be done legislatively, or this patent will expire. If this patent expires, the likely outcome is that numerous foreign companies will flood the market with imitations and knock-offs,” said Rep. Baca.

“Mag Instrument has invested considerable resources to fight patent infringements around the world over the last 20 years, and it is time somebody stepped up to the plate to protect its product.”

The National Association of Police Organizations and its 52 affiliates, including the San Bernardino County Safety Employees Association, support the bill. The Maglite flashlight is widely used by police officers, firefighters and other first responders.

“The Maglite flashlight is not some fancy medicine or artificial heart, but nonetheless represents American innovation and the ability of one man to turn a great idea into the American dream,” said Rep. Baca. “We need to make sure that our police officers and first responders have this nearly indestructible American-made steel flashlight instead of a fragile foreign knock-off flashlight made of aluminum or plastic.”

GPS Monitoring of High-Risk Offenders

decided from page 1 pledge that he would make public safety his top priority for the residents of the 4th District.

“This RFP will start the process by which, at virtually no cost to the county, we will be able to track some of our high-risk criminals in ‘real-time,’” stated Ovitt. “It should also be said that by implementing this technology, San Bernardino County is a state and national leader in “high-tech” approaches to public safety.

“By taking advantage of the newest technology available to law enforcement, we are better able to protect our communities,” said Ovitt.

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### Architectural/Engineering Firms

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Note: N/A = Not Available

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<th>Marketing Contact</th>
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</tr>
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<tr>
<td>Boyle Engineering Corp.</td>
<td>1311 W. Sixth St., Ste. 215, Ontario, CA 91762</td>
<td>2,000,000</td>
<td>1</td>
<td>Construction Management, Civil Engineering</td>
<td>Municipal, State Federal</td>
<td>Pharrell Paper</td>
<td>Principal</td>
</tr>
<tr>
<td>CALTROP Engineering Corp.</td>
<td>1037 W. Ninth St, Upland, CA 91786</td>
<td>1,800,000</td>
<td>2</td>
<td>Program Management, Construction Management</td>
<td>Private, Public Developers</td>
<td>Michael Tanah</td>
<td>Vice President</td>
</tr>
<tr>
<td>Hernandez, Kroome &amp; Associates</td>
<td>234 E. Drake Dr, San Bernardino, CA 92408</td>
<td>1,500,000</td>
<td>1</td>
<td>Civil &amp; Traffic Engineering, Land Surveying</td>
<td>Transportation, Construction, Planning, Development</td>
<td>Anne Hernandez</td>
<td>Principal</td>
</tr>
<tr>
<td>Williams Chiao Architects, LLP</td>
<td>276 N. Second Ave, Upland, CA 91786</td>
<td>1,400,000</td>
<td>1</td>
<td>Architecture, Land Planning, Interior Design, Tenant Improvements</td>
<td>Commercial, Industrial, Residential, Healthcare, Civic</td>
<td>Max E. Williams, AIA</td>
<td>Architect/Partner</td>
</tr>
<tr>
<td>Korve Engineering, Inc.</td>
<td>290 N. &quot;D&quot; St, Ste. 204, San Bernardino, CA 92404</td>
<td>1,100,000</td>
<td>1</td>
<td>Civil Engineering, Agency Services, Traffic Engineering</td>
<td>Private And Public Sector</td>
<td>Mahmoud A. Khodr</td>
<td>Office Manager</td>
</tr>
<tr>
<td>Nardi Associates, LLP</td>
<td>122 S. Vine Ave, Ontario, CA 91762</td>
<td>250,000</td>
<td>1</td>
<td>Architecture, Interiors, Urban Design</td>
<td>Institutional, Residential, Mixed Use</td>
<td>Christina Hale</td>
<td>Associate Bus. Dev.</td>
</tr>
<tr>
<td>Lim &amp; Nascimento Engineering Corp.</td>
<td>1836 &quot;L&quot; Commerce Center Cir, San Bernardino, CA 92408</td>
<td>1,000,000</td>
<td>1</td>
<td>Construction Management, Civil/Hydraulics Engineering, Structural/Bridge Engineering</td>
<td>Cities, County, Sanbag</td>
<td>Al Hughes</td>
<td>Director</td>
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<tr>
<td>Lockman &amp; Associates</td>
<td>10281 A Trademark St, Rancho Cucamonga, CA 91730-5852</td>
<td>WND</td>
<td>1</td>
<td>Public Works Design, Subdivision Design</td>
<td>Public &amp; Private Agencies, Developers, Property Owners</td>
<td>Charles W. Lockman</td>
<td>President</td>
</tr>
<tr>
<td>Langedon Wilson Architecture Planning Interiors</td>
<td>18001 Von Karman Ave, Ste. 200, Irvine, CA 92612-1517</td>
<td>600,000</td>
<td>1</td>
<td>Architecture, Planning, Interiors</td>
<td>Development, Institutional, Sports/Fitness</td>
<td>Christina Allen</td>
<td>Marketing Manager</td>
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<tr>
<td>Wheeler &amp; Wheeler AIA Architects</td>
<td>133 S. Spring St, Claremont, CA 91711-4930</td>
<td>600,000</td>
<td>1</td>
<td>Shopping Center, Residential, College</td>
<td>Commercial, Institutional</td>
<td>Paul Wheeler</td>
<td>CEC</td>
</tr>
<tr>
<td>Robert A. Martinez Architect and Assoc</td>
<td>15487 Seneca Rd, Ste. 203, Victorville, CA 92392</td>
<td>450,000</td>
<td>1</td>
<td>Architecture, Planning, Engineering</td>
<td>Commercial, Multi-Family, Hospitals</td>
<td>Robert A. Martinez</td>
<td>Principal</td>
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<td>Herron &amp; Rumanoff Architects, Inc.</td>
<td>530 St. Johns Place, Hemet, CA 92543</td>
<td>250,000</td>
<td>2</td>
<td>Architectural, Planning, Space Needs Analysis</td>
<td>Water Districts, Municipalities, Private Developers</td>
<td>Patricia L. Herron</td>
<td>Vice President</td>
</tr>
<tr>
<td>Pomas</td>
<td>1700 Iowa Ave., Ste. 160, Riverside, CA 92507</td>
<td>WND</td>
<td>1</td>
<td>GIS, Civil Engineering, Environmental</td>
<td>Public Agencies, Land Developers, Builders</td>
<td>Terry Gooch</td>
<td>Marketing Coord.</td>
</tr>
<tr>
<td>Rick Engineering Company</td>
<td>1223 University Ave, Ste. 240, Riverside, CA 92507-4583</td>
<td>WND</td>
<td>1</td>
<td>Civil Engineering, Surveying/Mapping, Land Planning</td>
<td>Residential, Commercial, Industrial Developers, City, County, State Agencies</td>
<td>Sandy Bailey</td>
<td>Director of Marketing</td>
</tr>
<tr>
<td>Ruhana Ruhana Clarke</td>
<td>3775 Seventh St, Riverside, CA 92501-3669</td>
<td>WND</td>
<td>1</td>
<td>Architectural, Planning</td>
<td>Educational, Governmental, Commercial/Industrial</td>
<td>Roger Clarke</td>
<td>Architect/Principal</td>
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<tr>
<td>Turner &amp; Associates</td>
<td>1182 N. Monte Vista, Ste. 19, Upland, CA 91786</td>
<td>WND</td>
<td>1</td>
<td>Architectural, Space Planning, Interior Design</td>
<td>Health Care, Service, Educational, Industrial</td>
<td>Rufus L. Turner, All</td>
<td>Owner</td>
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<tr>
<td>Walling &amp; McCallum/Limited</td>
<td>45-190 Club Dr, Indian Wells, CA 92210</td>
<td>WND</td>
<td>N/A</td>
<td>Architecture, Planning, Engineering</td>
<td>Residential, Hotel/Restaurant, Commercial, Industrial, Service</td>
<td>John C. Walling</td>
<td>Director of Marketing</td>
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<td>Hunsaker &amp; Associates Irvine, Inc.</td>
<td>2900 Adams St, Ste. A-15, Riverside, CA 92504</td>
<td>WND</td>
<td>1</td>
<td>Planning, Civil Engineering, Surveying, GPS, Govt. Relations</td>
<td>Builders, Developers, Public Agencies</td>
<td>Pam Quenzler</td>
<td>Director of Marketing</td>
</tr>
<tr>
<td>L.D. King, Inc.</td>
<td>2151 Convention Ctr. Way, #100 B, Ontario, CA 91764</td>
<td>WND</td>
<td>1</td>
<td>Civil Engineering, Surveying, Planning</td>
<td>Government, Land Developers</td>
<td>Carl Freeman</td>
<td>President</td>
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</table>

N/A = Not Applicable. WND = Would not Disclose. na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sandra Olvera. Copyright IEBJ. This list appeared in the February 2003 issue of the Inland Empire Business Journal.
E-Discovery Blog

One of the nation's premier law firms, Preston Gates & Ellis LLP, announced the launch of Electronic Discovery Law (www.ediscovery-law.com), a weblog or “blog” devoted entirely to e-discovery issues. Visitors to the site can access a proprietary database of case listings and summaries, monitor the latest news and trends in e-discovery and learn about upcoming events and resources. “The blog allows us to share the depth of our knowledge on electronic discovery,” said Martha Dawson, partner at Preston Gates and head of the firm’s Document Analysis Technology Group (DATG). “We used to send out a 160-plus page tome to our clients and prospects, detailing what we knew about e-discovery. It was impressive in size but it wasn’t efficient. Now all of that information is just a click away and available to everyone.”

The Electronic Discovery Law blog features a first-of-its-kind database containing nearly 300 case listings and summaries of groundbreaking legal decisions in electronic discovery. The tool, which is updated on a regular basis, condenses the most pertinent information on current and past electronic discovery litigation into one easy-to-search system that could save hours of research for anyone examining such issues.

This trend in “blogging” is due in part to the convenience and efficiency of the technology. Blogs allow information to be uploaded immediately to the Web, side-stepping the internal lag time typical with a traditional Web site. The frequency and speed with which blogs can be updated make them an ideal vehicle for providing the most up-to-date information, a feature that lends itself well to the quick-changing landscape of e-discovery law.

The blog is published by DATG, a practice group within the firm’s litigation department that delivers document review, production, litigation support and discovery counsel to clients. DATG uses cutting-edge technology, specially trained discovery attorneys, and proven business processes to review and produce electronic and hard copy documents. In the past two years, DATG has processed more than 5,000 gigabytes of electronic documents, the approximate equivalent of 250,000,000 pages or 83,000 boxes of paper documents.

To visit or subscribe to the blog, go to www.ediscoverylaw.com.

The more than 430-attorney firm has 11 strategic locations on the West Coast, in Washington, D.C. and in Asia. For more information, visit www.prestongates.com or <http://www.prestongates.com/newroom/recent.asp>.

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And now you can listen live on-line at www.590KTIE.com

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**A Work in Progress - The Desert**

*by Pat O'Neill*

One of my purposes in writing this column is not just to inform about business happenings in Coachella Valley, but to demonstrate to business people that this is a sizzling place to make money, whether it be building houses or opening a branch store or office.

The Coachella Valley is the only region in the nation that offers companies a Federal Empowerment Zone and a State Enterprise Zone. These provide companies up to $53,000 per employee in hiring credits over a five- to six-year period, below market financing options, and reduction and/or elimination of import tariffs and duties.

Moving the goods is easy, too. Interstate 10 connects the Coachella Valley west to Los Angeles and east to Phoenix and beyond; Highway 86, Southern California's "NAFTA" Highway, links the Coachella Valley to Mexicali, Mexico; and Union Pacific Railroad offers rail access to West Coast harbors as well as mid-America. Development is some of the biggest news here with the desert soon to be wall-to-wall with houses and retail outlets. Median home prices have risen 28 percent in one year to December's figure of $333,000, even though number of home sales slumped almost 16 percent in the same time period.

The retail scene -- existing and potential -- is explosive. "The retail market in the Coachella Valley is in a strong growth phase. Big and small retailers are undergoing rapid growth and the affluence of newcomers is significant enough for retailers to make substantial investments. The first, and so far only, Wal-Mart Super Center in Southern California is being opened in La Quinta. Two more Wal-Mart Supercenters are planned for Palm Desert and Palm Springs," said Bob Marra, Publisher of Wheeler's Desert Letter. With 41 people moving here per day, growth potential is substantial. Population in 2004 was 367,000. By 2020, it is predicted to be 645,000. With all the Coachella Valley has to offer, it is surprising that there is very little manufacturing. However, two of the biggest multimedia giants in the country, Guthy-Renker and Thane International, are headquartered here. And Earl Greenberg relocated his media company, Transactional Marketing Partners, from Los Angeles when he moved here to take charge of the Palm Springs International Film Festival. Greenberg amped this film festival up in stature in this his first year at the helm with his connections to celebrities, many of whom showed up for the paparazzi, including Nicole Kidman.

The Joint Powers Authority of the Palm Springs Desert Resorts Convention and Visitors Authority recently agreed to extend its area of tourism marketing to include the outlet center and Morongo Casino and Spa, owned by the Morongo Band of Mission Indians and located on their reservation in Cabazon. This will occur as a three year test and must be formally approved by the Morongo Band and all of the member cities of the CVA. The rationale behind this move exists mainly in the minds of the many tourists to this area who include a trip to the outlet center. As well as joining the CVA, the Morongo Band is expected to contribute about $100,000 as an equivalent of the "bed tax" paid by other members. More money is expected to come to the CVA as individual retailers at the outlet center also join.

The new Sheraton Desert Cove will be opening up in downtown Cathedral City. Weighing in at six stories and 300 rooms, it will have a golf course with pro shop, as well as a 20,000-square-foot convention center and an 8,000-square-foot spa. Opening is set for October 2006. Across the golf course from the new Sheraton will be a 162 unit condo/hotel and a retail/office complex of 22,000 square feet, which will open in 45 days. Paul Shillcock in Economic Development replied, "Too many housing permits, too little room," when I asked him about new housing development numbers. Seems the Cat City powers-that-be would rather focus on downtown because retail is what brings in the cha-ching to the city coffers.

La Quinta is a dark horse soon-to-be superstar in retail. With the first, and as yet only, Wal-Mart Supercenter in SoCal, they are rounding things out with upcoming Target, Kohl's, Circuit City and Trader Joe's stores. Not that they are becoming just a big box haven. With a "Santa Barbara" feel to it, Old Town La Quinta, under development by Marvin Investments, will have about 65 retail/restaurant spaces and an additional 30 or so professional office spaces in six acres when phase two is completed. Hotels planned for La Quinta will add 287 rooms. The 525-acre Silver Rock Resort will boast two 18-hole municipal golf courses, along with hotel and retail space. Two dusty, sleepy little towns are waking up.

Desert Hot Springs recently emerged from a bankruptcy brought about by a court case lost to a disgruntled developer. The city now seems to be successfully riding the rising swell of the business tide in the Valley as a whole. DHS has had the lowest real estate prices of the western end of the Valley.

Given the recent real estate boom, the city is seeing a construction free-for-all. Home site lots that have existed for years, like the gaps in the grin of a six-year-old child, now sport concrete foundations and stick frames as crews work feverishly to finish. Existing housing stock is being snapped up as it becomes available, often by investors living in Santa Barbara and Ventura (where real estate prices are very much less affordable) and then offered as rental units. The bidding war, previously unheard of in this somnolent little burg, is now a common occurrence.

There are two large housing developments on the books for DHS. Paradise Springs, a 55+ mature adult community, will build 424 homes. Another 364 homes will go up in the Mountain View...
Grainger Relocates

Grainger, North America’s leading distributor of facilities maintenance supplies, today relocated its Ontario branch to a new facility nearly double the size at 9220 Hyssop Drive in Rancho Cucamonga.

Grainger’s new Rancho Cucamonga branch is open Monday through Friday from 7:00 a.m. until 5:00 p.m. and serves customers such as contractors and facilities maintenance professionals.

“Grainger has been serving the business community for more than 75 years, helping them keep their facilities up and running,” said Josh Johnson, Rancho Cucamonga branch manager. “We’re excited to bring our local customers in the Inland Empire more products, where and when they need them.”

Grainger’s new Rancho Cucamonga branch offers customers more than 25,000 locally-tailored products including heating, ventilation, air-conditioning equipment, motors, and electrical and safety supplies. The new branch also features an expansive showroom with self-serve product displays enabling customers to easily find the products they’re looking for and get on their way. To add speed and convenience, customers can call their orders in ahead of time and pick them up at the branch will-call counter.

Among the other services that the Grainger team in Rancho Cucamonga will continue to provide customers are product selection assistance, access to repair and replacement parts, technical support for product application and installation and hassle-free returns.

For more information about the new facility or to place orders, local customers can call (909) 623-0746, send a fax to (909) 623-9608, visit Grainger’s Web site at www.grainger.com or stop by the new Rancho Cucamonga location.

Score Opens A New Counseling Site

The Inland Empire Chapter of SCORE “Counselors to America’s Small Business” has entered into a partnership with the Menifee Valley Chamber of Commerce to bring free business counseling services to this area’s burgeoning small business community. The services will be provided at the Chamber of Commerce located at 27070 Sun City Boulevard in Sun City on the second and fourth Wednesdays of the month by appointment.

Headquartered in Hemet, this SCORE chapter provides:
• Small business mentoring to new and existing small businesses
• On-site evaluation
• On-line assistance at www.score.org
• Business training seminars

As a resource partner with the U.S. Small Business Administration (SBA), SCORE operates in cooperation with the SBA to provide business owners with information vital to their success. It is comprised of both retired and working business professionals who volunteer their time and expertise to help a new generation of small business owners start and grow their companies.
“Clearing the Hurdles: Women Building High-Growth Businesses,”
by Candida Brush, Nancy M. Carter, Elizabeth Gatewood, Patricia G. Greene and Myra M. Hart

During the past 30 years women have made substantial progress as managers in Fortune 1000 corporations. Even so, the “glass ceiling” that barrier to growth as presidents, CEOs, and board chairpersons is still very much in evidence. The five co-authors of “Clearing the Hurdles,” professors at universities around the country, found that...

“While great strides were made, the transformation of corporate America is still very much a work in progress. Women still face very real, although often invisible barriers.... Women make up the majority of managers under age 35, but they lead only six of the Fortune 500 corporations and comprise less than 15 percent of the corporate board members.”

The authors’ purpose is not to rehash the struggle to crack through the glass ceiling, but an analysis of why there are so few well-known female entrepreneurs and why they are mostly isolated in traditional “women’s” industries. After citing a list of entrepreneurial men, the authors note:

With the notable exception of a handful of dynamos in the cosmetics...and fashion industries, women have not been significant players in the world of high-stakes entrepreneurship. More recently, Carol Bartz (AutoDesk) and Meg Whitman (eBay) have become standoutso in technology-based ventures.

This book isn’t for women who are concerned about glass ceilings. It’s for women who want to follow a totally different path. As the authors state:

“It is for and about women entrepreneurs—women who desire to become their own bosses, gain personal control, growth in their business, and create independent wealth.”

Even though the number of women who became entrepreneurs during the past 20 years have nearly doubled, and the number of leading companies of 100 or more employees has grown by 20 percent, all face intimidating challenges to business growth because they are women.

The authors point out:

“...Women entrepreneurs report challenges in establishing partnerships with customers, suppliers, and, most important, with financial resources. Women who start their own enterprises are far more likely than men to report difficulties in security the financing that is so necessary to grow their businesses. Without financial capital, entrepreneurs are hide-bound. They cannot expand their product lines, open new markets, or beef up their sales forces. They are forced to stay small and grow slowly; consequently they often miss the biggest opportunities.

The results of the authors’ analytical approach is to identify issues that primarily revolve around two key areas. First, women’s traditional networking may not be as effective as men’s. Men tend to network with groups based on what can be extracted from the group, emphasizing favors and obligations. Women emphasize responsibilities and obligations and are “more concerned with relationships and friendships based on trust.” In other words, men measure the value of a network based on what can be extracted from it. Women measure a network’s value based on the content of the relationship, which includes valuable access to business solutions.

Second, female entrepreneurs face myths that are difficult to overcome. This includes the old chestnut that women “just don’t have what it takes to lead a growth venture.” The authors cite case histories that bury this viewpoint once and for all.

The ultimate conclusion by the authors is that there are simply not enough women in the venture capital resource industry. It’s this industry that women find hardest to persuade.

“Clearing the Hurdles” takes a major step toward understanding why women (and some men) face unusually thorny issues that diminish opportunities to open and run high-growth businesses.

- Henry Holtzman

Here are the current top 10 best selling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.

1. The 8th Habit: From Effectiveness to Greatness, by Steven R. Covey (Free Press...$26.00) (1)* Covey examines the evolving models of leadership.

2. Smart Women Finish Rich: 9 Steps to Achieving Financial Security and Funding Your Dreams, by David Bach (Broadway...$14.95) (5) In the real world dreams and financial security cost money.


4. The Automatic Millionaire: A Powerful One-Step Plan to Live and Finish Rich, by David Bach (Broadway Books...$19.95) (3) Financial advisor offers a system that makes others wealthy.

5. The Oz Principle: Getting Results Through Individual and Organizational Accountability, by Roger Connors (Roger Connors...$24.95)** Taking responsibility for success and failure builds leadership.

6. The Way to the Top: The Best Business Advice I Ever Received, by Donald Trump (Crown Publishing...$18.95) (2) Trump asks CEOs about the best business advice they received.

7. Pay It Down Today: From Debt to Wealth on $10 a Day, by Jean Chatzky (Portfolio...$19.95) (4) TV money guru offers advice on saving money.

8. Good to Great, by Jim Collins (HarperCollins...$27.50) (9) Climbing the steps from being good to being great.


10. Confessions of an Economic Hit Man, by John Perkins (Barrett-Koehler Publishers...$24.95) (10) Former covert NSA operative tells all about targeted economies.

*(1) — Indicates a book’s previous position on the list.
** — Indicates a book’s first appearance on the list.
The Villages at Indian Hill: An “Educational Mall”

continued from page 31

students. All but 20 percent of the current Village tenants are district partners.

Seeking private partners is important for more than just revenue and services, however. For the Village to thrive as a viable educational center, it’s important that the district controls the tenants present in the mall. The commercial portion of the Village is managed by a separate entity, the Pomona Valley Educational Foundation. The foundation helps the district to ensure that the retailers are compatible with the educational goals of the Village through its control of leases. The district currently owns the entire mall except for the former location of a Sears’ store, currently in use as an indoor swap meet. One hundred percent of unused space is leased, compared to the 70 percent vacancies when the project began, and rental rates have doubled since the district acquired the mall.

Ross Andrews is a principal of Ross Andrews and Associates, a Costa Mesa-based architectural firm. He designed various non-school spaces within the Village, including the NASA/JPL facility. In Andrews’ opinion, the biggest challenge facing the Village lies in its mixed use as a retail center and educational institution. In maintaining retail space, the Village lowers costs and increases flexibility. However, distinctions must be clear between the leased areas and the areas designated for educational use. Each space will have a different function, and more importantly, the demands placed on each space will be different as well. Understanding those demands and accommodating them is seen as critical to the Village’s future.

The Future of the Village

With the success of the Village at Indian Hill, the district has already begun the process of duplicating it in other settings. Four other educational villages are currently planned, each supporting a cluster of 10,000 school children. Ganesha Village is planned for a 20-acre site along Interstate 10 and is a development encompassing a new school, an adjacent 100,000-square-foot shopping center, and 80 housing units. Garey Village will repurpose a former insurance office complex as a K-12 school with adult education and support programs. Housing and retail components are also planned for Garey Village, with the housing focused on helping to recruit and retain teachers.

The blight of the abandoned and decaying shopping center can now act as more than just a reminder of past failures. Instead, they are opportunities to relieve overcrowded schools and create alternative learning environments. Using Pomona’s Village at Indian Hill as a model, these vacant spaces can spring to new life with vital school facilities and programs that will help support and sustain a community.

Dwayne Mears, AICP, is chief executive officer of The Planning Center, a Southern California-based planning and environmental consulting firm with offices in Ontario. Mr. Mears completed various environmental studies conducted for The Village at Indian Hill.

EXECUTIVE NOTES

Kiner Communications announced that Brenda Rosales Rincon has joined the agency as an account executive. Rincon began her diverse professional career as a reporter for The Desert Sun. Before graduating from the University of Southern California, she worked at the corporate headquarters of the Automobile Club of Southern California and at the Los Angeles Times... For the first time since 1995, the San Bernardino County Board of Supervisors has selected a High Desert supervisor to be its chairman. First District Supervisor Bill Postmus was unanimously elected chairman at the board’s biennial organizational meeting...Community Bancorp Inc. promoted Richard M. Sanborn to executive vice president/chief administrative officer. Sanborn joined Community National Bank in June 2004 as senior vice president/administration group. Prior to that, he was member of the Bank and Holding Company board of directors for 1st Centennial Bank and was the former president and CEO of Palomar Community Bank in Escondido which merged with 1st Centennial in March 2003...Robert Grey, a former Provost and executive vice chancellor at UC Davis, has been appointed as a consultant to help UC Riverside expand its two-year biomedical science program into a four-year medical school... C. Barry Dykes has been named as the new chief executive officer of Desert Regional Medical Center. Dykes replaces longtime hospital CEO Truman Gates who retired. Dykes graduated Summa Cum Laude with a bachelor’s degree and earned a master’s degree in health care administration from Temple University in Philadelphia...Wells Fargo Bank, N.A. announced the appointments of Brian Johnston, as business banking manager, Mike Petranek as senior business relations manager and Bob Neubauer as commercial loan officer for Wells Fargo throughout the Coachella Valley. The appointments support plans to develop a local Wells Fargo business banking team focused on serving small businesses throughout the desert area...Business broker, Michael Taylor has joined VR Inland Empire as a new member of their business broker team. Taylor’s expertise will facilitate the sale of small- and medium-size businesses throughout the rapidly growing Inland Empire and Southwest California. Michael Taylor brings over 15 years of experience in senior management positions in public and private companies to VR Inland Empire...Temecula Valley Bank and Holding Inc. announced that Joann Psomas has been promoted to senior vice president, compliance officer at the company’s principal bank subsidiary, Temecula Valley Bank. Psomas is now responsible for the internal compliance training and review for both the operations and lending departments of the bank. With more than 15 years of banking experience, Psomas has been with the bank since its inception in 1996...Kleinfeld, Inc. announced that Keith Ferguson joined the company as a senior principal water resources engineer, director of the company’s water resources services program, and member of the Technical Resource Council, a select group of senior professionals with advanced expertise in engineering, geology and geotechnical, environmental and materials engineering. Ferguson comes to Kleinfeld from Water Resourcefulness, Inc., in Highlands Ranch, Colorado, where he served as senior water resources engineer and chief executive officer.
### Top Commercial / Industrial Contractors

#### Listed Alphabetically

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<th>Firm Address</th>
<th># Lic. Prog. (completed) 1992-2003</th>
<th>Licd. Bldgs. in L.E. (sq. ft. completed)</th>
<th># of Licensed Contractors</th>
<th>Specialties</th>
<th>Clients/Projects</th>
<th>Top Local Exec. Title &amp; Phone/Fax E-mail Address</th>
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<tr>
<td>Al Shankle Construction Co.</td>
<td>75</td>
<td>750,000</td>
<td>1</td>
<td>Concrete Tilt-Up, Industrial &amp; Office, Tenant Improvements</td>
<td>U.S. Bowes, Farmer Bros. Coffee, UPS</td>
<td>Al Shankle, CEO/President (714) 999-6502/3649</td>
</tr>
<tr>
<td>Capstone Construction Co., Inc.</td>
<td>39 (2003 only)</td>
<td>100,000</td>
<td>1</td>
<td>Tenant Improvements, Historical Restoration</td>
<td></td>
<td>Bruce T. Heiliger, President (909) 682-6225/682-6406 <a href="mailto:capstoneca@att.net">capstoneca@att.net</a></td>
</tr>
<tr>
<td>Fullerton Construction</td>
<td>50 (2003 only)</td>
<td>5,631,483</td>
<td>Ontario</td>
<td>Concrete Tilt-Ups, Construction</td>
<td>Bridgstone Fireside, Uniliner, First American Title</td>
<td>Robert A. Fullner, President (909) 947-9467/947-5241</td>
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<tr>
<td>G.J. Murphy Construction</td>
<td>50</td>
<td>300,000</td>
<td>1</td>
<td>Retail Buildings, Medical Buildings, Commercial/Industrial</td>
<td>Palm Springs Market Place, P.S. Airport Enterprise Rentacar, La Quinta Hotel</td>
<td>Rod Murphy, President (760) 340-9423/568-4429 <a href="mailto:abby@xol.com">abby@xol.com</a></td>
</tr>
<tr>
<td>HBI Construction</td>
<td>5</td>
<td>250,000</td>
<td>Newport Beach</td>
<td>Full Service, General Contractor</td>
<td>Siliagi Development, Riverside Gateway</td>
<td>Kenneth Young, Vice President (949) 851-2151/851-2140 <a href="mailto:kyung@bcosn.com">kyung@bcosn.com</a></td>
</tr>
<tr>
<td>Inland Empire Builders</td>
<td>20 (2003 only)</td>
<td>310,000</td>
<td>1</td>
<td>Schools, Retail, Fire Stations, Storage Facilities</td>
<td>Uphland Unified School District, City of Ontario, City of Rancho Cuc, Tanner Time, PFF Bank &amp; Trust, America's Tire Co., ASO Zone, Sacred Heart Church</td>
<td>Stan Kupfer, President (909) 945-2549/947-7563</td>
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<tr>
<td>J.G. Construction</td>
<td>12 (2003 only)</td>
<td>8,300,000</td>
<td>72 (employees)</td>
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<td>Lewis Retail, Reliable Properties, Starbucks, Circuit City</td>
<td>Jack F. Grothe, President (909) 993-9388/993-9394</td>
</tr>
<tr>
<td>J.A.R. Construction Inc.</td>
<td>600</td>
<td>780,000</td>
<td>Ontario</td>
<td>Concrete, Earthwork, Densification</td>
<td>University of La Verne, National R.V., Rollins Tracking</td>
<td>Kurt Reilkeider, President (909) 588-5054/504-4105</td>
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<tr>
<td>J.D. Diffenbaugh Inc.</td>
<td>296</td>
<td>7,500,000</td>
<td>Riverside</td>
<td>Concrete Tilt-Up, Mid-Rise Office, Medical</td>
<td>Kobe's, McMahons Development, Lowe's, Riverside Credit Union</td>
<td>Jack Hawkins, President (909) 551-6835/6835</td>
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<td>J.G. Construction</td>
<td>15632 El Prado Rd.</td>
<td>8,100,000</td>
<td>Chino</td>
<td>Commercial/Retail, Industrial, Vestor Development, Longs Drugs Builders, Construction Ground Up, Renovations, Tenant Improvements</td>
<td>Lewis Retail, Reliable Properties, Starbucks, Circuit City</td>
<td>Jack F. Grothe, President (909) 993-9388/993-9394</td>
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<tr>
<td>K.A.R. Construction Inc.</td>
<td>306 W. Brook St.</td>
<td>680,000</td>
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<td>Concrete, Earthwork, Densification</td>
<td>University of La Verne, National R.V., Rollins Tracking</td>
<td>Kurt Reilkeider, President (909) 588-5054/504-4105</td>
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<tr>
<td>Oetting Construction Co.</td>
<td>1500 Mission Mill Rd.</td>
<td>50,000,000+ (Total)</td>
<td>Whittier</td>
<td>Commercial/Industrial Projects, Seismic Retrofit, Whittier</td>
<td>Jamba Business Center, Hershey/Redlands, Mission Airport/Western Realeco</td>
<td>J.O.Oetting II, President/CEO (562) 948-4024/955-2959</td>
</tr>
<tr>
<td>Panattoni Construction, Inc.</td>
<td>211 South Grove St., Suite M</td>
<td>6</td>
<td>0</td>
<td>Design-Build</td>
<td>Hino Motors, AMT, Panattoni Development</td>
<td>Stephen Pankow, Regional Vice President (909) 673-0064/673-9386</td>
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Feinstein Introduces Federal Bill to Guard Against Identity Theft

U.S. Senator Dianne Feinstein (D-San Francisco) is introducing legislation to help protect consumers from identity theft.

Her proposal seeks to regulate the use of Social Security numbers by government agencies and private companies, set national standards for database security, and establish guidelines for companies that send their consumers' personal information overseas for processing.

Feinstein said "inadequate protection of Social Security numbers and other personal information" has left U.S. consumers "at tremendous risk of identity theft." She commented that theft of a Social Security number "can be especially devastating" because the number has become a "de facto identifier" in U.S. society.

Despite the widespread use of Social Security numbers, no single federal law regulates the overall use or restricts disclosures by government, according to the General Accounting Office. As a result, the use of the numbers is regulated by an inconsistent patchwork of state and federal laws.

Feinstein Proposal

Feinstein's bill would:
- prohibit the sale or display of Social Security numbers to the general public; remove Social Security numbers from government checks and driver licenses; and
- require Social Security numbers to be removed from public records published on the Internet.

A second bill would:
- define as personal data an individual's Social Security number, driver license number, state identification number, bank account number or credit card number;
- require a business or government entity to notify an individual when it appears that a hacker has obtained unencrypted personal data;
- levy fines by the Federal Trade Commission of $5,000 per violation or up to $25,000 per day while the violation persists; and
- allow California's privacy law to remain in effect, but provide that federal law would preempt conflicting state laws.

Feinstein expressed concern regarding the lack of regulation governing personal data shipped overseas for processing. She is joining with Senator Bill Nelson (D-Fla.) to develop legislation to deal with outsourcing information.

California
California has enacted more than 30 privacy laws over the last few years. The laws are so recent that their full impact remains to be seen.

The California Chamber believes a uniform national standard would be preferable to the existing varied and sometimes contradictory patchwork of state and federal laws, and will be commenting on the federal legislation as it develops.

Staff Contact: Valerie Nera

REAL ESTATE NOTES

Sperry Van Ness has completed the sale of the Howard Johnson Express Inn Motel to a Diamond Bar-based private investor. The 35,964 square foot, 103-room inn is located at 16868 Stoddard Wells Road in Victorville near Interstate 15. Manoj Shah of Sperry Van Ness in Ontario represented both the buyer and the seller. Northrop Grumman Corporation broke ground on its new San Bernardino Missile Engineering Center, located on Hospitality Lane in the Tri-City Corporate Center. Under a 10-year lease, Northrop Grumman will initially occupy 85,000 square feet in the new three-story, high-tech building. The facility, named Brier Corporate Center, will be developed by Glenborough Realty Trust for Rancon Realty Fund V and constructed by OPUS Corporation...Sperry Van Ness completed the sale of Hunter Business Park, a three building industrial center, to Newport Beach-based The Koll Company for $8 million. The 105,319-square-foot park is located at 1110, 1120 and 1130 Palmyra Ave. in Riverside. Frank Kosi of Sperry Van Ness in Newport Beach and Alan Descz of Sperry Van Ness in Ontario represented the seller. Irvine-based SVN Equities. Kosi also represented the buyer...CB Richard Ellis announced that ground will break in early 2005 on a new 44,435-square-foot retail center that is part of College Park, a new 40-acre master plan development by Hutton Development Company of Costa Mesa. Located at Monte Vista Avenue and Arrow Route in Upland, directly across the street from the seven Claremont Colleges. CBRE Vice President Brian McDonald is leasing the retail component of this mixed-use development, along with associate Erik Westedt...Sperry Van Ness has completed the sale of Hesperia Square, a three-building, 106,778-square-foot retail center, to Long Beach-based DNA Properties for $8 million. Hesperia Square is located at 17320-17398 Main Street in Hesperia. Brad Umansky of Sperry Van Ness in Ontario represented the seller; San Francisco-based pension fund adviser, McMorgan & Company. Ed Hanley of Hanley Brown Group represented the buyer, DNA Properties, Inc...Daniel L. Stephenson, general partner of Rancon Realty Funds IV and V, announced that construction commenced on four new projects located at Tri-City Corporate Centre off the San Bernardino Freeway in San Bernardino. Tri-City Corporate Centre is the premier master-planned, mixed-use development in the Inland Empire, offering state-of-the-art tenant services and full spectrum of business locations under one ownership...Sperry Van Ness has completed the sale of Rancho Plaza, a two-building, 21,031-square-foot retail center, to a San Jose-based private investor for $3.95 million. Rancho Plaza is located at 6612-6660 Carmelitian Street in Rancho Cucamonga near the 210 Freeway. Brad Umansky of Sperry Van Ness in Ontario represented the seller; Minden, NV-based Rancho Plaza LLC. The buyer was represented by Caceres & Caceres Real Estate Investments based in Morgan Hill.
## Residential Real Estate Builders Serving the Inland Empire

### Ranked by sales Volume

<table>
<thead>
<tr>
<th>Firm Name</th>
<th>Address</th>
<th>Sales $</th>
<th>Sales $</th>
<th>Number of Units</th>
<th>Single Family</th>
<th>Apts.</th>
<th>Condo</th>
<th>Town Homes</th>
<th>Year End Inventory</th>
<th>Top Local Executive</th>
<th>Phone/Fax</th>
<th>Title</th>
<th>E-Mail Address</th>
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<td>Empire Capital</td>
<td>10670 Civic Ctr Dr., Rancho Cucamonga, CA 91730</td>
<td>482,000,000</td>
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<td>0</td>
<td>0</td>
<td>James P. Previti</td>
<td>(909) 987-778/986-7305</td>
<td><a href="mailto:mdp@ij.com">mdp@ij.com</a></td>
<td>CEO</td>
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<tr>
<td>KB Home</td>
<td>801 Corporate Ctr. Dr., Ste. 201</td>
<td>Pomona, CA 91768</td>
<td>$421,000,000</td>
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<td>0</td>
<td>0</td>
<td>32</td>
<td>Jay Moss</td>
<td>(909) 802-1101/629-8891</td>
<td>khome.com</td>
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<td>Empire Capital (Formerly The Forecast Group)</td>
<td>10670 Civic Ctr Dr., Rancho Cucamonga, CA 91730 *See (3) K. Hovnanian Co.</td>
<td>300,000,000</td>
<td>310,000,000</td>
<td>827</td>
<td>760</td>
<td>0</td>
<td>67</td>
<td>200</td>
<td></td>
<td>Nick Pappas</td>
<td>(949) 440-2209/660-9061</td>
<td><a href="mailto:nmpappas@kbhome.com">nmpappas@kbhome.com</a></td>
<td>President</td>
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<tr>
<td>K. Hovnanian Co. of California Inc.</td>
<td>10670 Civic Ctr Dr., Rancho Cucamonga, CA 91730 *See (3) K. Hovnanian Co.</td>
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<td>Richmond American Homes</td>
<td>16845 Von Karman, Ste. 100</td>
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<td>Continental Homes</td>
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<td>Century Crown Communications</td>
<td>1435 South &quot;D&quot; St., Ste. 200</td>
<td>San Bernadino, CA 92408</td>
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<td>John Laing Homes-Inland Division</td>
<td>255 E. Rincon St., Ste. 100</td>
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<td>Fieldstone Communities, Inc.</td>
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<td>Stratham Homes, Inc.</td>
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<td>World Development, Inc.</td>
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<td>Diversified Pacific Dev. Group</td>
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<td>Rancho Cucamonga, CA 91730</td>
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N/A = Not Applicable  WND = Would not Disclose  *Not available. The information in the above list was obtained from the companies listed. To the best of our knowledge, the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright IEJB.

The Book of Lists available on Disk, Call 909-484-9765 or Download Now from www.TopList.com
Chick-fil-A: Another New Treat Come Our Way

by Joe Lyons

It's not as if you can't find it in the Inland Empire. You can. Steak-houses have a selection. Some seafood chains have lots of it. But let's be honest, Lake Arrowhead is not known for its salmon. You can't pull sea bass out of the Santa Ana River. There are no lobsters in the Salton Sea. At least none that I know of.

So what to do?

Welcome to Reed's.

Situated in a strip mall in La Verne, it's a wonderful seafood restaurant that claims to have the "very best in seafood" by providing, "a fresh catch every day."

It's Reed's Seafood Grill and broiler, and if the name sounds familiar, it's because they have had take-out facilities in Rancho Cucamonga and Rialto for some time. Now you can sit down to a fine dining experience in comfortable surroundings.

Portions are large. The crab salad with spinach and vingarette is listed as an appetizer, but it felt like a meal. A good one.

The fresh baked herb bread comes out hot from the oven. And even though they do not have a liquor license yet, the lemonade and smoothies are quite sufficient.

The battered shrimps are good, as is the potato salad, but the real treat are the remarkable cheesy mashed potatoes, made with white cheddar and topped with regular cheese.

Snapper, catfish, sole and shrimp are all deep fried in "Reed's special recipe" house batter.

But don't let me leave you with the impression that the menu is exclusively seafood. One member of my party decided to try the flat iron steak and fell in love with it. You can also get mesquite grilled chicken or burgers.

A grand combination of everything comes for about $80 and claims to feed four with the best of everything.

As good as Reed's is, we are told that the menu remains a work in progress and there will be new items available soon. I look forward to going back to check up on things.

Reed's is located at:
- 2451 Foothill Blvd, Ste. D, La Verne, CA 91730
- 9836 Foothill Blvd, Ste. 3, Rancho Cucamonga, CA 91730
- 519 West Foothill Blvd, Ste. H Rialto, CA 92376

Chick-fil-A: Another New Treat Come Our Way

by Joe Lyons

I will admit it. OK.
I admit it.
I am no great fan of chicken. Not in a bucket and not all skin and bones. Having said that, I love Chick-fil-A. The entire restaurant, the entire chain, all the way back to Georgia is based on a chicken breast sandwich.

Like the McDonald brothers hamburger in San Bernardino, the chicken breast sandwich created in Atlanta by Truet Cathy was a simple idea that caught on when started at a restaurant called the Dwarf House in 1946, and continued when the first Chick-fil-A opened in a shopping mall there. Today, there are some 1,100 in the U.S. and five here in the Inland Empire.

At first I wasn't impressed, but then I remembered that I like my chicken breast sandwich with a little mayo. And there it was on the condiment table.

So I fixed it the way I like it, and low and behold, what a simply wonderful idea. For not much more than any other fast food lunch, you can have the sandwich with fries and a Coke. And it gets better.

Chick-fil-A is one of those new convenient food stores that I have told you about recently. The Chick-fil-A people call it quick service. It is rather like Pat & Oscar's or some others that have opened up around here lately. It has a drive through or you can walk in and order your food from the sign above the counter, but when you sit down, you find a tip-proof help to accommodate you. And when you thank them, company policy demands that they respond by saying, "My pleasure."

As for the food, it is chicken. Like Forrest Gump's shrimp, there are many ways to prepare one simple dish. You can get the basic chicken sandwich. You can have a chicken wrap. You can have a chicken club. You can even get a very good chicken salad. The secret ingredient in the chicken salad is chopped hard-boiled egg.

That won me.

The breasts can come char-grilled or pressure-cooked. Nuggests and chicken-strips are also pressured.

Side dishes include a cole slaw and a very good carrot and raisin dish.

Two items of note. Chick-fil-A

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BUSINESS JOURNAL • PAGE 46

CALENDAR

FEBRUARY 2005

8

Eligible small businesses in Southern California will have the opportunity to sign up for a new first-of-its-kind "business boot camp" training session conducted by the SBA and the Alabama A&M University Research Institute in Santa Ana. The training will be held the 8th—10th at the Rancho Santiago Community College District Building, 2323 North Broadway, Santa Ana, from 8 a.m. to 5 p.m. all three days. The training is available to SBA 8(a) certified firms, small disadvantaged businesses (SDB), businesses operating in areas of high unemployment or low-income, HUBZone certified companies or firms owned by low-income individuals. For more information please contact Jennifer Byrd at (800) 596-5138.

Logistics sector job strategies and economic potential to be reviewed by regional leaders at February forum. The logistics industry is a day factor for Southern California's long-term economic prosperity. Leaders from government, education and business sectors need to act now to provide the necessary transportation infrastructure needed to support and manage the inevitable growth occurring throughout the Inland Empire. Tues., 5:30 p.m. to 8 p.m., Ontario Convention Center, 2000 Convention Center Way, Ontario. Cost is $40 per person; tables of 10 are $350. For registration and information call (949) 830-9595 or go to www.dmasocals.org.

10

How to Start and Manage a Business. The Mt. San Antonio College Small Business Development Center is offering the following three-hour workshop. Developing your business plan allows you to determine feasibility, identify startup requirements, loan or investment needs and manage your business to ensure success. To register and for more information, please contact the Mt. San Antonio Small Business Development Center at (800) 450-7232. Fee is $15, includes workbook. Please register in advance.

15

The Palm Springs Historical Society is celebrating its 50th year with a gala anniversary event. The evening program features KCET's Huell Howser unveiling a newly restored classic travel film chronicling Palm Springs in the 1950s. Many other special guests will participate in the celebration including past and present Palm Springs Mayors Ron Oden, Will Kleindienst, Lloyd Maryanov, Frank Bogert and Howard Wiefels. A welcome reception of wine and hors d'oeuvres will be served on the Plaza Theatre patio and the theater lobby beginning at 6 p.m. and the program commences at 7 p.m. Ticket prices are $40 for Historical Society members and $50 for the general public. For reservations and information call (760) 323-8297.

Developing Your Business Plan. The Mt. San Antonio College Small Business Development Center is offering the following three-hour workshop. Developing your business plan allows you to determine feasibility, identify startup requirements, loan or investment needs and manage your business to ensure success. To register and for more information, please contact the Mt. San Antonio Small Business Development Center at (800) 450-7232. Fee is $15, includes workbook. Please register in advance.

16

The American Dream Truly Achievable? The Answer is Yes! Come join Redlands For Your Members and guests for their regular networking and dinner meeting and hear DIVA who is an empowerment speaker and entrepreneur. Wed., 5:30 p.m. Cost $20 members, $22 non-members. RSVP by Friday prior to meeting. Price includes dinner, speaker and the opportunity to network with other dynamic women. Clara's Restaurant, 101 E. Redlands Blvd., Ste.108, Redlands. For more information please contact Ritchie Wills at (909) 798-0659.

It's More Than a Paperweight-How to Use Your Brain. Come join the Rancho Cucamonga For You members and guests at their dinner meeting. Come and hear dynamic national speaker Steve Kaye, Ph.D. This session will show you how to make thinking work for you. Learn how to be creative, explore ideas, and have fun. Mon., 5:30 p.m. Cost is $15 if you RSVP, $20 at the door. Carrow's Restaurant, 11669 Foothill Blvd., Rancho Cucamonga. For more information please contact Linda Cassidy at (760) 242-9849.

23

Smart PR Strategies for Small Business Owners & Entrepreneurs. Come join Shirley Kerr acting director of the Riverside For Your Network and members and guests and hear dynamic speaker and writer Robbie Motter who will share with you tips to help you master the art of getting your business and or service noticed by the media. Robbie will share with you some of the best tips she has gotten from local media representatives on how to get your story in the news. She will also share tips on how to write a PR release and who in the media to contact. Wed., 5:30 p.m. Bosa Nova Restaurant, 1960 Spruce Street, Riverside. Cost with RSVP, members $18, guests $20. At the door $20. For more information please contact Shirley Kerr at (909) 688-8046.

8

Choosing and Starting a Franchise Business. The Mt. San Antonio College Small Business Development Center is offering the following two-hour workshop. Learn key steps to safely and affordably finding the right franchise business opportunity for you. Time is 5:30 p.m. - 7:30 p.m., San Dimas. To register and for more information, please contact the Mt. San Antonio Small Business Development Center at (800) 450-7232. Fee is $15 please register in advance.

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Chick-fil-A: continued from page 45

is very proud of its fresh, homemade lemonade and its fresh, homemade lemon pie.

Chick-fil-A: continued from page 45

There is also an extensive breakfast menu. You may want to know that they also print a nutrition chart that covers everything right down to the croutons.

I was surprised to see the amount of business the new freestanding Rancho Cucamonga store has been doing, especially in light of the great number of new and old eating facilities in the neighborhood.
If any of you that are Pay Pal customers ever get a e-mail that says “Dear valued PAY PAL member and ask for an update”...do not do it.

by Robbie Matter

I got one on the 15th and the whole thing looked authentic and it said if I did not do it before Dec. 21st, my Pay Pal account would be suspended, so dummy me did as they asked and went to the link and put in all the information the form asked for i.e. social security number, name address and the bank name and the card that is linked to my bank that would pay the Pay Pal fees that are charged and guess what ... That was a fraud letter and starting that night numerous charges started going through my bank which I caught this morning. So far it’s in the thousands of dollars. My bank has suspended the card so there won’t be more charges made on that account, and the bank fraud department will be investigating it all. I also notified PAY PAL this morning and that’s when I found out they would never send a letter to Dear Valued Pay Pal Member. They would use my name and account name, and dummy me did not know that anyway. I wanted to share this information with all of you so that you do not do the same thing—as the e-mail looks very authentic even with their logo and all. So be careful.

I cancelled my Pay Pal account this morning and now am on the way to the bank to add some funds, as they cleaned my account out. They tried to get more, but got all they could in one night. Now I am worried that because they have my name, address, social security number and bank name, whether they will try and apply for credit and do more damage. Not sure who I can contact to stop that, so if any of you know, please share that information with me.

Anyway that’s the news from this end. Be careful, and from now on this gal will never update any information for anyone Online. I know I had seen a letter once from AOL that someone was using their name—I did not dream the same was happening with Pay Pal.

My bank eventually will give me the money back, but it takes time. So meanwhile I am out the thousands of dollars.

Recycle them – and help others while you’re at it!

Goodwill Southern California is a state-authorized collector for your old computer monitors and televisions, which by law, may not be thrown into the trash. By donating your used computers and software to Goodwill, you not only comply with the law, you also help fund Goodwill’s job training, education and placement programs that help thousands of people each and every year.

Goodwill Southern California has more than 70 donation centers throughout Los Angeles, Riverside and San Bernardino Counties, so arranging to recycle your used computer monitors and televisions is easy. To request a pick-up of large volume, commercial donations call (323) 539-2130. And make a difference while you’re at it.

How Do Google, MSN and Yahoo Find Your Web Site?

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leaving it the way it is, or you can consider having your web site optimized and then have a good chance of finding new business via the Internet.

Daryl Clark is a member of the American Marketing Association and a recognized expert in the field of Internet marketing. For a free evaluation of your search optimization potential, visit his web site at www.internet-search-marketing.com and fill out his free web site evaluation form or sign up for his affordable monthly Internet search marketing seminars.
Local Printers Honored for Leadership

Nancy DeDiemar and Patrick Jones, Printing Resources, Upland, were presented the Certified Printers International (CPrint™) Leadership Award at the annual owner's conference in Puerto Vallarta, Mexico. The Leadership Award is presented to (CPrint™) affiliates who demonstrate exceptional leadership to both (CPrint™) and their business.

According to Tom Crouser, (CPrint™) president, “The knowledge and experience Nancy and Patrick have shared have helped others in the organization prosper. “Their company is an example that proves how you can combine proven business practices with education and accountability to work toward profitability, financial stability and sales growth.”

Printing Resources is a participant in the prestigious Certified Printers International program. This (CPrint™) designation is available only to printers who demonstrate exceptional quality and service by maintaining standards in operations, training, equipment and software as well as worker benefits and working conditions. This program requires annual onsite recertification as well as participation in continuing educational programs.

Printing Resources is located at 893 W. 9th Street in Upland. For more information about the company, call 909-981-5715 or visit the company's website at www.printingresources.com. (304) 965-7100 www.crouser.com
For more information contact: John Giles john@crouser.com
304-586-3548

The Desert

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development. Both new developments will be on the west side between Little Morongo Rd. and Indian Ave., north of Mission Lakes Blvd. Bringing retailing to these new residents will be a 30+ store, seven-acre shopping center with 350-75 parking spaces being built by Vista Properties.

First it was the Enterprise Zone designation. Now Coachella is scrambling with the building boom spreading valley-wide. There have been 10,000 permits recently issued for new homes ($32 million worth).

In the past the business climate here has baffled newcomers. There is a certain “Camelot” ambiance. After all, people come here to forget the rest of the world for a while. Even though the Coachella Valley is hardly surrounded by water, there is an island culture present. Officially we are part of the Inland Empire, yet the mountains are a powerful psychological barrier to that connection to the rest of SoCal. No doubt, as newcomers dilute our insular ways, this will dissipate. But only to a point. The mountains will always be there, seeming to hold back more than the rain.