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AT DEADLINE

Insurance Commissioner John Garamendi Announces Settlement With Prudential Insurance

Insurance Commissioner John Garamendi announced that he has reached a settlement with Prudential Insurance Company of America to ensure that all compensation it pays to brokers will be disclosed to consumers. The settlement is the second such agreement he has reached related to the alleged abusive practices.

"Prudential should be commended for following the example set by UnumProvident and agreeing to do what is right for California employers and employees," said Commissioner Garamendi. "This settlement is recognition that brokers, agents and insurers owe their clients truth and honesty in their dealings and I encourage other carriers to follow this example."

The settlement is the latest step in the commissioner's continuing investigations and litigation into secret "contingent commissions" and related steering activities. It follows the earlier settlement with insurer UnumProvident.

The commissioner's pending case, *The People of the State of California by and through John Garamendi v. Universal Life Resources*, Case No. GIC838913 (Cal. Super. Ct. San Diego), continues against defendants Metropolitan Life Insurance Company, Life
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LG Skins Game Stays in Indian Wells



Indian Wells West

The LG Skins Game, heading into its 25th year in 2007, will continue to be a Thanksgiving tradition in the Coachella Valley thanks to a three-year agreement by the city of Indian Wells, ESPN Regional Television, IMG Media and LG Electronics, Inc.

The spectacular new Celebrity Course at the Indian Wells Golf Resort will serve as the home of the LG Skins Game in 2007, 2008 and 2009. The Coachella Valley has played host to the LG Skins Game for 21 consecutive years leading up to the new three-year deal in Indian Wells.

"It has always been our desire to stay in the Coachella Valley, which we think as being synonymous with the LG Skins Game," said Chuck Gerber, executive vice president of ESPN Regional Television, Inc. and College Sports. "Being at the beautiful new Indian Wells Golf Resort course is very exciting to us and will make a wonderful and challenging home for the LG Skins Game."

"It will be terrific to celebrate the 25th year of the LG Skins Game in Indian Wells," said Barry Frank, IMG media vice chair. "The new course is absolutely beautiful and should be a real challenge to our golfers."

"We heard that the LG Skins Game might leave the valley; we didn't want that to happen and we knew that the Celebrity Course would be the right venue for this acclaimed golf tournament," said Indian Wells Mayor Bob Bernheimer. "Hosting the LG Skins Game as well as the Pacific Life Open in Indian Wells will continue to increase marketing exposure, subsequently giving a major boost to valley tourism and economic prosperity, and further positioning Indian Wells as a world-renowned resort and sports destination."

Title sponsor LG Electronics congratulated Mayor Bernheimer and shared his enthusiasm about the new venue for the LG Skins Game. "As LG Electronics enters its second
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The California Report:
Three Things to Watch
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Rancho Cucamonga:
Dr. Don Kurth

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Dr. Don Kurth

CLOSE-UP

UCEA Names Online Forensic Nursing Best New Credit Program for 2006

The University Continuing Education Association named UCR Extension's Online Forensic Nursing Certificate Program as the best new credit program in the Western region for 2006. The program enables registered nurses and other health care workers to log in from all over the world and learn about forensic nursing from some of the most experienced and qualified instructors in the world. The online classroom discussion enables students to share their medical experiences from London, Africa and the United States in this global learning environment.

Did You Remember That December 15th Was Bill of Rights Day?

By Adam B. Summers

In September 1788, the 1787 (i.e., current) U.S. Constitution was put into effect when it was finally ratified by New York and Virginia. However, several of the states gave their approval on the condition that a Bill of Rights would be forthcoming shortly, in what is called the Massachusetts Compromise.

Almost exactly a year later, on Sept. 25th 1789, Congress delivered by passing 12 amendments to the Constitution, thus putting them before the states for ratification. Ten of these 12 amendments became law on Dec. 15, 1791 when Virginia became the 11th state to ratify them, there being 14 states in the union at that time. These first 10 amendments to the constitution have become commonly known as the Bill of Rights. One of the remaining two amendments was eventually ratified in 1992, becoming the 27th Amendment.

"A bill of rights is what the people are entitled to against every government on earth, general or particular, and what no just government should refuse, or rest on inference." – Thomas Jefferson, Letter to James Madison, Dec. 20, 1787.

Thus, Dec. 15 was Bill of Rights Day and marks the 215th anniversary of the ratification of the first 10 amendments to the Constitution. Though many of the rights contained in the bill are now taken for granted, they are the bedrock of our nation's founding and the freedoms we continue to enjoy, so they warrant an appropriate measure of reverence.

The amendments that were eventually to be known as the Bill of Rights were drafted by James

Madison and modeled closely after the Virginia Declaration of Rights (1776), written by fellow Founder George Mason. They came about as a response to criti-

cisms leveled by the "Anti-Federalists" that the Constitution created too powerful a central government, one that would encroach upon fundamental indi-

vidual liberties. As Mason argued in his Objections to This Constitution of Government (1787), "There is no Declaration
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- Richard Bruno, IEHP CEO



A Message of "HOPE"

After ABC sitcom star George Lopez agreed to become the host of the Bob Hope Chrysler Classic golf tournament, the marketing committee of the valley's largest PGA Golf Tournament and charity event set out to find an advertising agency.

Kaminsky Productions, headquartered in Cathedral City, was chosen to create a strategic marketing plan designed to help sell the tickets and build awareness of the almost \$2 million dollars the event raises to benefit 30 local charities.

"The addition of George Lopez triggered the decision to hire a professional marketing communications firm," said Greg



Helm, board director Bob Hope Chrysler Classic marketing committee. "I've spent 30 years in the ad industry in San Francisco and Los Angeles and the Kaminsky people are as good as they come."

Kaminsky, the only local ad agency with an in-house sound

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The California Report: Three Things to Watch in 2007

by Ryan Ratcliff
Economist

For most of 2006, our forecast for the California economy has been that the slowing housing markets would be a drag on growth – enough to slow the overall economy, but not enough to create a recession. While both building permits and construction employment have fallen faster than we predicted earlier in the year, other sectors have fared a little better than we expected, leaving the California economy as a whole growing slower than it has been, but slightly faster than we predicted.

So far, so good – but the end of the story is still in doubt. In our thinking, the outcome has always hinged on whether some other source of weakness would emerge to create a double whammy that would tip California into recession. With this in mind, this

installment of the California Report looks at three California issues that we'll be watching closely in 2007. Two of these are potential candidates for that second source of weakness, and the last examines whether there are any "savior sectors" that will soften the impact of the real estate slowdown.

Issue #1: Retail Spending and the Housing Wealth Effect

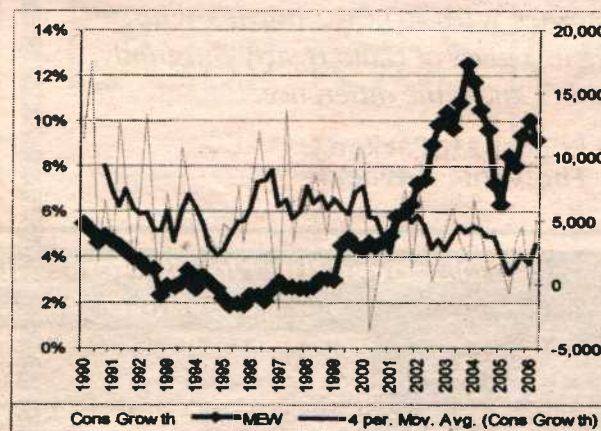
Just about everyone agrees that the rapid appreciation of home prices played a major role in keeping consumption spending afloat in the wake of the 2001 recession, either directly through equity withdrawals or indirectly through the increased feeling of wealth derived from earning a

20% rate of return on your biggest asset. However, there is much less agreement on what happens to consumption now that home price appreciation has stopped: does it fall by a little or a lot, and how fast does this transition occur? Most of the ambiguity comes from an academic

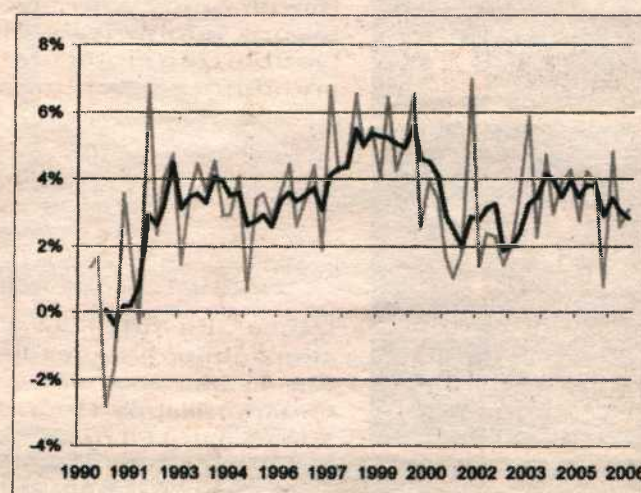
debate about whether consumers treat an increase in housing wealth differently than an increase in other types of wealth. A rough estimate of the wealth effect from financial assets is that an increase in wealth of \$100 will increase

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U.K. Growth in Final Consumption Spending (left, SAAR) and U.K. Mortgage Equity Withdrawals (right, mil. £, SA)



U.S. Consumption Growth (SAAR, 4 qtr MA in bold)



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Business Journal!

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Update Figures for Women-Owned Businesses The Center for Women's Business Research and OPEN from American Express announces its biennial update of state and metro area figures for women-owned businesses. 15

5 Ways to Turn Customer Complaints Into Cash Opportunities Paul Rutter states that a complaint is actually an opportunity for improvement--a way for you to see what isn't working in your company or department so you can take action to fix it. 17

Quote of the Day—

I know collectors with 40,000 bottles who, if you poured them a glass of Gallo Hearty Burgundy, wouldn't know the difference."

—Robert M. Parker Jr.
The Wine Advocate

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Bill of Rights...

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of Rights, and the Laws of the general Government being paramount to the Laws and Constitutions of the several States, the Declaration of Rights in the separate States are no Security." Other Anti-Federalists included Founding Fathers Thomas Jefferson, Patrick Henry, Samuel Adams, and Richard Henry Lee.

The Constitution was ratified only after acceptance of the Massachusetts Compromise, under which Massachusetts, New Hampshire, New York, and Virginia agreed to ratify the Constitution with the understanding that it would be amended to explicitly protect our most basic rights.

New Jersey became the first state to ratify the Bill of Rights on Nov. 20, 1789. Virginia was the final state to ratify them. Three of the original 13 states--Connecticut, Georgia, and Massachusetts--did not "ratify" the Bill of Rights until 1939. In 1941, on the 150th anniversary of the Bill's passage, President Franklin Delano Roosevelt declared Dec. 15 "Bill of Rights Day," a national holiday. That he was the one to do so is rather ironic, considering that FDR ignored the Bill of Rights and promoted the encroachment of the federal government on individual rights--through his unconstitutional expansion of government programs and powers and the internment of Japanese-Americans during World War II--perhaps more than any other in American history.

Nowadays, some of the Bill of Rights amendments are highly venerated, while others have been essentially relegated to the scrap heap of history. Chief among these neglected declarations are the Ninth and Tenth Amendments. The Ninth Amendment was intended to clarify that the Bill of Rights was not intended to limit the rights of the people to only those rights contained within it: "The enumeration in the Constitution, of certain rights,

shall not be construed to deny or disparage others retained by the people." The Tenth Amendment, while equally ignored, is arguably the most important of them all. As Thomas Jefferson wrote in 1791, "I consider the foundation of the Constitution as laid on this ground: That 'all powers not delegated to the United States by the Constitution, nor prohibited by it to the States, are reserved to the States respectively, or to the people' [Tenth Amendment]. To take a single step beyond the boundaries thus specifically drawn around the powers of Congress, is to take possession of a boundless field of power, no longer susceptible to any definition."

The Anti-Federalists were, sadly, prescient in their criticisms of government power under the Constitution and the tendency of men and women of ambition to find ways to expand that power at the expense of the governed. While they are to be credited with the inclusion of the Bill of Rights in the Constitution, even this action only delayed the inevitable erosion of individual liberties.

The Founders must be spinning in their graves. Nearly everything the government does today is unconstitutional under the system they instituted. Governmental powers were expressly limited; individual liberties were not. Now it seems it is the other way around. If the Bill of Rights is to regain its meaning, we must rededicate ourselves to the principles it asserts and be mindful that a government powerful enough to give us all we want is powerful enough to take away everything we have.

Editor's Note: Adam B. Summers is a policy analyst at the Reason Foundation. He has written extensively on privatization, government reform, law, and economics. He holds an M.A. in economics from George Mason University and B.A. degrees in economics and political science from the University of California, Los Angeles.

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CORPORATE PROFILE

Apple's Corporate Ally in Ontario

By J. Allen Leinberger

The Inland Empire Business Journal has told you many times before that our area contributes as much to the computer industry as any other. And believe us when we say that Bill Gates and Steve Jobs are not sitting at their dining room tables in Cupertino and Seattle making notes on their latest ideas.

No, those ideas are coming from the third party or "cottage" industries in areas like Ontario.

For every iPod that comes out, thousands of attachments, protective covers and other paraphernalia are generated to add to the experience. Gates and Jobs often adapt or simply buy up the ideas they like and present them as their latest brainstorm.

Thus it is that a company like Macally is actually a vital part of the evolution of the personal computer.

Macally is a worldwide computer peripherals designer and manufacturer dedicated to Macintosh computers. Since its founding in 1975, Macally has pioneered an innovative, high-quality and competitively-priced line of keyboards, mice, and storage devices.

They have made substantial investments in design, development and manufacturing resources since the outset, as they knew that to succeed competitively, a fast, flexible and efficient service had to be offered to their clients.

The philosophy of Macally comes from the understanding that ever increasing numbers of users spend more and more time at their computers. The keyboard and the pointing device are the only real physical point of contact with their computers.

Macally's mission is to provide those users with the highest quality and value product which exceeds their expectations and provides an effortless and pleasant interface with their computers.

According to Chris Solis and Cindy Araujo who work in the sales

department, Macally is achieving their mission through excellence in design, manufacturing and service.

In fact, Ontario only became corporate headquarters about seven months ago. Before that they were based in Irwindale. But the manufacturing and distribution runs primarily around the Pacific Rim.

Besides their European offices in the Netherlands, Macally has facilities in Saitama, Japan; Burleigh, Australia; Chung-Ho City, Taiwan; Seoul, Korea; Guangdong Province, China; and Singapore.

The Apple line of accessories became their main target market when it was determined that everybody else was going after the Windows users.

Today, of course, there are many cross-platform programs and products, from Microsoft Office to the iPod and iTunes. Thus it is that designers at Macally have to remain aware of trends and new designs coming onto the market.

There is no dark industrial espionage here. In fact, Macally is part of a Worldwide Apple Developers Team who gather together every year to agree on standards and uniformity. Apple, often as not, will bless or deny the idea. This can earn them the right to use the Apple "Made for iPod" logo to include in their advertising. The Macally people take Apple's input seriously and won't go forward with plans that Apple frowns on.

Solis and Araujo admit that keeping up with Apple CEO Steve Jobs can be a bit of a trick. They really don't know what Jobs will unleash on

the market until he walks out on the stage at the next MacWorld conference. True, they know when some things are in the wind. But those "either ware" stories are not always right. Rumor had it, a while back, that Apple was about to revive the Newton. This was a PDA device that pre-dated the Palm Pilot but never got off the ground. In the end there was no new Newton and any plans for accessories got scrapped.



Still being able to predict new trends becomes a right brain/left brain process as it is in any business. The techni-

cal and artistic merits of an item must all come into play, and, if Macally makes a lot of gear designed for something that Apple takes off of the market, they can find themselves with a lot of inventory. This can either be sold off or maintained for the people who still use the older model. They call these people "Legacy" users and the idea is the same everywhere. Somebody out there needs a tail light for an Edsel.

Meanwhile, research and development (R&D) keeps their collective ears to the ground checking both rumors and industrial trending to see where things are going.

Marketing is done on several levels. Like such other companies as

XtremeMac and Belkin, they advertise on their own in such publications as *Macworld* and *Mac Addict*. They also work in co-operation with middleman marketing companies, like Dr. Bott, who carry many other company products such as Griffin and Marware as well.

Macally is also very sensitive to criticism of their product. A magazine critic described one round speaker device for the iPod as being shaped like a hockey puck and probably should be used as one.

On their list for this past Christmas giving was a set of retractable ear buds for MP3 listening, a car FM transmitter device that is rounded and built to fit into your car's cup holder, and a battery to extend the life of the charge in your iPod or cell phone.

This area of convergence is one that Macally watches carefully. While the idea of incorporating phone, computer, MP3, games, contact list, photo and video camera, calendar and more into one unit is fascinating, they tell the *Business Journal* that you can only go so small before you start to sacrifice quality. Being the smallest or most complicated is not a goal of Macally.

That being said, Macally loves to be able to be as multifunctional as possible. Speakers that charge while they're playing or some similar devices are the sort of things that Macally wants to be able to provide to follow that mission statement of enhancing the computer users' experience.

"When we think of making an accessory, we try to think of how to be as multifunctional with that accessory as we can," says Araujo.

From my personal perspective, it is good to have companies like this in my own backyard to help me keep abreast of what "the next thing" is going to be as well as how the Inland Empire can be a part of it.

Don't Let On-the-Job Stress Lead to Burnout

By Deanne DeMarco

For the past eight years Joel was one of the best employees on the team. He always came to work on time, seldom took sick days, produced top quality work and got the project completed even if he had to stay late. Joel often assisted team members if they ran into problems on their projects. Lately, Joel has been calling in sick, coming in late, and complaining of stomach cramps. At work Joel is irritable; both customers and co-workers complain about Joel's behavior. Additionally, when at work Joel complains of headaches, the quality of his work has decreased, and it takes him longer to get a project completed. What happened to him? Joel is most likely suffering from the \$300 billion profit killer: job burnout and stress.

We all experience a certain level of stress in our daily lives. A certain amount of good stress called eustress provides stimulation, excitement, and provides a competitive edge. However, continual job deadlines, personal demands, personal finances, difficult relationships, and demanding bosses can all make you feel off balance and give you the sense that you are spinning out of control. Even the most confident overachiever can be nudged off-balance. Stress hurts your productivity and takes a serious toll on your mind and body.

Dr. Hans Selye, the stress research pioneer, describes stress as the physiological reaction to external and internal events. Burnout is the physical, emotional and mental response to constant high levels of stress. When stress remains unmanaged, burnout can occur. The inability for the mind and body to relax after continued stressful events can cause the person to become obsessed over personal problems, which can lead to burnout. Burnout usually occurs when

stress builds and a person feels they are no longer able to control their world, and lack motivation to proceed. Sometimes the physical and psychological problems can become severe enough to cause illness and the inability to function on the job. The worker feels overwhelmed and his or her career is actually threatened.

Who Gets Burnout?

Burnout can happen to anyone; it can affect everyone in any profession and at every level in the organization. When a team member is continually pushed to the limit and doesn't have the time to relax or unwind, stress can build.

The Impact of Stress Overload and Burnout

The impact of unmanaged stress can result in low morale, increased absenteeism, lost productivity, declined performance, increased mistakes, and increased workplace accidents. Stress overload costs the company money in higher turnover, absenteeism, and lost productivity.

The First Step in Preventing Burnout

Learn to relax and let go of the stress in your life. The type of stress in your life is not nearly as important as your ability to control it. It is critical to admit when the stress in your life is beginning to reach critical levels. When stress starts to build—don't wait—start burnout and stress reduction strategies immediately.

Stress Reduction Strategies

1. Use Humor

Change your perspective on your situation. Learn to smile, look for the humor in the workplace. Sometimes looking at a situation or a problem in a different

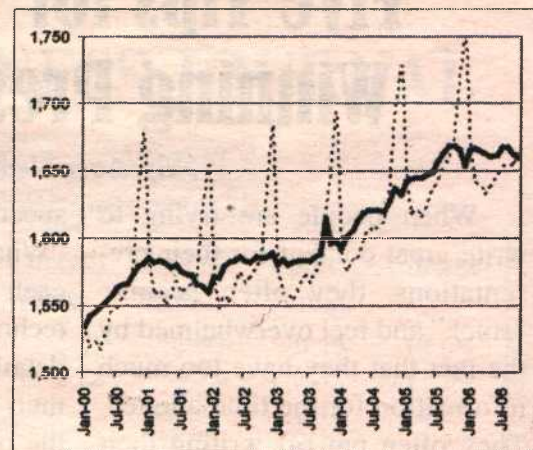
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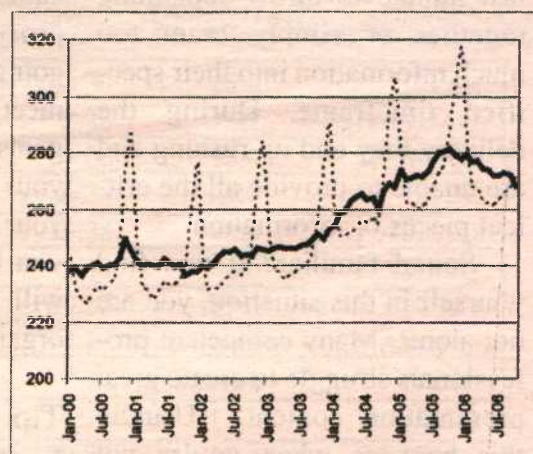
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annual consumption by around \$4. However, several recent academic studies suggest that a \$100 increase in housing wealth could increase consumption by as much as \$12 per year. These estimates imply that 15% appreciation on a \$400,000 home could have added as much as \$7,200 to annual consumption spending.

But in spite of these large estimates of the positive impact of home prices on consumption, there are reasons to think that a slowdown in home price appreciation may not bring consumption to a screeching halt. First, we have some international evidence on this question from the U.K. Home price appreciation hit a peak of 30% annualized growth in the summer of 2002, and mortgage equity withdrawals hit an all-time high at 9% of total disposable income in late 2003. In the next year and a half, both of these measures of the impact of housing wealth fell dramatically: home price appreciation fell to zero by the middle of 2005, and the total volume of home equity withdrawal in the U.K. fell to only

CA Retail Employment (1,000s, SA in bold)



CA Dept. Store Employment (1,000s, SA in bold)



3.1% of disposable income. Yet there is little evidence of a substantial effect on consumption spending: growth slowed a little bit in 2005, but it is hard to distinguish from the larger slowing trend that has prevailed since 2000. Thus, a middle-of-the-road interpretation of the British evidence suggests that while slowing appreciation may have had a

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Five Tips for Writing a Winning Presentation

By: Sheri Jeavons

When people are trying to write great content for their presentations, they often become "stuck" and feel overwhelmed by the fact that they have too much information for the time allotted. They often put off writing their presentation, then scramble at the last minute to throw something together or simply cram too much information into their specified timeframe. During the delivery they end up rushing and are unable to provide all the critical pieces of information.

Sound familiar? If you find yourself in this situation, you are not alone. Many competent professionals struggle to create great presentation content. Usually this happens when you're not 100% sure of the goals of the audience or you just have too much information to convey. As a result, you may focus too much on your own agenda and not spend enough time considering the audience's agenda.

Realize that what your audience wants and needs to know may be very different from what you feel compelled to put into your presentation. The audience will tune you out unless you give them the key facts they find interesting and useful. In fact, most people make a conscious decision whether to listen to you within the first one to two minutes of your presentation.

If you want to have a room of active listeners who are eager to hear your message, use the following tips to create compelling content that keeps your listeners awake and engaged.

Tip 1: Be your audience

Once you have determined what you will present, ask yourself, "What value does this information provide my audience?" Since not everyone views your information the same way you do, you need to approach the topic from your audience's per-

spective. Answer the question, "What's in it for them?" after each key point. For example, technical people often give the details of the technical aspect of their knowledge. They state how the process works and how they proved it. The truth is that most audiences want to know why the process works and how it is going to solve their problems and meet their goals. Consider the goals and desired outcomes for your audience prior to putting your presentation together. Once you have their goals in mind, it will make it easier for you to organize your information.

Tip 2: Grab your audience in the first two minutes

Begin every presentation with a short introduction that gives an overview of what you will be presenting. First, state the audience's critical goals you know they would like to achieve as it relates to your information. Next, state the challenges/pain points you believe the audience faces. Third, simply state the agenda topics you plan to cover. Finally, highlight three to four value statements you will provide as a result of this information. Paint a picture with your words of how great their business

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CA Report...

continued from page 7

small effect on consumption growth, it certainly wasn't enough to sink the overall economy.

Second, we already have some preliminary evidence from the U.S. economy, as mortgage equity withdrawals have fallen significantly from the end of 2005. Estimates vary, but the range looks to be that home equity withdrawals as a share of disposable income peaked in the 8-10% range in 2005Q3, and have fallen to somewhere between

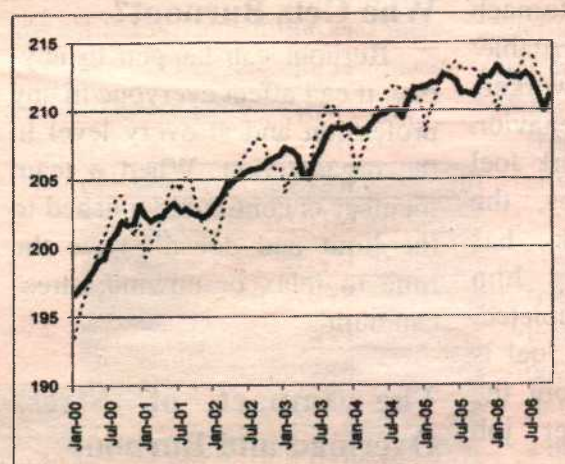
3.3% to 6% in 2006Q2 – not quite as big a drop as the U.K., but close. As in the U.K., we've seen some mild slowing in both consumption and retail sales in the U.S., but nothing that suggests that housing wealth effects will sink the U.S. economy.

Has there been any evidence of a wealth effect from slowing appreciation in California? Taxable sales are our closest proxy for retail spending in California, but unfortunately the official estimates lag about one year behind. In the absence of direct data,

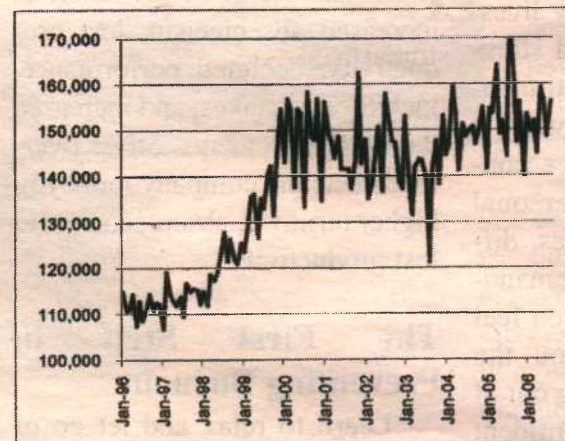
some observers have pointed to two recent developments in the California economy as evidence of a negative wealth effect from housing: a significant slowdown in the year-over-year rate of job growth in retail trade, and a substantial drop in new car sales in California relative to last year (as measured by new DMV registrations). However, we believe that each of these trends has a simpler explanation than a negative wealth effect. First, let's look more closely at retail trade employment, which has lost around 9,000 jobs since October of last year. Most of this weakness has come from the department

continued on page 14

CA Car Dealership Employment (1,000s, SA in bold)



CA New Car Sales: New DMV Registrations (SA)



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THE GAINERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
Hansen Natural Corp.	34.10	28.13	5.97	21.2%
National RV Holdings Inc.	3.77	3.40	0.37	10.9%
PFF Bancorp Inc.	34.00	33.00	1.00	3.0%
American States Water Co.	38.30	37.40	0.90	2.4%
Providian Financial Hldg.	31.18	30.50	0.65	2.2%

THE LOSERS

Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change
Modtech Holdings Inc.	4.31	4.90	-0.59	-12.0%
Channell Commercial Corp.	2.78	3.13	-0.35	-11.2%
Keystone Automotive Ind. Inc	33.45	35.91	-2.46	-6.8%
Hot Topic Inc.	13.19	13.35	-0.16	-1.2%
Pacific Premier Bancorp Inc	11.77	11.81	-0.04	-0.3%

	Ticker	12/21/06 Close Price	11/30/2006 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Co	AWR	38.30	37.40	2.4	43.79	30.30	28.8	NYSE
Channell Commercial Corp	CHNL	2.78	3.13	-11.2	5.25	2.38	NM	NASDAQ
CVB Financial Corp	CVBF	14.58	14.50	0.6	17.30	14.06	15.0	NASDAQ
Fleetwood Enterprises Inc.	FLE	7.81	7.67	1.8	12.60	6.33	84.7	NYSE
Hansen Natural Corp.	HANS	34.10	28.13	21.2	52.72	19.28	38.5	NASDAQ
HOT Topic Inc.	HOTT	13.19	13.35	-1.2	15.64	9.43	36.6	NASDAQ
Keystone Automotive Ind. Inc	KEYS	33.45	35.91	-6.8	46.92	29.80	22.6	NASDAQ
Modtech Holdings Inc. (L)	MODT	4.31	4.90	-12.0	10.95	4.27	NM	NASDAQ
National RV Holdings Inc.	NVH	3.77	3.40	10.9	7.05	2.94	NM	NYSE
Pacific Premier Bancorp Inc.	PPBI	11.77	11.81	-0.3	12.75	10.75	13.2	NASDAQ
PFF Bancorp Inc.	PFB	34.00	33.00	8.0	39.49	30.20	15.2	NYSE
Provident Financial Hldg.	PROV	31.18	30.50	2.2	33.15	25.40	13.4	NASDAQ
Watson Pharmaceuticals Inc.	WPI	26.10	25.67	1.7	35.27	21.35	23.1	NYSE

Notes: (H) - Stock hit fifty two week high during the month, (L) - Stock hit fifty two week low during the month, NM- Not Meaningful

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Five Most Active Stocks

Stock	Month Volume
Hansen Natural Corp.	56,383,010
Hot Topic Inc.	14,264,857
Watson Pharmaceuticals Inc	13,987,000
Fleetwood Enterprises Inc	9,200,000
Keystone Automotive Ind. Inc.	7,520,643
D&P/IEBJ Total Volume Month	143,589,453

Monthly Summary

12/21/06

Advances	8
Declines	5
Unchanged	0
New Highs	0
New Lows	1

MANNERINO

LAW OFFICES



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

"Had laws not been, we never had been blam 'd; for not to know we sinn 'd is innocence"
Sir William Davenant
1606-1668

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Non-invasive BP Monitor Provides Beat-by-Beat Readings

A breakthrough in physiological monitoring is about to take center stage as Virginia startup Empirical Technologies prepares "BPGuradian™" for commercial deployment. Empirical's BPGuardian makes it possible to monitor blood pressure beat-by-beat and non-invasively, using a portable device worn on the wrist. Information from the sensor is then sent via a Bluetooth connection to a nearby computer or handheld device, such as a PDA.

Initial prototype development, testing and evaluation for the device was made possible by Center for Commercialization of Advanced Technology (CCAT) grants provided in 2005 and 2006 through the Office of Technology Transfer and Commercialization (OTTC) at California State University, San Bernardino. Encouraged by positive early test results, SunTech Medical acquired an equity position in Empirical Technologies Corporation this past March.

The two firms are now collaborating to introduce a clinical blood pressure monitor that measures, with every heart beat, aortic pressure at the wrist. Empirical also received option funding under an Office of Naval Research (ONR) Small Business Innovation Research (SBIR) Phase II grant, to develop a Wireless First Responder Health Monitoring System and follow-on funding for a hemorrhagic shock monitor, based on BPGuardian, that will be used to protect the lives of wounded Marines.

Interest continues to grow in the initial product, BPGuardian, which was recently used in a dialysis clinic to monitor blood pressure beat by beat. An SBIR Phase I grant award is anticipated shortly to advance this important work.

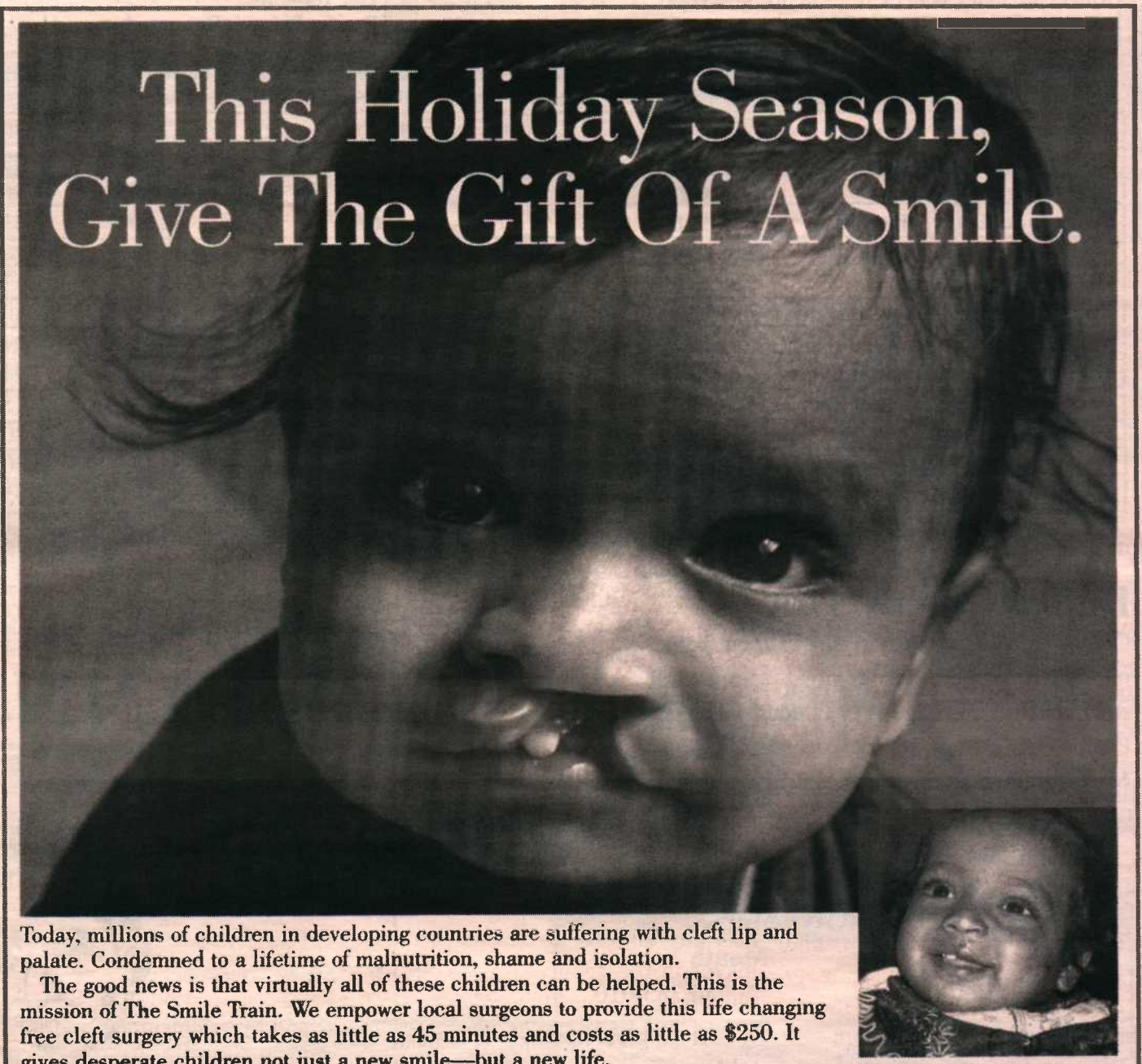
The Naval Health Research Center in San Diego is interested in using BPGuardian as a

research tool for stress physiology and its relation to combat stress disorders. Several Department of Defense (DoD) laboratories are evaluating the device, as are several research hospitals. Ongoing studies include work in blood pressure,

atrial fibrillation, hypertension in adults and children, inexpensive aneurysm detection and other clinical areas.

Dr. David Gerdt, Empirical's president, said, "Next year will produce a number of important and new applications involving

children, adults and animals. The progress we're now making is directly attributable to the support we have received from the OTTC office, and that extends well beyond the relatively modest CCAT monetary award they provided."



This Holiday Season, Give The Gift Of A Smile.

Today, millions of children in developing countries are suffering with cleft lip and palate. Condemned to a lifetime of malnutrition, shame and isolation.

The good news is that virtually all of these children can be helped. This is the mission of The Smile Train. We empower local surgeons to provide this life changing free cleft surgery which takes as little as 45 minutes and costs as little as \$250. It gives desperate children not just a new smile—but a new life.

100% of your donation goes toward programs — 0% goes toward overhead.

YES, I want to give a child a second chance at life.

- \$250 Provides cleft surgery for one child.
- \$ 50 Provides medications for one surgery.
- \$125 Covers half the cost of one surgery.
- \$ ____ We'll gratefully accept any amount.

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 Account No. _____ Exp. Date _____
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CLOSE-UP

Surprise, Dr. Don, You're the New Mayor!

By Joe Lyons

No one was more surprised than Dr. Don Kurth himself.

He was encouraged to jump into the Rancho Cucamonga mayoral race at the last minute. It was thought that councilman and former Fire Chief Dennis Michael would be running. When Chief Michael decided not to run, Kurth threw his hat into the ring.

He was sure it had been a mistake. Incumbent Mayor Bill Alexander was not mounting a campaign. Instead he was throwing his political support behind another council candidate. Political observers were describing the race as a battle between the power of the firemen's pension fund, backing three ex-smoke eaters, and the supporters of RC's police department, a subcontractor of the San Bernardino County Sheriff's Department.

You should note here that many people have since said that is an oversimplification of the race. Mayor Kurth believes that a lot of the emotion and name-calling came, not from candidates, but from overly enthusiastic voters.

Still, at one point, Kurth had a grand total of 6 percent support in the polls. He was discouraged. His campaign consultant and manager quit and according to Kurth, only his wife, Dee, was still supporting his campaign.

Incumbent Council Members Diane Williams and Rex Gutierrez, who had encouraged him to run in the first place, came to his rescue. They created a triumvirate concept as the "law and order" trio.

Soon Kurth found his poll numbers moving up. They were not enough to guarantee a win, mind you. But they were encouraging.

As Kurth tells his story to the Business Journal, he had to attend a class on election night. (He's

working toward a master's in business.) He sat at his desk, watching the returns on his computer. He was stunned to see that he was running so close to Alexander.

Came the dawn and the *L.A. Times* was declaring the incumbent the winner. But like the famous Dewey-Truman race of 1948, you can't always believe what you read in the papers.

Dr. Don Kurth moved out ahead by a slim 3-figure margin. It was just enough to make him believe those reports about how every vote counts.

Kurth has served the public before. He was president of the Cucamonga Water District. He spent a year as president of the Rancho Cucamonga Chamber of Commerce. And he held an appointed position on the Rancho Cucamonga City Council. Now he finds himself to be the third mayor in the history of incorporated Rancho Cucamonga.

"It's a great honor," his honor told us.

He acknowledges that it was "a very contentious race" but he also points out that everybody has a right to express their side on the issues, and he has held both official city council team-building sessions and a post election "thank you and holiday cheer" get-together at his home to bring all sides together for the good of the community.

As for issues in Rancho Cucamonga, it is hard to say that there are any. The completion of

the 210 freeway through his town has brought with it tremendous prosperity to the north end. The completion of Victoria Gardens and the accompanying growth from that development continues to bring jobs and income to the city. Kurth admits to being astonished by the number of new restaurants alone. A new one opens up almost every week, "and you still can't get in," he observed. "There's still a line."



When he speaks about the new Victoria Gardens

Cultural Center, he speaks with justifiable pride. He was on the council board when the plans were developed and he is amazed to see the reality of what was just a paper rendering back then. Further, he told us, he loves to hear how much other cities are envious of such a facility.

The cultural center, if you have not been to see it yet, has a new branch of the city's library, a state-of-the-art auditorium, meeting rooms and other amenities, and is directly connected to the Victoria Gardens shopping facility.

"It's kind of exciting to see it all happening," he told us. "The cultural center is like the crown jewel (of the Gardens)." He tells the Journal that awards for the center come almost weekly.

Kurth shared with us his thoughts when he first drove up Archibald in Cucamonga back in the '70s. Much of what is here today did not exist then. Vineyards covered most of the real estate. Kurth came from work

at John Hopkins, Columbia in New York and other noted medical facilities to develop his own operation (no pun intended), The Alta Loma Urgent Care Center.

"It wasn't that long ago there were sheep out there," he mused. A building moratorium had just been lifted and he claims he could almost smell the excitement.

Today, as Kurth point out, "We're getting close to 'build-out' here." He explains that what is being done now is called "in-sell." This is where the little plots of undeveloped land that got overlooked finally attract attention.

"Even the plots that look like vacant land are already in the planning process. They're already on their way to becoming either business developments or new housing."

As the newly sworn mayor of Rancho Cucamonga, he is able to see the fruition of the things that he had enjoyed planning for the city during his two-year term. He describes it as "exciting." He even welcomes debate and 3-2 votes. After all, he says, he wants to do what is best for the city and if that requires some discussion and compromise to make it work, he believes that that is the best thing for the people he serves.

He also credits his wife with the support he gets to step forward and accept responsibility. (Not that she doesn't want him home as much as possible.) As for his city, he loves Rancho Cucamonga and believes that it is the type of community you can wrap your arms around and call home.

"When I take a jog through my neighborhood, I know my neighbors."

To Dr. Don Kurth, being mayor of Rancho Cucamonga has a "meaningful, almost spiritual quality." It makes him glad he can contribute and be involved.

COMMENTARY

Unions Against Workers, Again

by Bill Leonard,

Member of State Board of Equalization

I keep reading about the highly-politicized effort to get the Legislature to ratify the latest tribal-gaming compacts negotiated by the Schwarzenegger administration. These compacts will increase Indian gaming on reservations, but the supporters indicate that taxes will generate more than \$20 billion in revenues over the next couple of decades. Given the mega-bonds that voters recently approved, those revenues are sorely needed to balance the state's budget deficit.

I am told that the biggest stumbling block to approving these compacts is collective bargaining rights for casino workers, which Democrat legislators support and Indian tribes supposedly oppose. The truth is more complicated. Collective bargaining rights and union organizing rights have been fully protected since California first entered into compacts with the gaming tribes. All the current compacts guarantee collective bargaining rights. The real issue is the use of the controversial "card check" system.

Traditionally, both on reservations and off them, when unions want to win the right to organize workers and deduct union dues from their paychecks, they need to win an election. These elections involve outside supervision and secret ballots, and disputes can be appealed to the National Labor Relations Board. Union leaders are frustrated that they lose these elections too often. So, instead of free and fair elections, the unions want to be able to obtain recognition from the gaming tribes by a method they call the

"card check system." Under this method, union organizers approach individual employees and ask them to sign a card saying they are willing to be represented by the union. Employees can be approached at home or at work or anywhere else. When a majority of the employees in a proposed bargaining unit have signed the cards, the employer is forced to recognize the union and begin deducting union dues from employees' paychecks (whether they joined the union or not).

The problem with the card check system is that it allows and even encourages fraud, intimidation, bribery, and corruption. We had many of those same problems with public elections in California before we adopted the so-called "Australian ballot" in 1891. The "Australian Ballot" is an official ballot printed at public expense on which the names of all nominated candidates appear; it is distributed only at the polling place and voted in secret. Before 1891, political parties printed their own brightly-colored ballots and voters placed them in the ballot box in plain sight of candidates and partisans. "Buying votes" was a common practice and voter intimidation was a major problem. Sadly, the union card check system seeks to bring back all of those problems for the sole purpose of making it easier for unions to win the right to have union dues deducted from workers' paychecks without their permission.

The problem is even worse in practice because so many unions hire out-of-state organiz-

continued on page 33

Why the World Doesn't Need Superman

By Joe Lyons

It's quite simple.

We don't need superheroes because we don't have supervillians.

ENRON was brought down by the Justice Department, not the Justice League. Bin Laden, hiding in his cave on the Pakistani border, only wishes he had the palatial digs of Lex Luthor. Our criminals are nicknamed Son of Sam or the Unabomber, not The Joker or The Green Goblin.

Batman would be no more than a vigilante in the real world. Superman would be just one more illegal alien.

And yet we love these fictional bigger-than-life heroes. Batman began again not long ago. Superman returned last summer and Bond is back again. Watch for the return soon of Rambo, Indiana Jones, Spiderman, Die Hard's John McCain, young Kirk and Spock and even that magical little fellow, Harry Potter. All of them coming soon to a DVD player near you.

Perhaps when the president of North Korea threatens us with his nuclear arsenal, we wish that there were someone with the power to make him go away. The State Department or the Marine Corp will have to deal with him.

It would be great if someone could have stopped the planes from hitting the World Trade Center, or hold back the levies of New Orleans, but people with such powers don't exist and would probably be tied up in some mundane project on the wrong side of the world when

such disasters strike.

Then too, think of the litigation that some lawyer with nothing more than a writ can throw at them.

Conspiracy theorists love to talk about black ops and covert plots. If it were revealed that paid assassins like James Bond or Jason Bourn were being sanctioned out there the screams would take up Sunday morning news shows for months.

As for world domination, that didn't work for Hitler or Napoleon. What makes Ernst Stavro Blofeld or even Pinky and the Brain think they can pull it off?

Then there is the question of a hero's identity. Zorro and the Lone Ranger got away with masks. Batman has a full-face cowl. Even Superman has fooled Lois Lane for decades by putting glasses on Clark Kent. The comic book Wolverine wore yellow spandex, but in the movies they gave him black leather.

Unfortunately, in the real world, guys in tights only show up at Star Trek conventions or they get beat up at corner taverns.

In the end I have to believe that the function of this fiction is to provide us with a release from the terrors of reality, just as Santa Claus makes the last days of December a little warmer.

We don't need a Superman. We would have no place for him if he were real. But all of those fictional superheroes help to make the harshness of things just a bit more bearable

Winning Presentation..

continued from page 8

or department would be if they acted on your suggestions. Describe the happy workers, increased profits, or satisfied customers that would result from your information/recommendations. Your introduction is the overview and should be presented in the first two minutes!

Tip 3: Less is more

When writing your presentation content, remember the phrase, "Less is more." "Don't put every detail into your presentation. It is best to have two to four key agenda topics you plan to cover. It's okay to omit some information from your presentation. Too much content can result in going off on a tangent and running out of time. When you try to cram too much into a presentation, it usually ends up confusing your audience as they struggle to determine the most important points.

If the information you omit is that important, the topic will come up during your question and answer session. Prepare for potential questions that might be asked and have those answers in the back of your mind.

Contrary to popular belief, giving too much information because you want to appear knowledgeable, may overwhelm your audience and cause them to shut down. When you keep your content focused on two to four key agenda topics, you will actually get a higher level of comprehension and buy-in from your listeners.

Tip 4: Repetition works

Remember the Winston Churchill quote: "Tell them what you're going to tell them. Tell them. And then tell them what you just told them." It is important to repeat the value statements that you gave in your introduction throughout your presentation. Now that you have the introduction completed, you are ready to provide the support information for the body of the talk. Start by restating the first agenda topic

and provide all the support information necessary for the audience to understand your information. You will want to remind the audience why your information or recommendations are good for them. Repetition helps create enthusiasm and agreement for your ideas. In your conclusion, repeat the agenda topics and the value statements, which you highlighted throughout your presentation. End with your requested next steps.

Tip 5: Guidelines for amount of content

Once you have developed your PowerPoint® slides (or your handouts) complete this exercise. Review each slide and estimate how much time in seconds or minutes it will take you to convey that information. Write down the amount of time you have estimated for each slide and add them up. Surprise! Most likely you have just determined that you have too much information for the time allotted. Most people will run long when they present.

Use these timeframe guidelines: 20 minute presentation, prepare content for 15 minutes; 30 minute presentation, prepare content for 20 minutes; 45 minute presentation prepare content for 30 minutes. Using these guidelines when developing your presentation will dramatically increase your success in preparing the right amount of content for the designated timeframe.

Better Content -- Better Results

The more you focus on your audience's perspective, the better your results. You'll appear both confident and competent, and will persuade people to agree with your point of view. You'll excite your listeners to take action and be viewed as a reliable information source and solutions provider. Your credibility will soar, enabling you to get the results you desire!

For more information, please visit www.power-presentations.com.

HOPE

continued from page 3

stage, produced TV, radio, print and billboards for the event as well as specialized media, such as Web site multimedia elements and pole wraps at the Palm Springs airport.

"We feel very honored to have been chosen to contribute to such a highly prestigious PGA event," said Gene Turner, Kaminsky's communications director. "It's such a valley tradition and such a great contributor to our valley charities. It's wonderful to be working on a campaign that has Hope written all over it."

Kaminsky Productions is a full-service agency providing fully integrated marketing communications programs as well as boutique services from research and strategic planning to advertising, interactive media and public relations services. Our breadth of services allows us to focus on the client's communication challenges as they emerge and evolve.

According to Larry Bohannon of *The Desert Sun*, if there was a legitimate complaint about the Bob Hope Chrysler Classic in the

last 10 to 12 years, it was that the desert's PGA Tour event didn't make much news other than during tournament week.

Yes, the tournament would be played every January and produce a good, even a great winner and give away millions in charity money to worthy desert organizations. But in-between tournaments, the Hope just never made much noise.



But no one could complain that the Hope wasn't in the news in 2006, and mostly it was all for positive reasons. Consider that in the last 11 months, the Hope tournament has:

- Introduced a new host course to the event, the tourna-
- continued on page 33*

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On-the-Job

Stress...

continued from page 7

ent light can help you to feel differently about the event. A recent UCLA Medical Center study suggests that laughter and humor can help to reduce stress. Laugh: it's good for you!

2. Pace Yourself

Maintain a practical schedule with your expectations. Identify job activities that could be simplified, and plan thoroughly to prevent last minute problems. Use good time management strategies to help pace the workload.

3. Reinforcement

Value yourself and your contribution to the company. Do the best work you can, even if you feel no one is noticing. Keep reinforcing positive thoughts in your mind.

4. Release Stressful Emotion

Being frequently angry, filled with rage or anxiety, is not healthy. Taking a brisk walk or some other physical activity using the large muscles, will help release pent up emotions and aid the body to eliminate harmful chemical responses.

5. Practice Good Nutrition

Stress robs your body of needed vitamins and minerals such as vitamin B and vitamin C, potassium, calcium, and zinc. A number of research studies have concluded that stress increases susceptibility to illness. Eating fresh fruits and vegetables, maintaining a balanced diet and limiting the amount of caffeine, nicotine, and sugar promotes health and improves your ability to handle difficult situations.

6. Talk to Someone

Share your burden; discuss stressful events with another person. Often an associate, friend or Employee Assistance Program (EAP) counselor can help you see the lighter side or offer a fresh approach to the problem.

7. Take Time for Yourself

Take stress breaks during the day. Stretch at your desk. Take short vacations at least twice a year. It is important to take time off for yourself especially during stressful periods.

Symptoms of Stress

Are you one of the many suffering from stress? Below are some signs to watch for.

Physical symptoms:

- Feeling fatigued, exhausted, or drained
- Irritability, or lower tolerance levels
- Muscle tension, joint aches, headaches
- Upset stomach or loss of appetite
- Susceptibility to illness

Emotional symptoms:

- Depression
- Frustration
- Loss of self-esteem
- Feeling "powerless" or "trapped"
- Anxiety
- Nervousness

Behavioral symptoms:

- Inability to laugh at daily situations
- Social withdrawal: pulling away from co-workers, peers, and family members

Job performance change:

- increased tardiness,
- absenteeism, or increased use of sick leave, and decreased effi-

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CA Report...

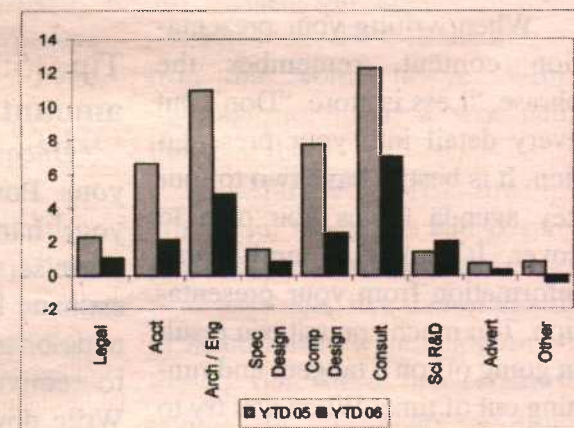
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stores category, which has lost just over 13,000 jobs over this period. While it's possible that some of this weakness stems from a housing-driven drop in demand, the more likely explanation is that most of these job losses stem from the Federated / May Company merger, which has resulted in the consolidation of Macy's and Robinson's May during 2006Q2-Q3. While it's a distant second, the building material and garden equipment category has also lost about 1,600 jobs since October of 2005. Of course, it's hard to categorize these losses as collateral damage from a negative wealth effect - they are just as much a direct consequence of a slump in the construction sector.

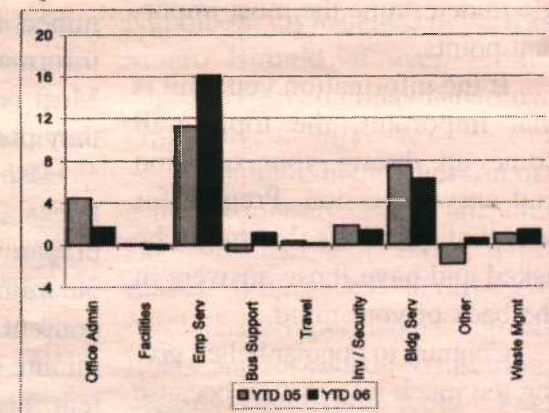
While the weakness in each of these previous retail industries is hard to tie to a negative wealth effect from housing, the recent weakness in the California auto market is harder to dismiss out

of hand. Employment at motor vehicle dealerships in California has fallen by just under 1,000 jobs, and new car registrations have fallen 10% from last summer's levels. But even these trends have multiple explanations: is this the consequence of a negative wealth effect from housing, or simply the fact that last year's aggressive employee

CA New Jobs in Professional / Technical Services, YTD (1,000s, SA)



CA New Jobs in Administrative Services, YTD (1,000s, SA)

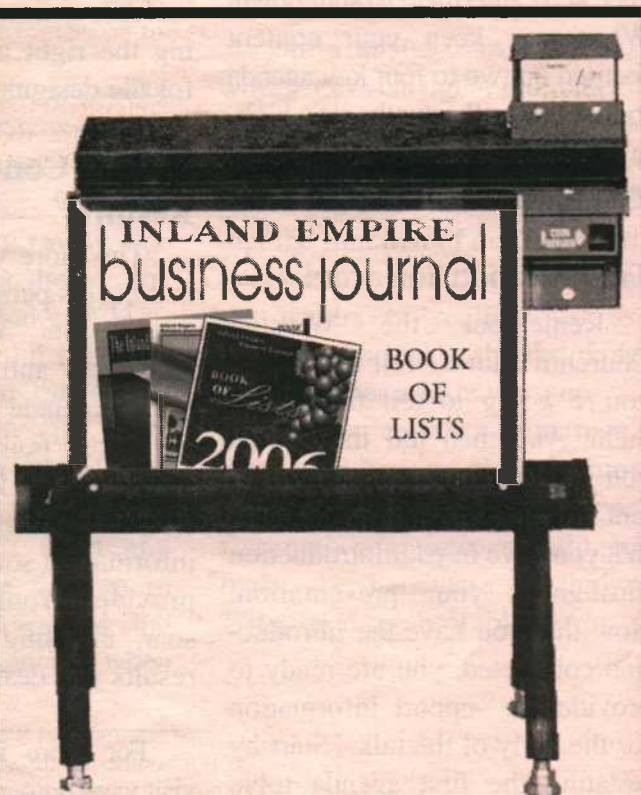


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Update Figures for Women-Owned Businesses

The Center for Women's Business Research and OPEN from American Express announced its biennial update of state and metro area figures for women-owned businesses.

There are an estimated 1,398,873 privately-held 50 percent or more women-owned firms in California, accounting for 41.9 percent of all privately-held firms in the state. These firms generate more than \$297 billion in sales and employ 1,908,023 people. This total includes an estimated 1,052,249 privately-held, majority (51% or more) women-owned firms in California.

Drawing on the most recent census data, the Center projects 2006 statistics for privately-held women-owned businesses for all 50 states, regions of the country and major metropolitan areas. The report reveals impressive growth and the substantial economic contributions women entrepreneurs are making across the country.

The top 10 states for majority women-owned firms are, in rank order: California, New York, Texas, Florida, Illinois, Pennsylvania, Ohio, New Jersey, Michigan and Georgia. The rank is based on a combination of the number of firms, sales and employees.

Between 1997 and 2006, the top 10 metro areas based on number of firms, sales and employees for majority women-owned

firms are: Los Angeles; New York; Chicago; Washington, DC; Atlanta; Boston; Houston; Philadelphia; Santa Ana-Anaheim; Dallas; and Detroit.

Women own just 3 percent (approximately 250k) of \$1M businesses---half that of men. OPEN is taking steps to raise awareness and close that gap

through its Make Mine a \$Million Business movement, which provides tangible mentoring, money and marketing resources to high-potential women innovators who aspire to \$1 million in annual revenues.

Local San Diego Make Mine a \$Million Business program awardee Melinda Earl, majority

partner of Stone Impressions, a manufacturing company that makes decorative natural stone tile products using a patented process Melinda invented, is an excellent example of the growth trend of women-owned businesses and their economic impact.

By Alex Della Rocca

For OPEN from American Express

2007 EDITORIAL SCHEDULE

EDITORIAL FOCUS	SUPPLEMENTS	LISTS
February <ul style="list-style-type: none"> Commercial R.E. Developers Residential Real Estate Architecture/Land Planning Redevelopment 	<ul style="list-style-type: none"> 2007 Economic Conference Building and Development Business Banking 	<ul style="list-style-type: none"> Independent Banks Commercial/ Industrial Contractors Residential Builders Architectural Engineering, Planning Firms
March <ul style="list-style-type: none"> Major/MultiEvent Venues Financial Institutions Health Care 	<ul style="list-style-type: none"> Environmental Executive Education City Economic and Demographic Data 	<ul style="list-style-type: none"> MBA Programs HMOs/PPOs Industrial R.E. Brokers
April <ul style="list-style-type: none"> Meetings & Conventions Airports New Home Communities Malls & Retail Stores 	<ul style="list-style-type: none"> Women & Business Expo Meetings/Conventions Travel/Hotels/Tourism Commercial R.E. Brokers Small Business Handbook 	<ul style="list-style-type: none"> Indian Gaming So Cal Vacation Spots Hotel Meeting Facilities Travel Agencies Visitors and Convention Bureaus
May <ul style="list-style-type: none"> Economic Development (Riverside Cnty) Marketing/PR/Media Advertising Insurance Companies 	<ul style="list-style-type: none"> Women-owned Businesses Human Resource Guide Chamber of Commerce 	<ul style="list-style-type: none"> Environmental Firms Employment/Service Agencies Law Firms Dental Plans
June <ul style="list-style-type: none"> Financial Institutions (1st Quarter, '07) Travel and Leisure Employment Agencies Home Health Agencies Economic Development (San Bernardino County) 	<ul style="list-style-type: none"> Health Care & Services High Technology Golf Resorts 	<ul style="list-style-type: none"> Hospitals Savings and Loans Motorcycle Dealers Medical Clinics
July <ul style="list-style-type: none"> Manufacturing Distribution/Fulfillment Credit Unions Event Planning High Desert Economic Development 	<ul style="list-style-type: none"> Marketing/Public Relations Media Advertising Casual Dining Building Services Directory 	<ul style="list-style-type: none"> CPA Firms Commercial Printers Ad Agencies/Public Relations Firms Largest Insurance Brokers SBA Lenders Staff Leasing Companies Serving the I.E.
August <ul style="list-style-type: none"> Personal/Professional Development Employment/Service Agencies Health & Fitness Centers Caterers 	<ul style="list-style-type: none"> Environmental Expansion & Relocations Women in Commercial Real Estate 	<ul style="list-style-type: none"> Largest Companies Small Package Delivery Services
September <ul style="list-style-type: none"> Mortgage Banking SBA Lending Independent Living Centers 	<ul style="list-style-type: none"> Health Care & Services Airports Golf Guide to Southern California 	<ul style="list-style-type: none"> Substance Abuse Programs Largest Banks Largest Hotels Golf Courses
October <ul style="list-style-type: none"> Lawyers/Accountants HMO/PPO Enrollment Guide Economic Development Temecula Valley Financial Institutions (2nd Quarter, '07) 	<ul style="list-style-type: none"> Telecommunications Office Technology/Computers International Trade Holiday Party Planning 	<ul style="list-style-type: none"> Wireless Phone Service Internet Services Long Distance/Interconnect Firms Copiers/Fax/Business Equipment Educational Services Directory
November <ul style="list-style-type: none"> Retail Sales Industrial Real Estate Commercial R.E./Office Parks Educational Services Directory 	<ul style="list-style-type: none"> Human Resources Guide Executive Gifts Building and Development New Communities 	<ul style="list-style-type: none"> Commercial R.E. Development Projects Commercial R.E. Brokers Fastest Growing I.E. Companies Mortgage Companies Title Companies
December <ul style="list-style-type: none"> Financial Institutions (3rd Quarter, '07) Top Ten Southern California Resorts Temporary Placement Agencies 	<ul style="list-style-type: none"> Health Care 	<ul style="list-style-type: none"> 2008 "Book of Lists" Fleet Leasing Auto Dealers Business Brokerage Firms

On-the-Job Stress...

continued from page 14
ciency or productivity

Self-medication:

- increased use of alcohol, tranquilizers, or other mood altering drugs
- Skipping rest and food breaks

Management Strategies

Burnout consumes enthusiasm and cannot be ignored. Here are some tips for managers to help employee stress and burnout.

- First, make sure your employees schedule their vacation time and actually take the time off. Don't call them when they are on scheduled vacation time!
- Second, help employees plan periodic breaks—maybe walk around to all your employees with a bottle of water or an ice cream bar or a piece candy. It's great way to give everyone a quick mental break and put a smile on your employees' faces too.
- Third, plan a brown bag lunch. Have everyone bring their

lunch to a workroom or sectioned off part of the cafeteria. Lead the conversation around vacations, hobbies or light hearted topics. This is a great way to help your employees release a little stress, and keep employees motivated too.

- Fourth, help employees with good time management skills. Help them to set realistic project goals and milestone markers.
- Fifth, keep employees in the loop. Employees like to be informed with company changes and progress.
- Lastly, rewards. Rewards include praise, and anything else that is positive.

Employees need to feel that they are recognized and valued for their good work.

Personal demands in addition to on-the-job demands can make you feel off-balance overly stressed. By following these tips, you'll be better equipped to recognize the symptoms of stress and avoid job burnout in the future.

Please visit Deanne DeMarco at her Web site: www.breaking-boundaries.com or call: 866-91-COACH.

CA Report...

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pricing programs induced some people who would have purchased a new car this summer to purchase a new car last year?

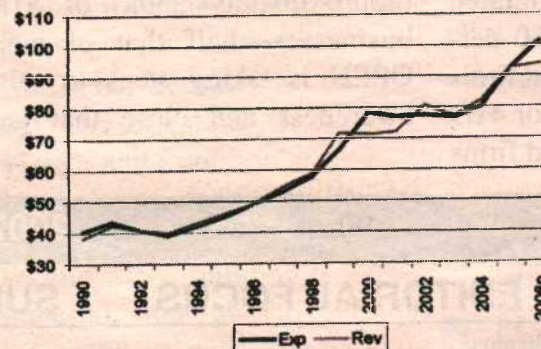
Looking backward, it's hard

effect from housing will be enough to tip the scales in 2007.

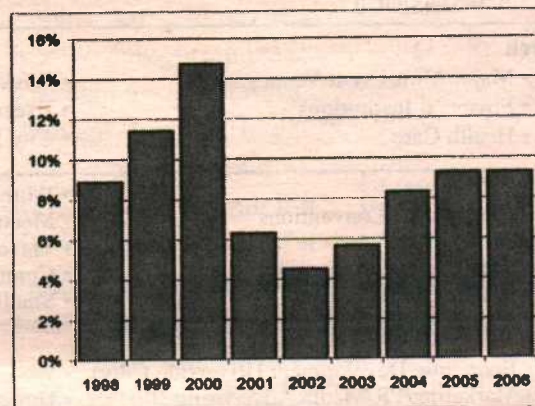
Issue #2: Back to the Future? The State Budget and the Real Estate Slowdown

In the late 1990s, the dot.com frenzy yielded a double jackpot for state revenues: the booming economy led to robust growth in both taxable sales and personal income, while the blizzard of stock options and IPOs led to a surge in non-wage income among the richest Californians, with a corresponding jump in capital gains revenue. Even as late as 1999, California found itself with \$5.4 billion more in revenues than expenditures. Unfortunately, the following year's budget took this jackpot for granted: state expenditures rose 17% in the 2000-01 budget, while

CA State Revenues vs. Expenditures (billion \$)



CA Share of Gen'l Fund Revenue from 9% Capital Gains Tax



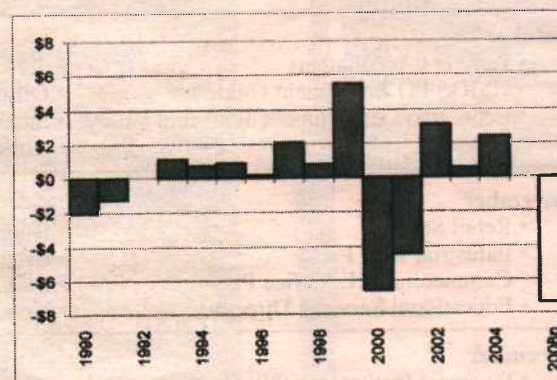
to find any unambiguous evidence of a negative wealth effect from housing in the U.K., U.S., or California data. However, since a slump in consumption and retail sales could potentially turn our housing-driven slowdown into a housing-driven recession, we'll be following the consumption and retail sales data closely, looking for further evidence of a negative wealth effect. But for now, our view is that we'll believe it when we see it – we do not believe that a negative wealth

realized revenues fell by 1%. Not surprisingly, this monstrous shortfall led to a budget crunch: over the next two years, total state expenditures actually fell by a small amount, and state and local government employment lost jobs during 2003. When the California economy was already reeling from the collapse of the technology bubble, the resulting slowdown was deepened by a fiscal crunch in Sacramento.

Six years later, our circumstances sound eerily familiar. The housing boom has created another temporary surge in revenues.

The increased pace of new construction plus high turnover in the market for existing homes have caused the biggest five-year increase since the passage of Proposition 13: property tax revenues jumped by 58%

CA State Revenues minus Expenditures (billion \$)



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MANAGING

5 Ways to Turn Customer Complaints Into Cash Opportunities

By Paul Rutter

Unless you work in a profession where you have absolutely no human contact whatsoever, you're bound to hear a complaint from someone every now and then. Sometimes it's a customer complaining about a product not working as promised; other times it's a complaint about your company's customer service. Whatever the complaint is, if you have any responsibility for resolving the situation, you need some clear-cut strategies for making complaints a win-win situation for all parties.

Unfortunately, many people are fearful of complaints. They view the complaining person as "a whiner," as someone "annoying" that they have to deal with. Even worse, if they suspect a customer is going to complain, they may go so far as to avoid that person. But such an approach only makes the situation worse. Realize that complaints are not necessarily bad. A complaint is actually an opportunity for improvement—a way for you to see what isn't working in your company or department so you can take action to fix it.

Consider the facts:

- A typical business hears from only 4 percent of its dissatisfied customers; the other 96 percent just go quietly away, and 91 percent of them will never go back;
- A typical dissatisfied customer tells more than eight people about his or her problem;
- Seven out of 10 complaining customers will do business with you again if you resolve the complaint favorably.

So before you roll your eyes at the next complaint you hear,

use the following guidelines to make resolving the complaint a quick and painless process.

Respond quickly.

When you receive a complaint, response time is critical. If the complaining party is standing in front of you, you need to do what you can to resolve the situation right then. However, not all complaints come in through a face-to-face interaction. Complaints may also come in via e-mail, through a company survey form, or via voicemail. Additionally, you may not be able to resolve the complaint the moment you receive it in a face-to-face interaction. Therefore, set standards for your complaint response time. Depending on your company or industry, you may be able to commit to resolving complaints within 30 minutes. For other companies, a one week timeframe may be more realistic. Whatever your timeframe is, be sure to let the customer know when to expect a resolution. Remember, ignoring a problem does not make it go away, and people get more frustrated and irate when they believe you are ignoring them.

Be a good listener.

One of the most important aspects of handling any complaint is to be a good listener. When people are complaining, they want to be heard. They want to express themselves and get something off their chest. And most of the time, that's all they want—to let you know that something displeased them. So even though you may want to "jump in" and interrupt them with facts or your side of the story, don't. Keep quiet and just

let the person talk uninterrupted. When they're done talking, you'll notice that they no longer seem upset. That's because you've given them a chance to vent and to feel heard. Now they'll be more likely to listen to you as you explain the situation and what you can or can't do to resolve it. When it comes to complaints, a little silence on your part goes a long way.

Empower your staff with solutions.

One reason people hate hearing complaints is that they feel there's nothing they can do to resolve a situation instantly. In many companies, an employee's only authority is to say, "I'll let my manager know about this." Realize that such an approach only makes the complaining party more upset, and it demoralizes the person receiving the complaint. Therefore, empower your employees to make decisions right on the spot. Let them know what they can and can't do for a complaining customer.

For example, your front line workers may have the authority to offer people a 10 percent discount off their next purchase. The next level of employee may have the authority to offer a bigger discount or some kind of coupon or voucher for future use. And the highest level of employee may have the authority to offer something totally free to ease the complaining party.

Rather than always having to summon the manager, let your employees resolve the majority of complaints instantly, thereby giving the customer an immediate solution to the problem and giving your staff a boost of confidence that they can indeed handle challenges.

Be honest and straightforward.

We've all heard the phrase: "The customer is always right." Well, in some situations, the customer isn't right. Sometimes customers are mistaken; other times they have misinterpreted events. Depending on the situation, the customer may have an idea of how the product or service should work, which isn't necessarily correct. In these instances, the key is to make the customer think they're right as you subtly guide them to an ideal resolution.

For example, if you work in the hospitality industry and someone complains that they couldn't enjoy some aspect of their stay because on their third night there they heard loud noises from the room next door, and now they want their entire stay to be free, be diplomatic and negotiate with the person. You could say something like, "I understand you didn't get a good night's sleep that evening. You were able to sleep very well the other four nights though. And you seemed to enjoy the free continental breakfast we provided, as well as the onsite amenities, such as the pool and fitness center. How about you enjoy a nice lunch on us at the onsite restaurant before you leave? That way you don't have to stop anywhere on your way to the airport."

With this approach you're subtly reminding the person how great so many other aspects of your service were and are offering a suitable solution to make up for the small inconvenience.

Give more than expected.

If you really want to "wow" someone and turn a complaint

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COMPUTERS/TECHNOLOGY

The Vampires That Sojourn Among Us

By J. Allen Leinberger

This is a story about vampires.

These are not the ones you see in the movies. These vampires suck your money right out of your pocket and your bank account. Unlike identity theft, this is a perfectly legal operation, but it is costing you money even as you read this.

First, let's do a quick mental inventory of all of the new electrical devices in your home. Start with your computer, and then run through everything that is computer driven. Your cell phone, your TV, Your DVD or VCR player. Keep going. Don't forget the iPod, the Palm Pilot or the Blackberry. Don't forget the family. How many households have more than one of these devices? How many of these devices are in their chargers all night long?

Remember this. When you turn these things off, they aren't really off. That little red or green pilot light says that a trickle of electricity still runs through it. This allows the machine to keep programming like time, name, speed dial numbers, favorite channels, etc.

Each device also comes with a small internal battery or capacitor that holds a charge so that if the power fails, a small internal charge can hold those remembered preferences. That's why your VCR doesn't blink when the power goes out. It may be blinking, but that's because you didn't program it when you got it. Break the cellophane on the instruction book and follow the directions.

I tell you all of this for one simple reason. All of these little devices are pulling electricity, which you pay for. If you lie there at night thinking that only the refrigerator is running, you are wrong. Chargers and pilot light and sleep mode functions all are costing you money. Not a lot, but

if we have another month like last July here in the Inland Empire, it can be a significant addition to the light bill.

Some vampires are scam artists. I have warned you before about those letters from emerging African nations where a bureaucrat has several million dollars to hide in your account. Don't respond!

Then there is this notice from the Social Security office. A new e-mail scam message is being circulated with the subject "Cost-of-Living for 2007 Update." The message redirects the reader to a Website designed to look like Social Security's Internet Website. Once directed to the phony Website, the individual is asked to register by giving personal information such as the individual's Social Security number, bank account information and credit card information.

To report receipt of this e-mail message or other suspicious activity to Social Security's Office of Inspector General (OIG), call the OIG Hotline at 1-800-269-0271. A Public Fraud Reporting form is also available online at OIG's Website.

Next on our list is the cell phone. You know all of those special functions that you get on your phone today? They all cost you money. Sure, you can Google and Mapquest and download ESPN scores and CNN headlines. That all goes onto your phone bill. One local woman told me she wondered what that strange charge was on her daughter's bill was. It turned out that the girl had fallen for a ringtone download special. It was only \$3.99. Not a big charge in the grand scheme of things. What they didn't know was that the ringtone download charge was a monthly subscription rate. Every month, whether she downloaded a new tone or

not, she was getting billed. Most people, especially kids, don't even know this. They just think it's cool to get new tones all of the time.

Not to sound pompous, but I've used the same tone for the last four years. I am pretty sure that I only paid for it once. As I write this, I am thinking that it wouldn't hurt for me to check.

Physician, heal thyself.

Speaking of my own folly, I have fallen victim to that nice warm bald headed guy who sells computer instruction disks on TV.

Some time ago I was helping my wife load AOL onto her home computer. When I ran into trouble, I called AOL tech support. They were more than courteous and helpful; they offered me a special present to accommodate my troubles. They switched me to a lady who offered me a copy of the Video Professors Windows CD.

Now, I use a Mac, as do all of the people here at the Business Journal, but my wife's computer runs Windows, so I thought it would be nice for her.

The lady on the other end continued on in what sounded like a sales pitch but I explained that I was calling with computer problems, and as I was watching to see if what the tech rep told me was working, I told her that I couldn't deal with my problem and listen to her. So I explained, and I hope they were really recording me, that if it was free, I'd take it but I didn't need to pay for anything else.

Shortly thereafter, a Windows instruction CD arrived. Sometime later, an Excel CD arrived. I thought nothing of it since I hadn't ordered it. Then I saw an \$80 dollar deduction from my checking account. It turns out that I had been signed up for a

regular subscription to the Video Professor. When I called to complain, the lady on the phone kept insisting that I had agreed to the terms and a third CD set was already on its way.

Then she suggested that I break the cellophane seal to get some information from inside. I argued that once that seal was broken, she would tell me that that constituted acceptance and I would be stuck. So, as I write this, the disks have been returned and I am awaiting a return of my money. Wish me luck.

This is not unlike the story I told you some years ago here in the Journal when starting up a game connected me to Earthlink, they began deducting a monthly fee from my account. My phone calls were heeded and they cancelled the deduction, but Earthlink owes me \$60 to this day.

It sounds simplistic to say that the buyer should beware, but it's true. Techy stuff gets confusing even to the most computer literate types, and you may not realize just what it costs to operate the technology of the twenty-first century.

Some companies, like Apple's iTunes, will ask you twice if you want to pay to download a song. Other companies sign you up and rely on fine print to excuse themselves.

Understand, if you want new ringtones every month, or you want to be able to get sports' scores as they happen, that's great. But there is a price to pay.

It's not that this new stuff makes us all look stupid. Man has been gullible ever since Adam took the apple from Eve, and man has exploited his fellow man ever since Cain cold conked Abel.

Enjoy your toys, but beware of the vampires.

GHOSTFEST EXPO PREMIERES ABOARD THE *QUEEN MARY*

By Joe Lyons

The Inland Empire Business Journal has been keeping you apprised of the ongoing paranormal activities aboard the *Queen Mary* in Long Beach for sometime now. The Shipwreck Halloween promotion has appeared here more than once, most recently just this past October. The grand opening of the Ghost Tour has also been chronicled here.

The *Queen* continues to profit from its spookier reputation with the Ghost Fest Expo 2006.

This special weekend event offered the public a chance to experience the many haunting and supernatural happenings reported aboard the historic ship. Through the years, guests, employees and paranormal researchers have witnessed unexplained sounds, voices, apparitions and other phenomena. From Nov. 17 to the 19 of this past year the first Ghost Fest Expo, which is planned as an annual event, took place aboard the legendary ocean liner. It featured lectures and seminars with the nation's leading researchers and scientists in the field of parapsychology, vendors offering related services and materials, and late-night investigations of the haunted ship. These professional ghost hunters came to inform, interact, and instruct guests on all aspects of the paranormal.

The tickets for the event included admission to the Exhibit Hall Expo and most lectures, admission to a live broadcast with George Noory and a complimentary opportunity drawing for Ghost Fest paraphernalia and *Queen Mary* amenities.

A trio of producers presented this Ghost Fest event premiere. The first was Erika Frost, paranormal media personality, resident psychic aboard the *Queen Mary* and director of the *Queen Mary's* Paranormal Research Center. She has appeared on the Sci-Fi Channel's "Ghost Hunters" and the British TV series, "Most Haunted." The second was Jack Rourke, a spirit medium who lives in Los Angeles; and the third,

Patrick Wheelock, paranormal investigator and founder and editor-in-chief of *Beyond Investigation Magazine*.

Guest lecturers include Dr. Barry Taff. He has been the principal investigator on more than 4,000 cases of poltergeists and hauntings over the last 37 years, one of which became the bestselling book and motion picture, "The Entity."

Other speakers include Dr.

Andrew Nichols, who has investigated more than 600 cases of ghosts, hauntings and poltergeists. His scientific papers on the paranormal have been included in many respected journals, including the *Journal of Parapsychology*.

Although there was a promise of a great cross section of wikkens, voodoo practitioners and ghost hunters, the greatest number of expo participants appeared to be

mediums and fortunetellers.

Tours were conducted throughout the ship cavernous hull with would be ghost hunters looking for disembodied voices, temperature shifts and electronic variances indicating activity on some otherworldly plane.

Ghost-Fest I proved that even in this day and age, it can get pretty spooky out there...in the dark...in the night.



Announcing the 10th Annual

Roy Rogers and Dale Evans

Western Film Festival

At the Historic Apple Valley Inn

The 10th Annual Roy Rogers and Dale Evans Western Film Festival will be held once again at the beautiful and historic Apple Valley Inn, formerly known as the *Roy Rogers Apple Valley Inn*, February 17 & 18, 2007. Proceeds from this popular event will benefit the abused children served by the Happy Trails Children's Foundation. The Apple Valley Inn is located at 20601 Highway 18, also known as Happy Trails Highway at the intersection with Dale Evans Parkway in Apple Valley, CA.

a thrilling opportunity for folks to come together in a place that was very special to Roy and Dale. Fans can watch Roy and Trigger gallop across the silver screen, fighting for truth and justice in the Old West, as they did in their heyday in the 40's and 50's, when Roy was the number one ranked cowboy star at the box office for more than ten straight years! Roy and Trigger, along with Dale, lovable sidekick Gabby Hayes, Bob Nolan and the Sons of the Pioneers, formed one of the greatest and most successful movie teams of all time!

Some of the magnificent rare film titles to be shown include Roy's first starring role in *Under Western Stars* (1938), Roy and Dale's first film together, *The Cowboy and the Senorita* (1944), *Roll on Texas Moon* (1946) and *The Golden Stallion* (color 1949). Fans will have an opportunity to see many other films including episodes from the popular Roy Rogers TV show. In addition to a full schedule of films, the festival will feature special appearances by a gathering of top guest celebrities and stuntmen including: Jane Adams, Ruth Buzzi, Michael Chaplin, Roydon Clark, Don Collier, Tommy Cook, Linda Cristal, Diamond Farnsworth, Robert Dix, Lois Hall, Bobby Hoy, Mrs. Howard Keel, Ted Markland, Les Martinson, Gregg Palmer, House Peters, Jr., Rudy Ramos, Don Kay Reynolds, Ann Robinson, Hal Spencer, Neil Summers, Yvette Vickers, Johnny Western, Jack Williams, and members of the Rogers family. Come out and meet the stars in person!

There will be both silent and live auctions including Roy and Dale collectibles and memorabilia. A highlight once again this year will be the Saturday Night Awards Banquet. Enjoy a mini-concert featuring legendary

continued on page 29

CA Report...

continued from page 16

between 2001 and 2006. Similarly, the capital gains on housing transactions have increased capital gains tax revenues to 9.3% of general fund revenue – a significant increase, but not quite the highs established during the tech boom. Unfortunately, flat home prices and lower sales volumes suggest that these gains will disappear in the coming years, just like the revenue gains from the tech boom.

Just as these sources of revenue growth look to be drying up, the Legislative Analyst's Office estimates that the state general fund expenditures will exceed revenues by \$7.3 billion in the 2006-07 fiscal year – a bigger shortfall than the 2000-01 crunch-inducing budget. Without a significant change in taxation or spending policies, the LAO predicts that next year's budget deficit will wipe out the last of the general fund reserve.

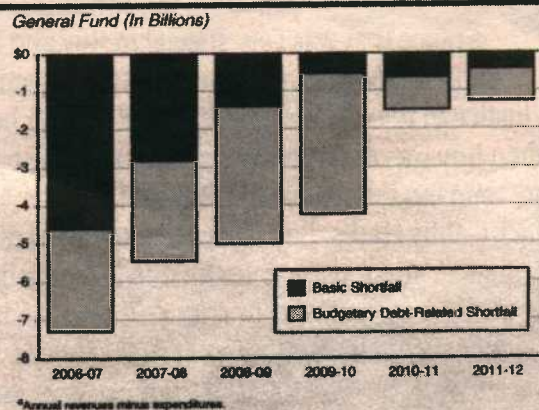
This raises the possibility that another round of spending and employment cutbacks in state government might be that second source of weakness that turns a housing slowdown into a housing recession. However, there's at least one crucial difference this time around: nearly 70% of the shortfalls projected by the LAO from 2007-2010 arise from the deficit financing scheme passed in 2004.

Under Proposition 58, between 1-3% of annual general fund revenue must be paid into a Budget Stabilization Account. Half of these annual payments are required by law to go to early payment of 2004's deficit financing bonds (Prop. 57). The key word here is early – by making the minimum payments required, the Legislature and the Governor can close about half of these looming deficits. Of course, this still leaves a multi-billion dollar gap between "current law" spending and revenue that requires the type of tough political choices that Sacramento has proven itself unable to make in the past.

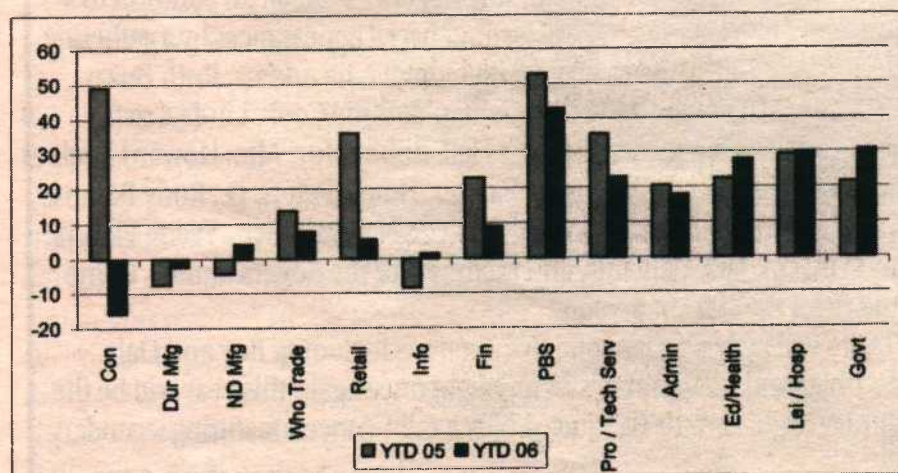
Bottom line? There's some wiggle room in the substantial deficits predicted by the LAO, since a significant chunk of projected spending is optional early payments on debt. But even if these payments are reduced to their legal minimums, the balance on the General Fund will still go negative within two years unless California can balance its spending and revenues. Since this rebalancing will almost cer-

CA LAO's Projected Budget Shortfalls, 2006-2012
(Source: LAO Fiscal Outlook, 2006-07 to 2011-12)

Large Operating Shortfalls Projected Through 2009-10*



CA New Jobs by Sector, Year-to-Date (1,000s, SA)



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Department of Behavioral Health Psychology Internship Program

San Bernardino County Department of Behavioral Health (DBH) has been granted accreditation for its Psychology Internship Program from the American Psychological Association (APA) Committee on Accreditation. The accreditation was granted during a review process that ended October 2006, and will run through 2011.


DBH received its first APA accreditation May 1992, but has effectively operated a successful Psychology Internship Program since 1971. The mission of the program is to ensure the highest quality clinical psychology internship possible by providing practical training and experience in those activities fundamental to the clinical functioning of psychologists (assessment, intervention, consultation, supervision,

and research), while encouraging careful thinking, regular use of the professional literature, and evidence-based practices in providing treatment.

The department's internship program provides interns with direct clinical work and supervision, a biweekly testing seminar, a weekly two-hour didactic seminar, weekly supervised case presentations, a weekly process group focused on self-examination, and a wide array of departmental in-service trainings. Our current internship program has six interns enrolled, each receiving a stipend of \$28,975.00 per year.


The program, which begins every July 1 and runs through June 30, requires a total of 1,900 hours from the individu-


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TRITON

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Please allow us to introduce ourselves: Triton Communications, Inc., a full service telecommunications company. Originally formed in 1981, and Incorporated on August 12th 1982. We began as a contractor providing installation service for Rolm of California. In 1985, Triton Communications, Inc. became an interconnect and began to serve its own customers.

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WHEN: Friday, May 4, 2007
7:30 a.m. to 6:00 p.m.

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Conference Registration is \$89 per person
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Tickets sold on a first-come, first-served basis. Early registration receives best seating location.

RESERVATIONS MANDATORY (909) 483-4700

Dept. of Behav.....

continued from page 20

als enrolled. All interns spend at least six months in a general outpatient clinic with the option of having the additional six months

in a forensic setting. The goal of the program is that by the end of the internship, interns will be functioning with clinical skill competence, responsibility, judgment, and ethical sensitivity adequate for entry into post-degree,

pre-licensure practice of clinical psychology.

The Department of Behavioral Health is committed to actively recruit interns nationwide from different ethnic, racial, and personal backgrounds, and

emphasizes training in cultural competency and diversity issues, as well as in evidence-based practices. Following graduation, DBH encourages all interns completing the program to apply for employment with the department.

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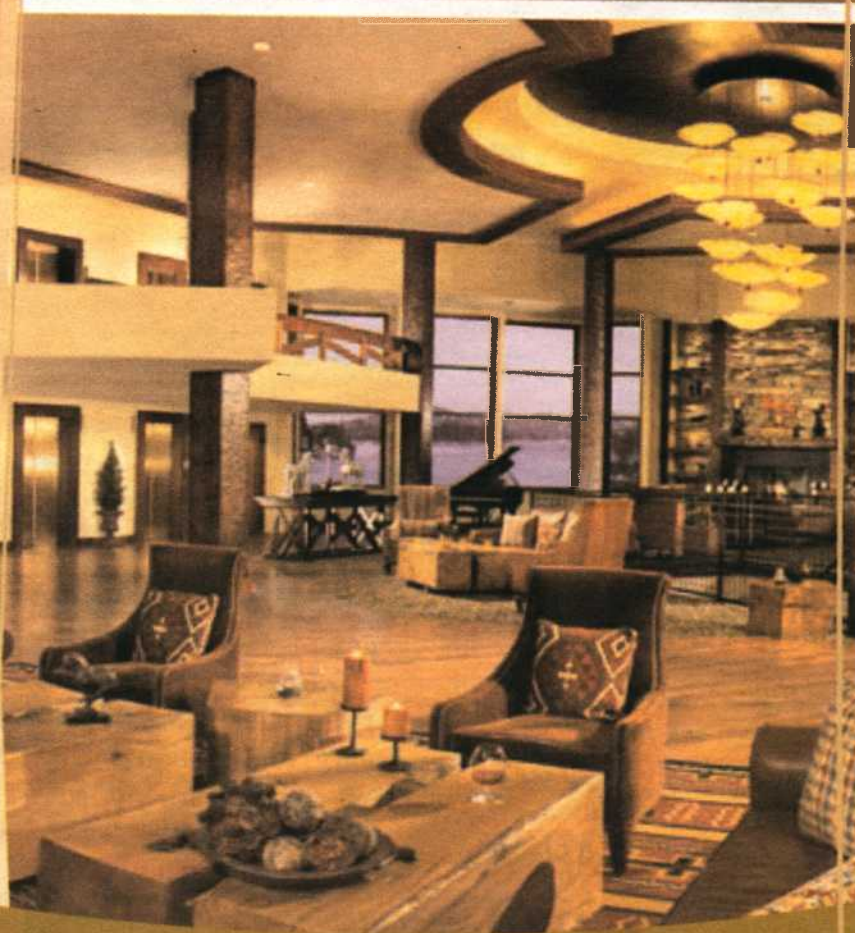
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EXECUTIVE TIME OUT

LAKE ARROWHEAD RESORT & SPA

By Bill Anthony



A view from Lake Arrowhead Resort & Spa

The dictionary tells us “phoenix,” in ancient mythology, is an eagle-like bird which lived for 500 years and then burned itself to death on a pyre, and from whose ashes another “phoenix” arose---even more beautiful, rare and unique. The “Lake Arrowhead Resort and Spa” has evolved, just like the mythological phoenix, to be a most beautiful, rare and unique mountain resort. For the purpose of putting you, the reader, in a perfect, happy and pleasurable

mind set, I will only describe to you the now....today...and tomorrow....and leave the yesterdays with that burning dying phoenix on the pyre.

Located 5,100 feet above sea level in the alpine-like San Bernardino Mountains of Southern California, it actually has the four seasons of spring, summer, fall and winter; each season, with its own special treats, such as boating, fishing, swimming, skiing, snow boarding, hik-

ing, cross country biking---well, you get the picture. The resort, in the past, has had its pretty times but never as beautiful and spellbound as now.

Looking for a unique wedding? Forget Spain, France, Italy---think locally and think of Lake Arrowhead Resort. (See the suggestive photo included in this story!) Located only 90 minutes from Newport Beach, Los Angeles and (a few more minutes from San Diego), the Lake

Arrowhead Resort is the perfect weekend getaway. The new spa at Lake Arrowhead Resort and Spa will offer a comprehensive menu of spa treatments, including massages, body treatments, facials, and hair and nail care. It will feature 10 total body treatment rooms, including one couples’ room and one VIP couples’ suite. Additionally, there will be a salon with five beauty stations for manicures and pedicures as well as hair care.

Based in Park City, Utah, Gemstone Resorts International is

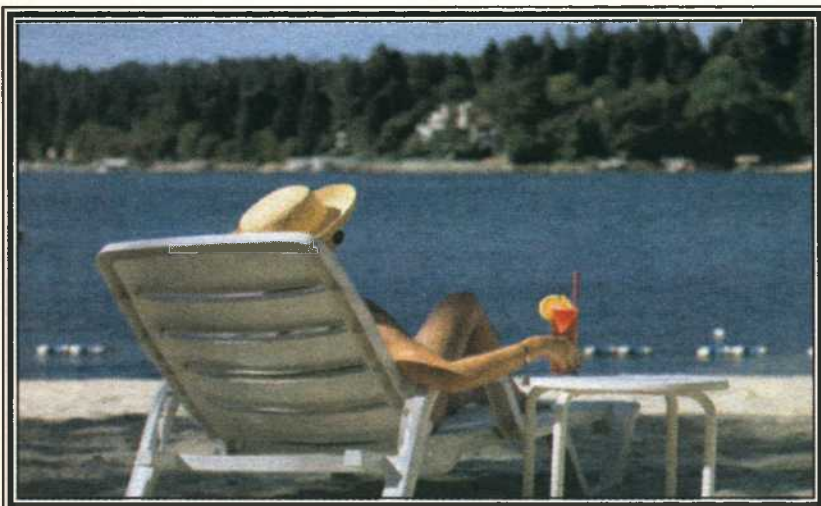
ing a Smith Machine and free weights up to 25 pounds. Floor-to-ceiling windows will allow for a panoramic view of the lake. A full variety of fitness classes will also be available, ranging from aerobics and kickboxing to Pilates and yoga. The spa and fitness centers are currently scheduled to reopen in late February.

In addition, the resort will offer newly renovated meeting spaces equipped with state-of-the-art technology, including WiFi Internet access in each conference room and satellite and video teleconferencing capabilities. Groups ranging in size from 10 to 450 will be able to utilize these new spaces, which will be decorated in evergreen, russet and gold colors, a neutral palette selected for its ability to accommodate many different types of events.

Based in Park City, Utah, Gemstone Resorts International is a full-service operating and asset management company that has been operating for more than 10 years. Specializing in complex boutique hotels and resorts throughout the U.S., Gemstone Resorts International was brought on by Lake Arrowhead Resort and Spa’s owners, Fulton Village Green Investors, in September



Luxurious Accommodations at Lake Arrowhead Resort & Spa



Relaxing Lakeside at the Lake Arrowhead Resort & Spa

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CA Report...

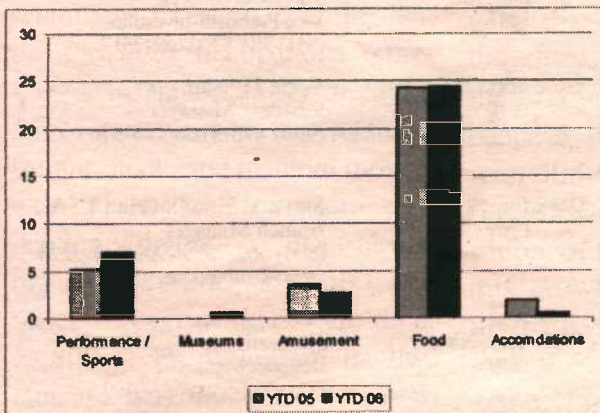
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tainly involve some combination of higher taxes and/or lower government spending, it will exert some drag on the California economy. Depending on the timing and the severity, this budget crunch could be the second half of the double whammy that turns a California housing slowdown into a housing recession.

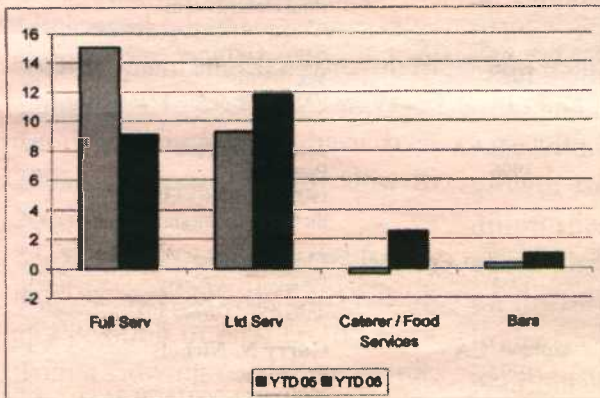
fessional/business service sector, and leisure and hospitality.

These two industries have been a crucial part of the recovery from the 2001 recession. The period from October 2003 through the most recent data from October of 2006 roughly spans California's climb back from the low point of total employment after the recession. During this period, California added 662,000 payroll jobs. We have pointed

CA New Jobs in Leisure/Hospitality, YTD (1,000s, SA)



CA New Jobs in Food Service (1,000s SA)



Issue #3: Are there any "savior sectors" that can pick up the slack?

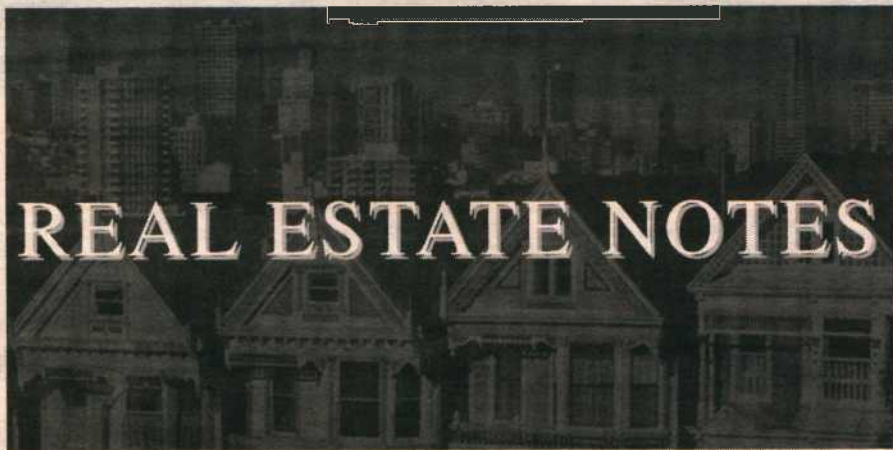
The cooling housing market has already taken a heavy toll on job growth in California: weakness in real estate related sectors bringing year-to-date job creation in at 36% lower than January to October of 2005, with almost every sector experiencing slower job growth. Since 2007 will hold just as much if not more real estate related job weakness, one of the central questions for the California forecast is whether there are any sectors poised to offset this housing drag. Based on their external orientation and their current importance to total job growth, we think there are two possible candidates: the pro-

out on several occasions that this recovery was heavily reliant on the 108,000 jobs created in the construction industry. However, the construction industry was in fact the third biggest source of new jobs in California, behind leisure and hospitality (158,000 new jobs), and L/H (116,000 new jobs).

Although it has remained the biggest source of new jobs in 2006, a change is in the wind for the PBS sector. Growth during this three-year recovery period has been fairly evenly

split between the knowledge-intensive professional/technical services (pro/tech) and administrative services categories, with a slight edge going to pro/tech; however, while the administrative side is still going strong, 2006 has seen an across-the-board slowdown in pro/tech, with year-to-date job creation in 2006 down by over 50% compared to last year. Part of this is a real estate driven slowdown in architecture and engineering services, but the consulting and computer design sectors have also slowed compared to last year. Pro/tech employment is now a slightly larger share of total employment than it was at the height of the tech boom, so this slowdown looks like a transition from a recovery period back

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Some of the latest real estate activities in the Inland Empire are as follows: The sale of **Woodridge Villas** in San Bernardino commanded a sales price of \$5,000,000. This property is located at 1275 East Date Street in San Bernardino.....**Pacific Western Bank** in Corona, a well maintained bank commanded a sales price of \$1,360,000. **Pacific Western Bank**, formerly Foothill Independent Bank, is located at 1050 6th Street in Corona and is a one-bank holding company that owns all capital stock of Foothill Independent Bank. The bank conducts a commercial banking business in Los Angeles, San Bernardino and Riverside Counties.....**Burnham Real Estate*ONCOR International** announced that **Rick Geatty** has joined its Temecula office as a vice president. **Geatty's** hire follows the company's recent expansion into the Inland Empire through a merger with **CDM Group, Inc.**.....**J.D. Diffenbaugh, Inc.**, a Riverside-based general contractor, is scheduled to start another phase of expansion at **Harvest Christian Fellowship**. The expansion includes a new two-story, multi-purpose building and a new two-story, children's ministry facility totaling over 50,000 sq. ft. that will be added to the campus. The contemporary design by **Kroh Architects** of Riverside successfully blends the new buildings with the style of the existing buildings and includes a rock surrounded baptismal. Diffenbaugh's project manager is **Marco Venegas**, and **Chris May** will serve as the superintendent. Construction is scheduled to start this month.....In Chino, **Watson Land Company** has acquired 83 acres for the development of a master-planned industrial park, the firm's second major project in the city. **Watson** intends to develop up to 1.5 million sq. ft. of small- to mid-size buildings on the land, formerly used for dairy purposes. The development will fall under **Watson's Legacy Building Series** and will be part of its LEED certified sustainable building program. Plans for the site may include from 12 to 14 buildings, ranging in size from 40,000 sq. ft. to 150,000 sq. ft., to be constructed in phases. The facilities will be designed in accordance with the U.S. Green Building Council LEED guidelines, meaning that design elements, materials and functionality, as well as construction procedures, have been adopted that will reduce environmental impacts, enhance energy efficiency and improve the work environment.....Previously, **Watson Land** acquired 60 acres in Chino for the development of **Watson Commerce Center Chino**, which will comprise up to 1.3 million sq. ft. The company broke ground in October on its first building in this center, a 297,100 sq. ft. facility that also is part of its sustainable building program.....In Pomona, Long Beach-based **Seventh Street Development** broke ground on a new 12-building industrial business park in Pomona that will contain a total of 292,300 sq. ft. of space. The buildings are part of the new **Mission-71 Business Park**, being built on land the company acquired last spring near the high profile intersection of the 71, 57 and 10 Freeways. The buildings will range in size from 16,000 sq. ft. to 60,000 sq. ft. and will be available for sale or lease in the 3rd quarter of 2007. Offering ample parking and 35' wide drive aisles, internal/external dock loading positions, as well

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Financial Brokerage Firms Serving the Inland Empire

Ranked by Number of Offices in Inland Empire (Riverside and San Bernardino Counties)

Company Address City/State/Zip	# Offices Inland Empire Company Wide	I. E. Registered Brokers Full Time Part Time	Services	Headquarters Year Established	Top Local Executive Title Phone/Fax E-Mail Address
I. Edward Jones 5420 Philadelphia St., #D Chino, CA 91710	37 8,011	37	Stocks, Bonds, Mutual Funds, Life Insurance, Estate Planning, 401k, and other Retirement Plans	St. Louis, MO 1871	Jim Haynes Investment Rep. (909) 591-3555/464-1845
2. Arrowhead Financial Group 550 E. Hospitality Lane Ste. 220 San Bernardino, CA 92408	7 n/a	13	Financial Planning, Retirement Planning, College Funding, Stocks, Bonds, Mutual Funds, Annuities, Tax Planning	San Bernardino, CA 1997	Tom Barbour President/CEO (909) 379-6550/379-6909 arrowheadinvestments.com
3. Bishop, Fuller & Associates 818 N. Mountain Ave #209 Upland, CA 91786	2 1,000 +	2	Financial Planning, Full Brokerage Service, Insurance, Mutual Funds	Minneapolis, MN 1894	Ian D. Bishop Branch Manager (909) 608-0588/608-0589 ian.d.bishop@aexp.com
4. A. G. Edwards & Sons 3850 Vine St. Ste. 100 Riverside, CA 92507	2 745	7 7	Retail Brokerage, Public Finance, Corporate Finance	St. Louis, MO 1887	Mary Carruthers Vice President-Investments (951) 784-8700/682-2517
5. Merrill Lynch & Co. 4141 Inland Empire Blvd., Ste. 150 Ontario, CA 91764	4	18	Financial Planning, Stocks, Bonds, Annuities, Mortgages, Real Estate, Insurance Products	New York, NY 1886	Verle Millsap Resident Manager (909) 476-5100/476-5163
6. Locust St. Securities 22650 San Joaquin East Canyon Lake, CA 92590	2 1800	1	401k-IRA Rollovers, Mutual Funds, Variable Annuities, Insurance, Financial Consulting	Des Moines, IA 1969	Steve A. Kambourian CSA Branch Manager (800) 562-7999/(909)244-3228 stevo@inland.net
7. Paine Webber, Inc. 3403 10th St., Ste. 500 Riverside, CA 92501	2 281	37	Full Service Brokerage	New York, NY 1879	Jim Gallegos Resident Manager (951) 684-6300/682-9409
8. Raymond James Financial Services, Inc. 73-061 El Paseo, Ste. 210 Palm Desert, CA 92260	1 1,900+	4	Mutual Funds, Equities, Life & Health Insurance, Retirement Planning, Estate Planning, Fixed & Variable Annuities	St. Petersburg, FL 1962	Robert J. Binkele Branch Manager (800) 549-6900/(760)779-5338 rbinkele@rjfs.com
9. Pacific Premier Investment Services 1598 E. Highland Ave. San Bernardino, CA 92404	1 3	1 0	Mutual Funds, Tax-deferred Annuities, Life Insurance, Long Term Care Insurance, Financial Planning, 401K	San Bernardino, CA 1983	Steve Gardner President (909) 886-9751/886-0710
10. Thornes & Associates, Inc. Investment Securities 412 E. State St. Redlands, CA 92373	1 0	4	Full Service Brokerage: Stocks, Bonds, Mutual Funds, Retirement Plans & RIA	Redlands, CA 1996	John T. Thornes President (909) 335-7440/335-5746 thornes@thornesinvest.com
II. Gorian Investments 350 W. 5th St., Ste. 103 San Bernardino, CA 92401	1	6 6	Full Service Stock & Bond Brokerage, Retirement Plans, Mutual Funds, Fully Managed Accounts	San Bernardino, CA 1984	Charles Painter President (909) 888-7551/889-1647
12. Garry N. Nichols & Assocs. 1040 N. Benson Ave. Upland, CA 91786	1	10	Full Service Registered Investment Advisor, Certified Financial Plans	Upland, CA 1994	Garry N. Nichols President (909) 982-0607/920-3473 gnichols2@prodigy.net
13. Sentra Securities 777 E. Tahquitz Canyon Way, Ste. 200 Palm Springs, CA 92262	1	3	Full Service Brokerage	San Diego, CA 1973	Ken McDonald Regional Branch Manager (760) 323-5152 kmcndon5116@aol.com
14. RPM Insurance & Financial Services 310 E. Citrus Ave. Redlands, CA 92373	1 1	1	Investment Advisors Full Service Brokerage, PIM Financial Services	Redlands, CA 1974	William A. McCalmon President (909) 792-6765/798-9668
15. LPL Financial Services 25262 Corte Sandia Murrieta, CA 92563	1	1	Stocks, Mutual Funds, Financial Planning	Murrieta, CA 1993	David Martin Branch Manager/Owner (951) 296-0717
16. National Planning Corp. 222 E. Olive St., Ste. 2 Redlands, CA 92373	1	1	Investment Advisory, Financial Retirement Planning, Full Service Brokerage	Santa Monica, CA na	Eddie Ngo Branch Manager (909) 307-1760/307-1763 edngo@earthlink.net
17. Brookstreet Securities 8300 Utica Ave., Ste. 301 Rancho Cucamonga, CA 91730	1 168	1	Securities Brokerage, Qualified Plans, Variable Annuities, Variable Life Insurance, Investment Advisor, Asset Management	Irvine, CA 1990	Jesse Dickinson Branch Manager (909) 944-6838/945-2122 jdickinson@mail.bkst.com
18. Smith Barney Inc. 456 W. Foothill Blvd. Claremont, CA 91711	1	WND	Investment Brokerage	New York, NY na	Tony Batiagila Branch Manager (909) 625-0781/621-6046
19. Triton Asset Management Inc. 777 Tahquitz Canyon Way, #200 Palm Springs, CA 92262	1 2	2 1	Full Service Brokerage, Asset Management	Palm Springs, CA 1973	Ken McDonald Senior Partner (760) 323-5152 kmcndon5116@aol.com

N/A=Not Applicable WND=Would Not Disclose na=Not Available. *Statistical data provided by Highline Data Information Services. (Figures from September 2005) All other information provided by banks 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. Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olvera. Copyright 2006. This list appeared in the February 2006 issue of the Inland Empire Business Journal.

CA Report...

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to a slower long-run trend level of growth. In this light, an acceleration of job creation in pro/tech looks unlikely in 2007.

Thus, any PBS help would have to come from the decidedly less exciting administrative services category. Forty-five percent of employment in this category falls into the murky realm of employment services, which includes temp workers of all stripes, from secretaries to engineers. In fact, the top three occupations represented in this industry in 2004 might surprise you: laborers and freight, stock, and material movers were #1 at 85,800 workers, production workers (i.e. manufacturing jobs) were #2 at 32,500, and office support workers were #3 at 28,800. Employment in this industry was mostly flat through the early part of the PBS recovery, but saw significant growth in 2005 and even better growth in 2006. In fact, employment services has been the main engine of growth in administrative services – most of the other components have seen 2005's moderate growth slow in 2006.

Based on what we see today, it looks unlikely that PBS is in any position to pick up the slack from a slowing real estate sector. Job growth on the pro/tech side looks to be transitioning from a period of rapid growth in the aftermath of the tech bust to a period of slower “normal growth.” On the administrative services side, the only candidate for faster growth in 2007 would be employment services, but this seems improbable for two reasons. First, demand for temp workers has to come from somewhere else in the economy – this industry can't pull itself along by the bootstraps. Second, any significant expansion of this industry at this point in the business cycle would more likely represent replacing permanent workers with temps, as opposed to filling new positions quickly with the intent of hiring full time later. While we will continue to

watch developments in this important sector in 2007, at this point it looks like the best we can hope for from PBS is steady as she goes.

How about the leisure and hospitality – can California's booming tourist industry offset housing weakness? L/H has seen strong and steady employment growth in the past two years, and is one of the few sectors to show no sign of slowing in 2006. However, the industrial distribution of this steady growth suggests that tourism is only part of the story. Sixty-nine percent of the L/H jobs added in 2006 have been in the restaurant industry, with limited service restaurants (i.e. fast food) as the biggest source of growth. While some of this growth can undoubtedly be linked to a healthy tourism sector, the boom in fast food employment suggests that some of this is the second wave of the building boom – as major new developments create new populations centers, restaurant and retail centers will surely follow.

The importance of the restaurant industry to this sector's growth over the past two years diminishes our hope that L/H could play the role of savior sector in 2007-08, since productivity in the accommodation/food service industry is the lowest of any industry in California (\$36,494 of Gross State Product per worker in 2004). So even if the pace of job creation in this sector accelerates substantially next year, it would not be enough to counteract the slump in construction and real estate.

Forecast and Conclusions

The background for this California Report has been the forecast that we've maintained throughout 2006 – slowing housing markets will create a significant slowdown in the California economy, but will not create a recession without a secondary source of weakness. We've presented two candidates for potential sources of weakness (a negative wealth effect and a budget

continued on page 29

Clients for Life:

How to Create Win-Win Partnerships with Customers

By Dr. Andy Edelman

Unfortunately, in today's “win at any cost” competitive work world, many organizations have trained their people to go for the quick kill, the fast buck, and the “closed deal.” However, if you've ever been given the short end of the stick, you know that empty feeling inside that you've just been taken. Yes, they got your money today, but you'll never do business with them again.

In order to combat this negative customer service trend, true organizational leaders know that it is far less costly to keep loyal customers than it is to find new ones. But how is this done? How can we keep clients for life? Here are some tips that you can use to ensure that your customer service will keep them coming back.

1) Create a leadership mission of service through collaboration and cooperation - Rather than creating a company that “steps” on and belittles the competition, create an organizational climate that strives to build strategic partnerships and relationships. Perhaps your organization won't get rich quick and easy, but long-term gains are often staggering.

2) Think process and people - World-class organizations recognize that efficiency and productivity comes from the successful blend of brilliance in process as well as genius in people. This combination does not happen by accident. World champion sports teams create their strategies, tactics and playbooks with care and precision while at the same time teaching their concepts to players that are capable and willing to execute them. Great organizations seeking long-term client relations must mirror this exact process

3) Look at the little and big picture - Taking both a micro and macro view of problems will create a problem-solving environ-

ment that critically analyzes both the forest and the trees. It does no good for an airline pilot to focus solely on the tiny blinking light on the instrument panel while ignoring the fact that the plane is heading directly for the side of a mountain range. Organizations must look at all sides of problems and allow input from all members of the organization, no matter what their perceived status.

4) Recruit and select potential champions who can take the heat - Selecting the best and the brightest is only half of the challenge. These high performers must also be willing and able to be coached, trained, and to take constructive criticism and correction. World-class athletes stay at the top of their game by seeking out constant and never ending improvement opportunities. Organizational shining stars are great to have on board but they must also be able to take direction from others when necessary.

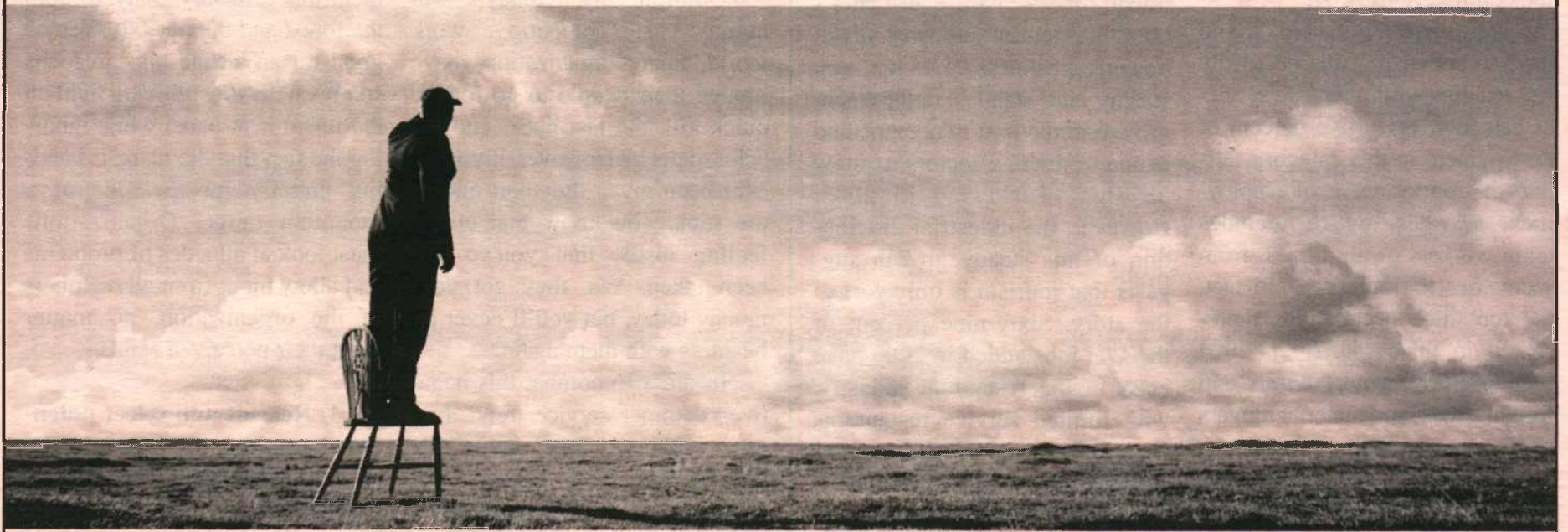
5) Training for teamwork and contingencies - Once organizations have selected their best players, they must provide consistent and useful training opportunities for learning and growth. Training should only take place if it is a) applicable to actual real-world scenarios likely to be faced and b) delivered in a cost-effective, practical format and c) presented by dynamic and knowledgeable instructors. Although training is typically the first item to be downsized during rough financial times, organizations should value training as a distinct priority for both short and long-term financial growth.

6) Retain and reward high performers - Organizations that value their people will do their best to create a “dream job” climate. Above average salaries, bonuses, incentives, flex time,

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10TH ANNUAL WESTERN FILM FESTIVAL

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singer/songwriter Johnny Western, a delicious buffet dinner and a special *Celebrity Panel* hosted by Boyd Magers, editor and publisher of *Western Clippings*. Magers is one of the foremost western film historians in the country today. Two additional outstanding *Celebrity Panels* hosted by Magers will be held Saturday and Sunday during the festival. If you have never attended a *Celebrity Panel Discussion*, you will be in for a real treat! Don't forget *Cowboy Church* on Sunday morning with *Gabby*, a blessing for all who attend. Shop the *Cowboys of the Silver Screen Collectors Swap Meet*, with great buys on photos, videos, books, toys, posters, memorabilia and collectibles from the "golden era" of the Westerns! As an added bonus this year, plan to stay over for a very special concert on Sunday evening featuring **Roy Rogers, Jr. and the High Riders**. See more information elsewhere in this newsletter. This will undoubtedly be our greatest film festival ever!

Advance reservations are required for the Saturday night banquet and the Sunday evening concert. Tickets are limited and expected to sell out fast. **Order your Film Festival, Banquet, and Concert tickets today! Remember, we offer a 10% discount to Trailblazer Club members, Roy Rogers Riders Club Members, and SASS members.** American Express, Discover, MasterCard and VISA are accepted, or you may pay by check.

If you have any questions, please give us a call! You may reserve tickets by calling the Happy Trails Children's Foundation, (760) 240-3330. All proceeds benefit the abused children served by the foundation, a non-profit public benefit corporation. All donations are tax-deductible. **Order your tickets today!**

Job Market...

continued from page 38

Of the 14,000 U.S. employers surveyed, 23 percent expect to add to their payrolls during the first quarter of 2007, while 11 percent expect to reduce staff levels. Sixty percent expect no change in the hiring pace, while 6 percent are undecided about their hiring plans for the first three months of the year.

EMPLOYMENT OUTLOOK SURVEY 1ST QUARTER - 2007 (January/February/March)

The following table shows the percentage of employers who plan to change or maintain the size of their workforce during the indicated time period.

	<u>INCREASE</u>	<u>NO CHANGE</u>	<u>DECREASE</u>	<u>DON'T KNOW</u>	<u>NET (INC./DEC.)</u>
CORONA	27%	63%	0%	10%	27%
LOS ANGELES-CENTRAL	18%	54%	18%	10%	0%
ONTARIO/UPLAND	30%	56%	7%	7%	23%
SAN BERNARDINO	40%	47%	13%	0%	27%
SAN DIEGO	43%	43%	9%	5%	34%
SAN GABRIEL VALLEY	31%	34%	4%	31%	27%

Client...

continued from page 27

and "room to breathe" management style should be administrative priorities. It is important to remember that when you take care of your people, they'll take care of you...and your clients.

7) Promote your people in private and in public - Catch people doing things right, and let them know how much you appreciate them. Organizational leadership experts have long acknowledged the value of "others-promotion." This, in turn, often has a spin-off effect in the staff's motivation to go the extra mile for customers and clients.

8) Praise your competition - Yes, we live in a competitive world, but that does not mean that we cannot find something positive to say about our competition. Many successful organizational empires have been created by a collaborative approach to achievement. Stepping on an opponent only encourages the same behavior when the shoe is on someone else's foot.

9) Find the growth opportunity in every stumbling block - It took 10,000

tries for Edison to perfect the light bulb and 1,000 rejections for Sly Stallone to get Hollywood approval for the script of "Rocky." In fact, the Chinese character for crisis is the same as opportunity. Thus, rather than dwell on the "failure" of a given decision and waste time blaming, it is far more productive and creative to take a Mythbusters approach to solving the problem. Remember that even complete and utter failure will at least show the organization what is NOT a desirable outcome and offer chances for correction.

10) Treat every client and every contact as a V.I.P. - In every interaction with clients and customers, choose your words and actions very carefully. Remember that today's unknown account might become tomorrow's Oprah; therefore treat everyone and every organization with unconditional respect.

By treating your clients with friendly and honest customer service on a daily basis, you will be able to keep them for life.

For more information, please visit: www.drandyedelman.com.

CA Report...

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crunch), and two candidates for sectors that could soften our landing with accelerating growth (professional/business services and leisure/hospitality).

In the end, none of these alternative scenarios look likely enough to cause us to alter our basic forecast. Currently, we don't have enough evidence to believe that the wealth effect will be big enough to dramatically alter the path of the California economy. A budget-related shock from Sacramento looks almost unavoidable, but with a significant portion of the projected shortfall coming from discretionary prepayment of debt, there may be some room to maneuver on the timing of this crunch. On the other side, neither of our candi-

dates for savior sectors looks poised to generate enough growth to pick up the slack left by weakness in construction and other housing sectors.

Thus, the central message of our forecast remains unchanged. The construction sector will continue to weaken, with total residential permit activity and construction employment hitting bottom in late 2007. This weakness will slow the California economy, but without a second source of weakness, it will not be enough to create a recession. Overall growth in non-farm payrolls will slow to 0.5%, with unemployment ticking up to 5.2% by the end of 2007; similarly, growth in real personal income and taxable sales will slow to 1.5%. The year 2008 will see a small recovery, but will still remain sluggish.

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INLAND EMPIRE
business journal

SEE PAGE 13 FOR DETAILS

The Top HMO's

Ranked By Inland Empire Enrollment

	Company Name Address City/State/Zip	Membership: Inland Empire Companywide	Profile Model Type I.E. Employees Companywide Employees	Offices: Inland Emp. Companywide Fed. Qualified?	Contracts: IE Hosp. Companywide Hosp. Physicians I.E. Physicians Companywide	Patient Care Fac.: Group I.E. Hosp. I.E. Hosp. Total	Top Local Exec. Title Phone/Fax E-Mail Address
1.	Kaiser Permanente Medical Centers 9961 Sierra Ave., Fontana, CA 92335 10800 Magnolia Ave., Riverside, CA 92505	550,728 9,100,000	Managed Care 6,900 na	5 337 Yes	31 N/A 645 11,345	17 2 20 (Calif.)	Terry Belmont Sr. V.P./Area Mgr. (909) 427-5269/427-7931 (951) 353-3601/353-3002
2.	PacifiCare of California 5995 Plaza Dr. Cypress, CA 90630	332,400 2,400,000	Network 50 3,000	1 20 Yes	21 229 2,416 31,000	50 28 229	Howard Phanstiel President/CEO (714) 952-1121/226-3025
3.	Aetna U.S. Healthcare of Calif., Inc. 10370 Commerce Center, Ste. 500 Rancho Cucamonga, CA 91730	233,169 4,963,412	IPA/Group 159 47,000	1 310 Yes	32 4,513 3,298 na	28 32 4,513	Mike Giar V.P. Sales & Service (714) 972-3407/972-3390
4.	Health Net 650 E. Hospitality Lane, Ste. 200 San Bernardino, CA 92408	220,928 1,717,000	IPA/Group 25 1,000	1 25 Yes	23 275 3,300 36,000	44 23 298	Gene Rapisardi Regional Vice President (909) 890-4100/890-4163
5.	Inland Empire Health Plan 303 E. Vanderbilt Way San Bernardino, CA 92408	298,515	IPA 370	1 1 No	29 1,825	N/A N/A N/A	Richard Bruno CEO (909) 890-2000/890-2019
6.	Molina Healthcare of CA One Golden Shore Dr. Long Beach, CA 90802	90,000 248,537	Managed Care na 9,915	WND	WND	WND	Dr. Joseph Mario Molina President (562) 435-3666/437-1335 www.molinahealthcare.com
7.	Cigna Healthcare of Calif. 505 N. Brand Blvd. Glendale, CA 91203	50,000 700,000	IPA/Network 0 500	0 6 Yes	15 265 N/A 18,000	N/A	Bill Corba CEO (818) 500-6262/500-6480
8.	Universal Care 1600 E. Hill St. Signal Hill, CA 90806	7,477 150,000	Staff/Mixed 7 910	1 3 No	18 145 1,300 5,000PCP/15,000SPC	14 18 145	Jay B. Davis Executive Vice President (562) 981-4028/981-4096
9.	Great West Health Care 330 N. Brand Blvd., #875 Glendale, CA 91203	WND	IPA/Group WND	WND WND No	17 158 1,995	N/A	Kurt Hoekendorf V.P./Executive Director (800) 663-8081

The Top PPO's

Ranked By Inland Empire Enrollment

	Company Name Address City/State/Zip	Enrollment: Inland Emp. Companywide	Staffing I.E. Staffing Companywide I.E. Offices Total Offices	Contracts: I.E. Hospitals Physicians I.E. Physicians Companywide	Profile: Parent Company Headquarters Year Founded I.E.	Top Local Executive Title Phone/Fax E-Mail address
1.	CCN 5251 Viewridge Ct., San Diego, CA 92123	405,251 8.4 million	0 1,500 0 62	34 2,640 235,624	Columbia/HCA Healthcare Corp. Nashville, TN na	Richard M. Mastelar CEO (800) 939-6824/(858) 278-1262
3.	Aetna U.S. Healthcare, Inc. 2409 Camino Ramon San Ramon, CA 94583	53,292 3,504,409	159 47,000 1 310	27 3,333 262,771	Aetna Inc. Hartford, CT 1981	Ed Tanida General Manager (714) 972-3351/972-3390
4.	United Healthcare of California, Inc. 4500 E. Pacific Coast Hwy., Ste. 120 Long Beach, CA 90804	15,207 2,381,567	0 30,000 0 81	25 2,369 262,000	United Healthcare Corp. Minnetonka, MN 1986	Emery Dameron COO (562) 951-6400/951-6646
5.	Interplan Health Corp. 2575 Grand Canal Blvd., #100 Stockton, CA 95207	20% 2.9 million	20% 1.78 Million	29 2,549 15,147	Interplan Health Group Farmington, CT 1984	Michael D. Schotz SVP-West; Chief Marketing Officer (209) 473-0811/473-0863 www.info@interplanhealth.com
7.	Health Net 650 E. Hospitality LN. San Bernardino, CA 92408	7,500 88,000	29 3,500 1	47 3,720 43,295	Foundation Health Systems Woodland Hills, CA na	Gene Rapisardi Regional Vice President (909) 890-4100/890-4163
8.	PacifiCare of California 5995 Plaza Dr. Cypress, CA 90630	1,162 16,678	0 na 1	21 2,155 30,263	PacifiCare Health Systems, Inc. Santa Ana, CA 1978	Howard Phanspiel President/CEO (714) 952-1121/226-3914
10.	PTPN 20955 Warner Center Lane Woodland Hills, CA 91367	WND 27 million	0 43 0	N/A N/A 3,000 (PTs)	N/A Woodland Hills 1985	Michael Weinper, MPH, PT President (818) 883-PTPN/598-3270

N/A = Not Applicable. WND = Would Not Disclose na = Not Available. PT=Physical Therapist. 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 Robin Powers. Copyright 2006.

MANAGER'S BOOKSHELF

Management In Print “Consultative Closing,”

by Greg Bennett; Amacom, New York, New York; 2007; 241 pages; \$17.95.

First there was transactional selling that's practiced by any ball-park vendor. “Hey, getcher red hots. All meat hot dogs on a roll, only two for five.” It's the hard sell capped by an aggressive close, “Hey, you know yer kids would each love a dog.” It's a tactic that has been with us since the bazaar days of ancient Babylon.

Sometime during the 1970s the concept of modern consultative selling came on the scene. In reality, it's a concept that has been around as long as transactional selling, but more frequently used with big ticket items that can't be reduced to the level of a commodity. Both techniques have their strengths and weaknesses.

Author Greg Bennett is very much an advocate of consultative selling, which he accurately describes as: “...the art of effective questioning, listening, and probing of the client to effectively ascertain their problems, challenges, goals and objectives; then presenting solutions options that are customized to meet specific needs and are designed to form long-term working partnerships with the client to maximize their investment. Consultative selling is focused almost exclusively on the client versus on the ‘bells and whistles’ of the salesperson's product or service. The objective is to understand the client's situation to such a degree that the sale and implementation of the product or service becomes a seamless, integral part of the client's ongoing business operation.”

Bennett, however, takes a slightly different view that almost makes a hybrid approach of both the transactional and consultative sales methods. He does this because the one weakness of the consultative style conspires with a salesperson's natural desire to avoid conflict when it comes to persuading a client to take action and close the deal. He notes about the close:

“What ensues can include any or all of the following—arguments, disagreements, stalls, objections, lying, pressure, or silence. All of these are loaded with potential conflict, and conflict can lead to hurt feelings and all the negative thoughts that go with being a pushy salesperson.”

The author also makes the point that these same issues come into play when salespeople are prospecting. In fact, he notes that the fear of conflict is in many ways similar as asking for the order. It occurred to Bennett that there was likely a way to create the best of both worlds. He states, “I wanted to develop an approach to selling that at the end of the day satisfied the needs of clients, led to sales, and created long-term relationships.”

There are many thought-provoking ideas in the book. One is “embracing the concept of NO,” or more specifically, “No for now.” Bennett's point is that “yes” is great news, “No” (after it's thoroughly probed is valuable), but “maybe” (even after probing) is a time-waster, and, unfortunately, where most of us live.

Another powerful idea is to focus on consultative closing by focusing on what takes place after the sale. Bennett guides guidance through a series of “Mini-Steps” that will provide structure to the salesperson while helping clients “maximize their investment in our product or service.” To put this into perspective the author suggests that you ask yourself this question: “What would I do if I bought my own product to make sure it worked at a maximized level after I pur-

chased it.” He cites one example of an answer: offer training to your client in the use of your product after the sale as a value added benefit. Bennett goes on to note that it's likely the client will ask himself or herself how many other salespeople offer a similar value-add. Unless the product is highly technical, the most common answer will be...none.

“Consultative Selling” is much more than a banquet of ideas for the price of taking your client to lunch. It's a practical guidebook and handbook for salespeople, complete with selling tips on how to close as well as practical exercises that let you adapt the closing technique in a form that suits your style of presentation.

-- Henry Holtzman

Bestselling Business Books

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

1. “Freakonomics: A Rogue Economist Explores the Hidden Side of Everything,” by Steven D. Levitt (HarperCollins...\$25.95) (1)* Why you shouldn't accept the official version of anything.
2. “The Long Tail: Why the Future of Business Is Selling Less of More,” by Chris Anderson (Hyperion...\$24.95) (2) Why a growing number of products are generating unending sales.
3. “Jeffrey Gitomer's Little Red Book of Sales Answers,” by Jeffrey Gitomer (Pearson Education...\$19.99) (2) Sales guru offers answers to sales questions.
4. “Death by Meeting: A Leadership Fable About Solving the Most Painful Problem in Business,” by Patrick Lencioni (John Wiley & Sons...\$22.95) (4) Why meetings should have a purpose beyond getting together.
5. “The World Is Flat [Updated and Expanded]: A Brief History of the Twenty-First Century,” by Thomas L. Friedman (Farrar, Straus & Giroux...\$27.50) (3) Why business globalization has arrived and is likely to stay.
6. “Crucial Conversations: Tools for Talking When Stakes Are High,” by Kerry Patterson, Joseph Grenny, Al Switzler, & Ron McMillan (McGraw-Hill...\$16.95) (7) Why open discussions in difficult situations are essential.
7. “Jim Cramer's Mad Money Handbook,” by James J. Cramer with Cliff Mason (Simon & Schuster...\$25.00)** Wall Street's angry man diversifies from TV to more books.
8. “The Five Dysfunctions of A Team: A Leadership Fable,” by Patrick M. Lenclon (John Wiley & Sons...\$22.95) (7) Common problems that prevent teams from working together.
9. “Good to Great,” by Jim Collins (HarperCollins...\$27.50) (8) Climbing the steps from being good to being great.
10. “Execution: The Discipline of Getting Things Done,” by Larry Bossidy & Ram Charan...(Crown Publishing...\$27.50)(9) The key to transforming dreams into reality.

* (1) -- Indicates a book's previous position on the list.

** -- Indicates a book's first appearance on the list.

*** -- Book previously on the list is on the list once again.

Contractor's Hit List

••• Contacts for Permit Approval •••

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	City	Address	Phone/Fax/E-Mail Address	Contact	Contact
1.	Adelanto	11600 Air Base Rd. Adelanto, CA 92301	(760) 246-2300 FAX 246-3242	James Hart City Manager	William Ferguson Building Official
2.	Apple Valley	20440 Hwy. 18, P.O. Box 429 Apple Valley, CA 92307	(760) 240-7101 FAX 240-7399	Bruce Williams Town Manager	Claude Stewart Chief, Building & Safety
3.	Banning	99 East Ramsey St. Banning, CA 92220	(951) 922-3120 FAX 922-3128	Randy Anstine City Manager	Tim Steenson Chief Building Official
4.	Barstow	220 E. Mountain View St. Barstow, CA 92311	(760) 256-3531 FAX 256-1750	Hector Rodriguez City Manager	Marlowe Kulseth Chief Building Official
5.	Beaumont	550 E. 6th St. Beaumont, CA 92223	(951) 769-8520 FAX 769-8526	Alan Kapanicas City Manager	Kent Hall Building Inspector
6.	Big Bear Lake	39707 Big Bear Blvd., P.O. Box 10000 Big Bear Lake, CA 92315	(909) 866-5831 FAX 878-4511	Michael Perry City Manager	Philip K. Mosley Jr. Chief Building Official
7.	Blythe	235 N. Broadway Blythe, CA 92225	(760) 922-6130 FAX 922-6334	Jennifer Wellman Planning Director	Darrell Covel Chief Building/Fire Marshal
8.	Calimesa	908 Park Ave., P.O. Box 1190 Calimesa, CA 92320	(909) 795-9801 FAX 795-4399	David Lane City Manager	Dale Everman Building Inspector
9.	Canyon Lake	31516 Railroad Canyon Rd. Canyon Lake, CA 92587	(951) 244-2955 FAX 246-2022	N/A City Manager	Willdan Associates Building Official
10.	Cathedral City	68-700 Avenida Lalo Guerrero Cathedral City, CA 92234	(760) 770-0340 FAX 202-1460	Donald E. Bradley City Manager	Travis Lund Chief Building Official
11.	Chino	13220 Central Ave. Chino, CA 91710	(909) 591-9813 FAX 590-5535	Glen Rojas City Manager	Tom Wilson Chief Building Official
12.	Chino Hills	2001 Grand Ave Chino Hills, CA 91709	(909) 364-2780 FAX 364-2795	Douglas La Belle City Manager	Winston Ward Asst. Community Dev. Director
13.	Claremont	207 Harvard Ave. Claremont, CA 91711	(909) 399-5471 FAX 399-5492	Tony Witt Director of Community Dev.	Duane Marks Building Official
14.	Coachella	1515 6th St. Coachella, CA 92236	(760) 398-3002 FAX 398-5421	Jerry Santillan City Manager	Lissandro Diaz Actg. Chief Bldg. Off./Pblc. Wks. Dir.
15.	Colton	650 N. La Cadena Dr. Colton, CA 92324	(909) 370-5079 FAX 783-0875	Daryl Parrish City Manager	David R. Zamora Community Dev. Director
16.	Corona	815 W. 6th Ave Corona, CA 91720	(951) 736-2250 FAX 279-3561	Gustao Bohm Plan Check Engineer	Greg Reneau Bldg. Inspection Supervisor
17.	Desert Hot Springs	65950 Pierson Blvd. Desert Hot Springs, CA 92240	(760) 329-6411 FAX 288-0639	Ann Marie Gullant City Manager	Linda Kelly Administrative Assistant
18.	Fontana	8353 Sierra Ave. Fontana, CA 92335	(909) 350-7640 FAX 350-7676	Frank Schnma Comm. Dev. Director	Andy Shipper Chief Building Official
19.	Grand Terrace	22795 Barton Rd. Grand Terrace, CA 92313	(909) 430-2247 FAX 783-7629	Gary Koontz Com. & Econ. Dev. Director	Richard Shields Director, Bldg./Safety/Pblc. Wks.
20.	Hemet	450 E. Latham Hemet, CA 92543	(909) 765-2475 FAX 765-2481	Steve Temple City Manager	Colin McNie Chief Building Official
21.	Hesperia	15776 Main St., Hesperia, CA 92345	(760) 947-1300 FAX 947-1221	Tom Harp Dep. Dir. Dev. Svcs.	Tracy Wrigley Com. Dev. Tech. Spvrs.
22.	Highland	27215 Baseline Highland, CA 92346	(909) 864-8732 FAX 862-3180 www.ci.highland.ca.us	Rick Hartmann Comm. Dev. Director	Richard Shields Building Official
23.	Indian Wells	44-950 Eldorado Dr. Indian Wells, CA 92210	(760) 346-2489 FAX 346-0407	Greg Johnson City Manager	Richard Temple Senior Building Inspector
24.	Indio	100 Civic Center Dr. Indio, CA 92201	(760) 342-6530 FAX 342-6556	Jim Smith Dep. Dir. Public Works	Mark Wilderman Bldg. & Safety Manager
25.	Lake Elsinore	130 S. Main St. Lake Elsinore, CA 92530	(951) 674-3124 FAX 674-2392	Bo Brady City Manager/Director R.D.A.	Rolfe Preisendanz Comm. Dir. Development

Managing...

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into an opportunity, follow up with the complaining person after the complaint has been resolved. Call the person to make sure everything is okay and to see if there's anything else you can do for him or her. Since most people don't expect this extra step, it's a great way to stand out and let the person know you have his or her best interest in mind.

Embrace Complaints Today.

If you look at complaints objectively and have a process for dealing with them, you'll see that they really are opportunities to grow. So rather than dread complaints, embrace them. When you do, you'll see a marked improvement in repeat business and word of mouth referrals as you continually strive to meet and exceed your customers' expectations.

Please more information, visit Paul Rutter's Web site at www.SmoothSailingCommunication.com or email: prutter7000@aol.com.

Insurance...

continued from page 1

Insurance Company of North America, Connecticut General Life Insurance, CIGNA Healthcare of California, Inc., CIGNA Dental Health of California, Inc., Hartford Financial Services Group Inc., Hartford Life and Accident Insurance Company, and Hartford Life Insurance Company.

HOPE

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ment-owned Classic Club on the north side of Interstate 10 at Cook Street.

- Been moved to Golf Channel for full five-day coverage of the event after decades of being on network television.

- Announced a new sponsorship extension with Chrysler through 2010.

- Named George Lopez as the new celebrity host of the event, giving the celebrity program a host for the first time in years. Lopez won't be trying

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Skins Game

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year sponsoring one of professional golf's best-loved televised event, we are excited about welcoming guests to the new Celebrity Course at the Indian Wells Golf Resort for an exciting Thanksgiving week-end of world-class golf," said Michael Ahn, president and CEO of LG Electronics North American Headquarters.

One of the top-rated, second-season golf events, the \$1 million LG Skins Game will be televised on ABC Sports on Thanksgiving weekend, Nov. 24-25, 2007.

Clive Clark's much anticipated new Celebrity Course opened just last month to rave reviews. In addition to spectacular mountain views, the new Par-72 7,088-yard Celebrity Course features undulating fairways and flowing water in the form of streams, brooks, and split-level lakes connected by striking waterfalls, with vibrant floral detail. From start to finish, the new Celebrity Course promises an unmatched golf experience that will have players returning again and again.

The City of Indian Wells supplied Clark with the original West Course property plus an additional 30 acres, but the Celebrity Course is far from a renovation, as all of the golf holes are completely new with only a couple that could be considered vaguely familiar. Clark did, however, utilize many mature trees found on the origi-



nal property to impart the feel of a venerable facility while at the same time delivering a modern approach to golf course design.

The LG Skins Game 25-year history began in 1983 when the

popular two-day event was played at the Desert Highlands in Scottsdale, AZ for two years before moving to Bear Creek Golf Club in Murrieta

in 1985. The Coachella Valley became a permanent fixture beginning in 1986. The TPC at PGA West in La Quinta was home from 1986-1991 and then the site shifted to Bighorn Golf Club in Palm Desert from 1992-1995. Rancho La Quinta Country Club in La Quinta was host from 1996-1998, followed by Landmark Golf Club in Indio from 1999-2002. The past four years (2003-2006), the LG Skins Game was played at Trilogy Golf Club in La Quinta.

Over the past 24 years, the list of participants in the LG Skins Game reads like a who's who of the greats in golf-- Arnold Palmer, Jack Nicklaus, Tiger Woods, Tom Watson, Lee Trevino, Gary Player, Phil Mickelson, Fred Couples, Curtis Strange, Nick Faldo, Raymond Floyd, Tom Kite, Paul Azinger, Vijay Singh, Colin Montgomerie, the late Payne Stewart, Greg Norman, Mark O'Meara, Tom Lehman, Fuzzy Zoeller, John Daly, Sergio Garcia, Corey Pavin, Adam Scott, Peter Jacobsen, Jesper Parnevik, David Duval, Fred Funk, Stephen Ames and the only female player, the world's number one player, Annika Sorenstam.

Commentary...

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ers and pay them on a per-card basis. The incentives to forge signatures or apply undue pressure to obtain them can be enormous. Employees whose signatures have been forged are often afraid to speak up in public and sign the affidavits necessary to change their "votes," especially when they have no way of know-

ing how many other signatures were forged and whether their individual complaints will affect the outcome.

Whatever their reasons, I applaud the Indian tribes for standing firm against the abuse of the card check system. Casino workers have every right to unionize, but their unions should be expected to win a majority vote in a free and fair election.

2008 **BOOK OF 2008**
LISTS

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**Inland Empire
Business Journal**

EXECUTIVE NOTES

Walter Brown has joined **JeHN Engineering, Inc.** as the director of operations for California in the Temecula office. **Walter** has more than 40 years of progressive leadership experience in planning, designing, inspection, surveying, construction and administration of privately and publicly funded municipal improvements. His achievements have been featured in *Master Storm Drain* and *Storm Water Quality Management* as well as other engineering media. His success is evidenced as the recipient of the ASCE 1995 Major Roadway Project of the Year--- Outstanding Civil Engineering Project Award. In addition, he has received numerous service awards from the Boy Scouts of America. **Walter** has been invited to chair and represented the City of Carlsbad on the San Diego Regional Standards committee.....**University of La Verne** President **Stephen C. Morgan** received a Chief Executive Officer Leadership Award during a Case District VII Conference luncheon on Dec. 8. The presentation took place during the District VII Conference Awards luncheon at the Millennium Biltmore Hotel in Los Angeles. A third-generation La Verne graduate, **Morgan** was named to the presidency in 1985 and is now the longest tenured president in the university's 115-year history. Under **Morgan's**

leadership, ULV has developed into a mode institution of higher education.....**Eric Tanovan**, a top producing banking professional, has joined **Mission Oaks National Bank** as an assistant vice president and commercial loan officer. **Tanovan**, a Murrieta resident, will work out the bank's Highway 79 South office.....**Sheila Dwight**, associate dean of **UCR Extension** and director of International Education Programs, has been named the interim dean at UCR Extension until a new dean is selected.....The **Western University of Health Sciences Board of Trustees** elected two new members to the board. They are **Linda L. Crans** and **David Sadava, PhD.** **Crans** is a former senior level executive from Beckman Coulter. During her tenure there, which began in 1974, she was responsible for instrument and reagent production at various sites in the United States and in Australia, China, Germany, Ireland, Japan and South Africa. Her position entailed governing staff responsible for logistics, material planning and procurement, technical services, administrative services and facility services. Prior to this position, **Crans** led a global, multi-functional team of several hundred employees in planning and implementing the company's global enterprise resource planning systems.

HOPE

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to fill the shoes of Bob Hope, but will try to add some energy to the tournament.

- Agreed to a new three-year, \$700,000 sponsorship with the City of Palm Springs.

- At the same time the tournament is renegotiating its contract terms with the City of La Quinta, which is still hoping to get its SilverRock Resort into the Classic by 2008.

Interest should build through

the 2007 event, when Lopez and some of his new celebrity friends come to the event, when Golf Channel takes over officially as the broadcast partner and when Classic Club is played for the second time.

Whatever happens, from how Lopez is accepted as host to who wins the tournament, it will be the culmination of one of the most news-making years in the tournament's history. And when the Classic makes news, it's good news for desert golf fans.

Real Estate Notes...

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as two-story office space, the buildings will also feature exceptional freeway visibility between two major thoroughfares.....And in San Jacinto, **DBN Development LLC** has announced plans to develop an 80,000 sq. ft. industrial project geared to small business owners and entrepreneurs. The development will provide individual units starting at 3,000 sq. ft. and will feature roll-up, ground-level access. **DBN** anticipates a completion date for the project's initial phase in early 2008. The project features a prominent location on Palm Avenue, directly across from Parkside Medical Center, a three-building medical office development currently under development by **DBN**.....**Safeco Inc.**, a Minneapolis-based provider of organizational products for the workplace, purchased a newly constructed 190,000 sq. ft. industrial building at 14605 Innovation Drive, within **Meridian Business Park** in the city of Riverside. The building is one of two buildings that make up the **Majestic Business Center** and will serve as a west coast distribution center for **Safeco**. **Majestic Realty Company**, the seller in this deal, purchased the land for the **Majestic Business Center** from **LNR Property Corporation**, the master developer for **Meridian**, in April of 2005 and began construction on the project in the fourth quarter of last year. Both buildings were committed at the completion of construction. **Walgreens** currently occupies the first building which is 225,000 sq. ft. in size.....Also in Riverside, the **William Warren Group**, out of Santa Monica, acquired **Corona Self-Storage**, a 62,300 sq. ft. facility at 12530 Magnolia Avenue, for \$6 million (\$96/sf). It was sold by **Corona Self-Storage LLC**. **Corona Self-Storage** has 497 units and 102 TV, boat and vehicle storage spaces. Built in 1984, the project is currently 90 percent occupied, based on square footage, including RV storage spaces.....And in a third recent Riverside sale, **MJW Holdings LLC** paid \$3.6 million for a 28,800 sq. ft. (\$125/sf) industrial building on 1.64 acres at 4059 Flat Rock Drive. The freestanding, mixed-use buildings is located within **Phase II of Turner Riverwalk**, a mixed-use business development.....**Co-Op Financial Services** has inked an eight-year, \$14 million lease for a new 75,000 sq. ft. (\$1.94/sf/mo) building at **HavenPark**, a master-planned mixed-use development currently under construction in the Ontario/Rancho Cucamonga area. **Co-Op** is the nation's largest credit union-owned EFT (electronic funds transfer) network and processor. A development of the **Hileman Company**, **HavenPark** will include twin three-story, 75,000 sq. ft. office buildings characterized by their articulated exteriors including floor-to-ceiling windows, a richly textured sandstone base, layers of glass curtain wall, and anodized aluminum panels cladding a significant portion of the exterior. It also will contain 22,000 sq. ft. of casual dining and office support retail space, a freestanding full-service restaurant, and a hotel all in one development. The project was designed by **Ronald Frink Architects**. **HavenPark's** office component is 75 percent pre-leased and **Hileman** expects the remainder of the space to be taken by build-out in May 2007. **Co-Op** joins Pacific Western National Bank, University of Redlands and American Home Mortgage Corporation, as tenants in **HavenPark**.

This column provides a review of the latest commercial real estate activity throughout the Inland Empire. It is produced in a joint media effort between the *Inland Empire Business Journal* and *Rentv.com*. For more commercial real estate information from around California, go to www.rentv.com

Community Colleges in the Inland Empire

Ranked by Enrollment

	Institution Address City, State, Zip	Students: Total Enrollment Faculty-Student Ratio	Faculty: Full-Time Part-Time	Type of Institution Year Founded	Tuition & Fees: Calif. Resident* Non Resident	Top Local Exec. Title Phone/Fax E-Mail Address
1.	Mt. San Antonio Comm. College** 1100 W. Grand Ave. Walnut, CA 91789	40,000 1:30	383 1,697	Comm. College 1946	\$20 per Unit, Plus Fees \$150 per Unit, Plus Fees	Christopher O'Hearn President (909) 594-5611/598-2303
2.	Riverside Community College 4800 Magnolia Ave. Riverside, CA 92506	30,000 1:24	245 485	Public 1916	\$20 per Unit, Plus Fees \$160 per Unit, Plus Fees	Dr. Salvatore G. Rotella Chancellor (951) 222-8800/222-8035 ruth.adams@rcc.edu
3.	Chaffey College** 5885 Haven Ave. Rancho Cucamonga, CA 91737	16,868 1:24	200 542	Comm. College 1883	\$26 per Unit \$177 per Unit	Dr. Marie Kane Superintendent/President (909) 941-2110/941-2783 mkane@chaffey.edu
4.	Mt. San Jacinto College** 1499 North State St. San Jacinto, CA 92583-2399	12,287 1:27	95 358	Comm. College 1963	\$26 per Unit \$117 per Unit + \$26 per Unit Fee	Dr. Richard J. Giese President (909) 487-6752/654-6236 rgiese@msjc.cc.ca.us
5.	San Bernardino Valley College** 701 S. Mt. Vernon Ave. San Bernardino, CA 92410	12,000 na	165 270	Comm. College 1926	\$20 per Unit, Plus Fees \$186 per Unit, Plus Fees	Denise Whittaker President (909) 384-8298/889-6849
6.	Victor Valley College 18422 Bear Valley Rd. Victorville, CA 92392	10,968 1:28	140 375	Comm. College 1961	\$26 per Unit \$157 per Unit	Patricia Spencer Superintendent/President (760) 245-4271/245-9019
7.	College of the Desert 43-500 Monterey Ave. Palm Desert, CA 92260	10,227 28,872	1/100 274	Comm. College 1958	\$26 per Unit, plus fees \$180 per Unit, plus fees	Dr. Maria C. Sheehan Superintendent/President (760) 773-2500/341-9732
8.	Crafton Hills College** 11711 Sand Canyon Road Yucaipa, CA 29399	5,100 na	95 116	Comm. College 1972	\$20 per Unit, plus fees \$160 per Unit, plus fees	Gloria M. Harrison President (909) 794-2161/794-0423 http://chc.sbccd.cc.ca.us
10.	Palo Verde College One College Dr. Blythe, CA 92225	8,439 na	39 108	Public 1947	\$20 per Unit. \$160 per Unit (Ariz. Students, \$42 per Unit)	James W. Hottois Superintendent/President (760) 921-5499/921-5590
9.	Barstow Community College 2700 Barstow Rd. Barstow, CA 92311	3,300 1:26	38 85	Comm. College 1959	\$20 per Unit. \$148 per Unit	Dr. Clifford Brock Superintendent/President (760) 252-2411/252-6745 cbardowe@barstow.cc.ca.us
11.	Community Christian College 251 Tennessee St Redlands, CA 92373	50 1.4:5	2 9	Private Christian Jr. College 1995	\$200 per Unit n/a	Dr. Friedhelm Radandt President (909) 335-8863/335-9101 admin@ccccollege.net

** Failed to provide updated information by our deadline.

Top Colleges and Universities in the Inland Empire

Ranked by 2005-2006 Enrollment

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	Institution Address City, State, Zip	Students: Total Enrollment Student-Faculty Ratio	Faculty: Full-Time Part-Time	Type of Institution Year Founded	Tuition & Fees: Calif. Resident Non-Resident	On Campus: Room & Board (Avg. Yearly Cost)	Top Local Exec. Title Phone/Fax E-Mail Address
1.	California State Polytechnic University, Pomona 3801 W. Temple Ave Pomona, Ca 91768	20,510 23:1	680 691	Public 4 year & Master 1938	\$3,012 \$36,144	\$7,506	J. Michael Ortiz President 909-869-2289/909-869-4535
2.	California State University, San Bernardino 5500 University Parkway San Bernardino, Ca 92407-2397	16,431 22:1	457 4-500	Public, 4 Year & Graduate 1965	\$3,092 \$8,136	\$5,866 (9months)	Albert K. Karnig President 909-880-5002
3.	University of California, Riverside 900 University Ave Riverside, Ca 92521	16,875 18/1	770* 81	Doctoral Research 1954	\$2,440 \$8,667 Quarterly	\$12,000 Annually	France A. Cordova Chancellor 951-827-5201/Fax 951-827-3866 discover@ucr.edu
4.	University of Phoenix 3110 Guasti Rd Ontario, CA 91761	7,800 9:1	0 655	Private 1976	\$279 per unit/undergrad \$325 per unit/grad	N/A	Ileen McDonld Faculty Administrator 800-888-1968/Fax 909-969-2442
5a.	University of La Verne 1950 Third St. La Verne, Ca 91750	8328 12:1	187 211	Private 1891	\$25,590 per year same	\$9750	Homa Shabahang Vice President 909-985-0944/Fax 909-971-2295 degreeinfo@ulv.edu
5b.	University of La Verne College of Law 320 E. D St. Ontario, CA 91764	266 9:1	18 13	Private 1970	F/T \$29,900 P/T \$22,350	\$11,484 Annually	Donald Dunn Dean 909-460-2001/Fax 909-460-2082
6.	California State University-San Marcos 333 S. Twin Oaks Valley Rd. San Marcos, Ca 92096-0001	7,502 22:3:1	228 225	Public 4 year & Graduate 1989	\$1,531/semester \$5,800-8,160 per year	\$5,800-8,160 per year	Karen S. Haynes President 760-750-4041/fax 760-750-4033
7.	University of Redlands P.O. Box 3080, 1200 E. Colton Ave Redlands, CA 92373-0999	4,224 14:1	170 379	Private 1907	Undergrad \$21,180 Grad \$460/Credit	\$7840	Dr. James R. Appleton President 909-793-2121/Fax 909-335-4076
8.	Loma Linda University 11060 Anderson St. Loma Linda, CA 92354	3,905 N/A	1,155 380	Private/Health Science 1905	\$485 per Unit \$535 per Unit	\$3,740	Richard H. Hart Chancellor 909-558-4540/Fax 909-558-0242 lawadm@ulv.edu

RESTAURANT REVIEW

The Best Place in Downtown Pomona

By Joe Lyons

Imagine if you can, a brand new restaurant in a brand new building right in the heart of downtown Pomona. That's right, I'm talking about the same area that one of Pomona's own council people once likened to downtown Tijuana.

Let's be fair.

Pomona is taking great strides to improve its look and its image. Entire blocks are being remodeled and upgraded. Other areas are being completely leveled. So a new structure with an exotic courtyard and off-street parking, right across from city hall, adds a lot to the look of things.

In this particular case, I am talking about the new Sakura Ichi Japanese Cuisine restaurant. Its contemporary deco décor is stylishly stated simplicity. But this is a review of the restaurant, not the architecture; so let's get to it.

I have mentioned before that I am becoming more of a sushi fan than I used to be. The same is true for scotch and bourbon, but that's a different story. There are a few things



that I have not gotten up the nerve for yet, like eel and seaweed soup. Still, the standards go down well.

Many of the hot appetizers have names that you may be familiar with. Such items as chicken teriyaki and shrimp tempura are easy, even for a newbie. We also found the fried scallops to be a surprising treat.

Vegetarians should find Japanese treats like vegetable fried rice or stir-fried vegetables to be just fine.

If you are still unsure, order the sushi rolls. You cannot go wrong with a Philly roll. It is basically salmon and cream cheese and avocado rolled in rice. It's never been bad when I've had it, and it is good

here. The sashimi roll is another winner with salmon, tuna, yellow-tail, crabmeat and avocado.

(Remember to never confuse the avocado and the wasabi. Trust me on this.)

Although we did not try it, Sakura Ichi features collar. Its name comes from its location, around what would be the neck of the fish. You'll find both salmon and yellowtail collar on the menu, and I am told that it is a rare delicacy.

You can order any number of delights a la carte or you can boldly go for a big order such as the sushi or sashimi plate or one of the sushi boats. If you order a

boat, bring a big appetite or a lot of friends.

Desserts include fried cheesecake and bananas flambé. Not the same bananas flambé you would expect in New Orleans, but it's good nonetheless.

Sakura Ichi has a traditional sushi bar, as well as table and booth seating. There is a regular drink bar and in the back are private low table Japanese-style dining rooms. I am told that the plans are to take over the room next to the restaurant and perhaps add tepanyaki (think Benihana) style dining.

One last surprise before we left was to find that Sakura Ichi is a cousin of Ontario's Tokyo Tokyo restaurant, which I reported to you here not very long ago. The service is of the same quality but the style is different.

Sakura Ichi is, as one member of my party put it, "The best place in downtown Pomona."

This either says a lot for Pomona or not much for Sakura Ichi.



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Contractor's Hit List

••• Contacts for Permit Approval •••

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26.	La Quinta	78495 Calle Tampico La Quinta, CA 92253	(760) 777-7012 FAX 777-7011	Tom Genovese City Manager	Tom Hartung Building & Safety Dir.
27.	Loma Linda	25541 Barton Rd. Loma Linda, CA 92354	(909) 799-2836 FAX 799-2894	Dennis R. Halloway City Manager	Deborah Woldruff Comm. Dev. Director
28.	Montclair	5111 Benito St. Montclair, CA 91763	(909) 626-8571x415 FAX 621-1584	Lee McDougal City Manager	Steve Griggs Chief Building Official
29.	Moreno Valley	P.O. Box 88005 Moreno Valley, CA 92552-0805	(951) 413-3350 FAX 413-3210	Robert Gutierrez City Manager	Gary Kyle Building Official
30.	Murrieta	26442 Beckman Ct. Murrieta, CA 92562	(951) 461-6000 FAX 698-4509	Stephen Mandoki City Manager	Jim Miller Dev. Svcs. Director
31.	Norco	2870 Clark Ave. Norco, CA 92860	(951) 735-3900 FAX 270-5622	Ed Hatzenbuhler City Manager	Ed Wilczak Building Official
32.	Ontario	303 E. "B" St. Ontario, CA 91764	(909) 395-2023 FAX 395-2180	Greg Devereaux City Manager	Otto Kroutil Development Director
33.	Palm Desert	73-510 Fred Waring Dr. Palm Desert, CA 92260	(760) 346-0611 FAX 776-6392	Carlos Ortega City Manager	Homer Croy Director, Bldg. & Safety
34.	Palm Springs	P.O. Box 2743 Palm Springs, CA 92263	(760) 323-8242 FAX 322-8360	David Ready City Manager	Gary Bitterman Building Official
35.	Perris	101 N. "D" St. Perris, CA 92570	(951) 943-5003 FAX 943-3293	Richard Belmudez City Manager	Renee Avila Fire Marshal/Building Official
36.	Pomona	P.O. Box 660 Pomona, CA 91769-0660	(909) 620-2314 FAX 620-3707	Douglas Dunlap City Manager	Simon R. Shoo Chief Building Official
37.	Rancho Cucamonga	P.O. Box 807 Rancho Cucamonga, CA 91729	(909) 477-2700 FAX 477-2711	Jack Lam City Manager	Bill Makshanoff Chief Building Official
38.	Rancho Mirage	69825 Highway 111 Rancho Mirage, CA 92270	(760) 202-9253 FAX 324-9851	Patrick Pratt City Mgr./Redev. Director	Steve Buchanan Building Official
39.	Redlands	P.O. Box 3005 Redlands, CA 92373	(909) 798-7536 FAX 798-7670	Sam Racido City Manager	Richard Pepper Chief Building Official
40.	Rialto	150 S. Palm Ave. Rialto, CA 92376	(909) 820-2514 FAX 873-4814	Henry Garcia City Administrator	Chaz Ferguson Chief Building Official
41.	Riverside	3900 Main St. Riverside, CA 92522	(951) 826-5697 FAX 826-5981	Brad Husden Interim City Manager	Dan Chudy Chief Building Official
42.	San Bernardino	300 North "D" St.-3rd Floor San Bernardino, CA 92418	(909) 384-5057 FAX 384-5080	Fred Wilson City Administrator	Joseph Lease Dev. & Insp. Svcs. Manager
43.	San Jacinto	201 E. Main San Jacinto, CA 92583	(951) 487-7330 FAX 654-9896	Barry McClellan/Tim Hults City Manager	Joe Lancaster Building Official
44.	Temecula	P.O. Box 9033 Temecula, CA 92589-9033	(951) 694-6444 FAX 694-6478	Shawn Nelson City Manager	Tony Elmo Director, Bldg. & Safety
45.	Twentynine Palms	6136 Adobe Rd., P.O. Box 995 Twentynine Palms, CA 92277	(760) 367-6799 FAX 367-5400	Alex Meyerhoff Sr. Bldg. Inspector	Alex Meyerhoff Comm. Dev. Director
46.	Upland	P.O. Box 460 Upland, CA 91785	(909) 931-4110 FAX 931-9923	Jeff Bloom Comm. Dev. Director	Matt Winter Building Official
47.	Victorville	14343 Civic Dr. Victorville, CA 92392	(760) 955-5101 FAX 245-1063	Jon Roberts City Manager	George Worley Director, Bldg. & Safety
48.	Yucaipa	34272 Yucaipa Blvd. Yucaipa, CA 92399	(909) 797-2489 FAX 790-9143	John Tooker City Manager	Ron Grider Building Official

N/A = Not Applicable WND = Would Not Disclose. na = not available. The information in the above list was obtained from the cities 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 sometime occur. Please send corrections or additions on company letter-head to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Robin Powers. Copyright 2006 IEBJ.



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CALENDAR

January 2007

19th The Department of Law and Public Policy hosts the Ninth Annual Juvenile Law Institute from 8:30 a.m. to 4:30 p.m. on Friday, Jan. 19th. This event draws attorneys, judges, social workers, law enforcement and probation officers from all over Southern California to learn about recent changes or developments in juvenile delinquency and dependency law. This year's institute offers topics such as: Best Practices in Interviewing Child Victims and Child Witnesses; New Laws affecting Indian Children in California; Mental Health Issues in Delinquency Court; Ethical Considerations and Issues in Juvenile Delinquency Practice. For more information, call (951) 827-7820 or e-mail law@ucx.ucr.edu

20th "Taking Your Business to the Next Level -- Proven Strategies for Growing Sales, Profits and Cash-Out Value," workshop 9:00 a.m. to 12:00 noon at the Heckman Center, Palm Desert Campus, UC Riverside, 75-080 Frank Sinatra Drive, Palm Desert. Sponsor: SCORE "Counselors to America's Small Business"/U.S. Small Business Administration. \$30 pre-paid; at the door add \$5. Reservations: www.acteva.com/go/score-ps or call SCORE at (760) 320-6682.

25th Fisher & Phillips LLP, a national law firm in the field of labor and employment law, will present a "2007 Legislative, Benefits and Immigration Update" seminar on Thursday, Jan. 25 from 9:00 to 11:30 a.m. at the Ontario Airport Marriott at 2200 E. Holt Blvd. in Ontario. The seminar will review new 2007 California employment and employee benefits laws, with a particular focus on legislation increasing minimum wage, notable employment-related bills and an update on pending immigration reform legislation.

Admission is \$50 per person or \$45 per person for two or more individuals from the same organization. The seminar, which includes a continental breakfast at 8:30 a.m., will be presented by attorneys from the Irvine office of Fisher & Phillips LLP who specialize in labor and employment law. To register for the seminar or for more information, call (949) 851-2424 or e-mail jgreenbaum@laborlawyers.com

26th 27th and 28th The 2007 Southwest Arts Festival will be holding its art festival being produced by the Indio Chamber of Commerce at the Empire Polo Club. January is a great month to enjoy a few hours outside and the festival is a wonderful opportunity for you to see and purchase

Steady Job Market Expected

Riverside area employers expect to hire at a respectable pace during the first quarter of 2007, according to the Manpower Employment Outlook Survey.

From January to March, 33 percent of the companies interviewed plan to hire more employees, while 20 percent expect to reduce their payrolls, according to Manpower spokesperson Evlyn Wilcox. Another 47 percent expect to maintain their current staff levels.

In the Riverside area, employers expect considerably less hiring activity than in the fourth quarter when 47 percent of the companies interviewed intended to increase headcount, and 3 percent planned to decrease it. Employers are also much less optimistic about hiring than they were a year ago when 50 percent of companies sur-

veyed thought job gains were likely and 3 percent intended to cut back.

For the coming quarter, job prospects appear best in finance/insurance/real estate, education and public administration. Employers in construction plan to reduce staffing levels, while those in durable goods manufacturing, transportation/public utilities, wholesale/retail trade and services voice mixed hiring intentions. Hiring in non-durable goods manufacturing is expected to remain unchanged.

When seasonal variations are removed from the data, U.S. employers report a very slight decline in confidence about hiring. Although the change is minor, this is the lowest net employment outlook for the United States since the second quarter of 2004.

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some of the most exciting art by world renowned artists. Volunteers are needed. Call the chamber office at 760-347-6069 for additional information.

April 2007

15th and 16th The second annual Rita Hayworth Dinner/Auction and Golf Tournament, benefiting the Alzheimer's Assoc., Coachella Valley Regional Office, will be held

on Monday, April 16 at Bighorn Golf Club. Dinner and auction will be the evening before at Thunderbird Country Club on Sunday, April 15. Princess Yasmin Aga Khan, daughter of the late actress Rita Hayworth, is general chair of the benefit's events. Monies raised stay in the Coachella Valley to support programs and services to local residents. For further information and sponsorship packets, contact the Alzheimer's Association at (888) 328-6767.

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BURNHAM-CDM REAL ESTATE IS A PERFECT FIT FOR INLAND EMPIRE

Following the merger of Burnham Real Estate and CDM Group, Inc., Inland Empire developers, real estate owners and tenants now have access to the most comprehensive range of commercial real estate services in the region.

Renamed Burnham-CDM Real Estate, the Temecula operation has more than doubled the size of its professional staff to 14 (and growing). It has also seamlessly integrated with Burnham Real Estate for immediate access to a comprehensive range of leading edge resources that include the office's traditional offerings of brokerage and property management, as well as finance, advi-

sory and corporate real estate consulting services.

"The Inland Empire market continues to strengthen through new development and job growth and Burnham-CDM plays a vital role in providing clients in this area with full-service real estate solutions," said Eric Johnson, managing director of brokerage services with Burnham Real Estate. "The firm will continue to serve this area with an unparalleled level of skill and service and a highly talented and productive team."

Burnham-CDM Real Estate's team of seasoned professionals operate out of Temecula - Burnham Real

Estate's fifth regional office (the company has a sixth office in Las Vegas). In the third quarter, Burnham-CDM Real Estate will begin operating under the name Burnham Real Estate.

"Burnham-CDM Real Estate was created through a unique merger opportunity in which both firms found a win-win situation," said Johnson. "A perfect fit was made by combining the capabilities and resources of Burnham Real Estate, with CDM Group's strong presence in the southwest Riverside community where during its 18 years in business the company achieved \$1 billion in total transaction volume."

Johnson adds that longevity

has served both companies well. Burnham Real Estate, founded in San Diego in 1891, is one of the oldest and largest privately-held commercial real estate services firms in the southwestern United States. The company's 2006 transaction volume reached nearly \$3 billion and its real estate management portfolio is in excess of nine million square feet of office, retail and industrial space throughout Southern California and Nevada.

The Burnham Real Estate-CDM office is located at 31309 Highway 79 South, Suite 100, in Temecula. The Burnham Real Estate Web address is www.burnhamrealestate.com.

Top Colleges and Universities in the Inland Empire

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Ranked by 2005-2006 Enrollment

Institution Address City, State, Zip	Students: Total Enrollment Student-Faculty Ratio	Faculty: Full-Time Part-Time	Type of Institution Year Founded	Tuition & Fees: Calif. Resident Non-Resident	On Campus: Room & Board (Avg. Yearly Cost)	Top Local Exec. Title Phone/Fax E-Mail Address
9. Chapman Univ. (Coachella Valley Campus)** 42-600 Cook St., Ste. 134 Palm Desert, CA 92211	2,700 11:1	8 160	Private 1861 (Orange)	\$215 per unit/Undergrad. \$265 per unit/Grad.	N/A	David Haigh Director (760) 341-8051/346-4628
10. Chapman University (Ontario Campus) 2890 Inland Empire Blvd. Ontario, CA 91764	2,554 12:1	4 50-60	Private (Non-Profit) 1861 (Orange)	\$272 per unit/Undergrad. \$327 per unit/Grad.	N/A	Al DiStefano Director (909) 481-1804/481-9510
11. California Baptist University 8432 Magnolia Ave. Riverside, CA 92504	3,409 16:1	128 85	Comprehensive Private 1950	\$19,280 (non resident - same)	\$5,400 (avg. yearly cost)	Dr. Ronald L. Ellis President (951) 343-4210/351-1808
12. La Sierra University 4500 Riverwalk Parkway Riverside, CA 92515	1,896 12:1	93 85	Private 1922	\$512 per Unit/Undergrad \$462-\$500 per Unit/Grad	\$1,748 per qtr/Undergrad \$1,305 per qtr/Grad	Lawrence I. Geraty President (951) 785-2000/785-2406 lgeraty@lasierra.edu
13. Chapman University (Victor Valley Campus) 12421 Hesperia Rd., Ste. C-6 Victorville, CA 92392	1,500 10:1	2 3	Private (Non-Profit) 1861 (Orange)	\$272 per Unit/Undergrad. \$327 per Unit/Grad.	N/A	Al DiStefano Director (760) 955-7555/955-7444 vv@chapman.edu
14. Western University of Health Sciences** 309 E. Second St./College Plaza Pomona, CA 91766-1854	1,459 16:1	90 800	Graduate University of Medical Sciences 1977	Varies by Program \$17,500 - \$28,010 MSHPE \$225, MSN \$350, MSN/FNP \$400/Credit Hour	N/A	Dr. Philip Pumerantz, Ph.D. Founding President (909) 469-5200/620-5456
15. Pomona College* 550 N. College Ave. Claremont, CA 91711	1,529 9:1	172 34	Private 1887	\$29,650 \$29,650	\$10,850	Peter W. Stanley President (909)621-8131/621-8499 ssn04747@pomona.edu
16. Claremont Graduate University 150 E. 10th St. Claremont, CA 91711	2,044 12:1	95 72	Private (Non-Profit) Graduate Research 1925	\$27,902 \$27,902	8,500 per 10 month year	Bill Everhart Interim President (909) 607-8632/607-7911
17. Claremont McKenna College** 500 E. Ninth St. Claremont, CA 91711	1,042 7:1	139 19	4-Year Undergraduate 1946	\$22,540 \$22,540	\$8,160	Pamela B. Gann President (909) 621-8111/621-8790 pr@claremontmckenna.edu
18. Pitzer College* 1050 N. Mills Ave. Claremont, CA 91711	963 na	62 8	4-Year Undergrad., Coed, Private, Liberal Arts 1963	\$33,072 \$24,096	\$8,422	Dr. Laura Trombley President (909)621-8198/621-8479
19. Scripps College** 1030 Columbia Ave. Claremont, CA 91711	786 11.4:1	56 34	Private/Women's 1926	\$24,480 N/A	\$8,100	Nancy Y. Bekavac President (909) 621-8148/621-8890
20. Harvey Mudd College 301 E. 12th St. Claremont, CA 91711	742 9:1	79 11	Private 1955	\$31,738 \$31,738	\$10,412	Jon C. Strauss President (909) 624-4146/607-7108 admission@hmc.com
21. Western State University College of Law 1111 N. State College Blvd. Fullerton, CA 92831	490 18:1	21 50	ABA Provisionally Approved Private Institution, 1966	\$25,920 Full Time/ \$17,440 Part Time Summer Session \$872/Unit (Non-Resident Same)	N/A	Maryann Jones Dean (714) 738-1000/441-1748 adm@wsulaw.edu

NEW BUSINESS County of San Bernardino

ACC BUSINESS
AT&T CORP
455 2ND STREET
SAN BERNARDINO, CA
92401

ACE CARPETS
18571 WILLOW ST
HESPERIA, CA 92345
PETERSON DON

ACE HARDWARE
BCS
BCS HARDWARE
BCS MECHANICAL
BUILDING COMFORT
SOLUTIONS
BARSTOW COOLER
SERVICE, INC.
2180 E. MAIN ST
BARSTOW, CA 92311

ALL ABOUT YOU
MEADE JODY KAY
8104 I AVE STE B
HESPERIA, CA 92345
GREEN JENENE ELAINE

ALL CITIES
INVESTMENTS
ALL CITIES LANDSCAPE
& MASONRY
VALENZUELA ELVIRA
VALENZUELA
FRANCISCO J
254 COYOTE DRIVE
COLTON, CA 92324

AUDIO VISION INC
AUDIO VISION, INC.
5521 HOLT BLVD.
MONTCLAIR, CA 91763

BADGER STATE REBAR
SAUER JAMES GERHARD
6580 CACTUS DRIVE
OAK HILLS, CA 92344

BARKSDALE REAL
ESTATE INVESTMENTS
CENTURY ONE
PROPERTY MGMT
HUGHES JOHN
1254 S. WATERMAN
BLGD#B STE 38
SAN BERNARDINO, CA
92408

BEEMAN SERVICES
BEEMAN KAREN SUE
19380 SENECA RD
APPLE VALLEY, CA 92307

BIG BEAR LEISURE
HOME RENTALS
BIG BEAR LEISURE HOME
RENTALS, LLC
40360 LAKEVIEW DRIVE
BIG BEAR LAKE, CA 92315

BRAXTON CARE HOME
GUERRERO MARTHA
DASHIELL
GUERRERO MIGUEL
ANGEL
GUERRERO LEWIS
AMERICA
15142 BRAXTON ST
ADELANTO, CA 92301

BRIAN CREWS AND
ASSOC.
CREWS N FOR DEALS
CREWS BRIAN
CREWS NANCY
25811 DEL SOL RD
APPLE VALLEY, CA 92308

BROWN'S CONCRETE
BROWN JR DALE LEE
21635 PINE RIDGE AVE
APPLE VALLEY, CA 92307

C'ASTAS INTERIOR
SENNETT CAROL LEE
16293 ST TIMOTHY RD
APPLE VALLEY, CA 92304

CALIFORNIA
CONFIDENTIAL
SERVICES
DEVLIN JONATHAN
13878 SPRUCE ST #A
HESPERIA, CA 92345

CASA SANCHEZ
MEXICAN RESTAURANT
SANCHEZ JOSE D
9870 SIERRA AVE. SUITE C
FONTANA, CA 92335

CEEZ GENERAL
CONTRACTOR
PEREZ CESARS
PEREZ KARLA M
1273 HOLLY AVE
COLTON, CA 92324

CITY INSIDER
MARKETING
AYALA MANUEL A
GUILLEN SAM J
MORENO LENO
366 SOUTH "T" STREET
SAN BERNARDINO, CA
92410

CMT WELDING
AND FABRICATING
TAPLEY KATHLEEN A
TAPLEY MICHAEL L
22164 OTTAWA RD
APPLE VALLEY, CA 92307

DADDY COMMUNICATIONS
WYTCHERLEY JEFF B
1293 MONTE VERDE AVE.
UPLAND, CA 91786

DIVINE HOME CARE
25937 LAWTON AVE
LOMA LINDA, CA 92354
SWANSON JOELUIS D
SWANSON MARY EILEEN F

EAGLE OPTOMETRY, LLC
EAGLE OPTOMETRY, LLC
57990 29 PALMS HWY #2-B
YUCCA VALLEY, CA 92284

EXPANDED
INVESTMENTS REALTY
BONILLA RICARDO
OLSON ERIC
16742 ORNAGE WAY
SUITE B
FONTANA, CA 92335

FIT-TECH FITNESS
EQUIPMENT
MAINTENANCE
UPHOLSTERY
PENA LUIS A
1038 SANDALWOOD AVE.
REDLANDS, CA 92374

FONTANA VALLEY
AUTO BODY
YANES ROBERT
10948 BANANA AVE
FONTANA, CA 92337

H. B. TRANSPORT
BERRUECO HORACIO
10892 ASTER LANE
APPLE VALLEY, CA 92308

HANDS FOR HAIR
SMITH LISA A
15470 CARDIFF LN
VICTORVILLE, CA 92392

HAWAIIAN HEAT TAN
PETERSON ANGELA D
PETERSON AURILLA M
PETERSON JAMES P
2920 S. ARCHIBALD AVE.,
STE #G
ONTARIO, CA 91761

HUDDLE-UP PIZZA
HAVELES MICHELE
HAVELES NATHAN
2545 CHINO HILLS PKWY
CHINO HILLS, CA 91709

IVY TRUCKING
PEGGY RUSSELL
TRUCKING, INC.
17887 SLOVER AVE
BLOOMINGTON, CA 92316

JACKSON HEWITT TAX
SERVICE
TB WINTER &
ASSOCIATES INC
1304 W. FOOTHIL BLVD
SUITE E
RIALTO, CA 92376

JEFFREY DAVID JEWELERS
REICH JEFF
28200 HWY 189 STE 01-111
LAKE ARROWHEAD, CA
92352

JOHN ROBERT POWERS
NOVOFIDUCIA, INC.
3700 INLAND EMPIRE
BLVD. #235
ONTARIO, CA 91764

JOY DONUTS
PATTERSON ELWYN
13814 SEVILLE AVE
FONTANA, CA 92335

LAKEVIEW STATIONERS
& GIFTS
ELDER CHRIS
40571 LAKEVIEW DRIVE
BIG BEAR LAKE, CA 92315

MAIN STREET BARBERS
VILLAVICENCIO JORGE W
17241 MAIN ST
HESPERIA, CA 92345

MATICULOUS
CASAS MANUEL JAVIER
921 EAST VIRGINIA WAY
BARSTOW, CA 92311

MEMORIES BY MONICA
16205 SHADY TREE LANE
CHINO HILLS, CA 91709
CROCKETT MONICA DIANE

MIRANDA'S INSURANCE
SERVICES
HERRERA ISELA
16157 VALLEY BLVD
FONTANA, CA 92335

OASIS OF FAITH
CHRISTIAN
17250 LEMON ST
HESPERIA, CA 92345
HESPERIA CHRISTIAN
CENTER INC

PACIFIC HOME LENDERS
WORLD LEADERSHIP
GROUP
13849 AMARGOSA RD #202
VICTORVILLE, CA 92394
BEARD JULIA
KNIGHT ERVIN

PJ'S SPORTS LOUNGE
NEFF PHYLLIS J
NEFF WILLIAM J
57564 29 PALMS HWY
YUCCA VALLEY, CA 92284

PJ'S STUDIO 18
ECHANDI JERRY D
ECHANDI PAMELA K
28626 HIGHWAY 18
SKYFOREST, CA 92385

PRO A.V. IMAGE
GARCIA CEDRIC F
SAMU FLORIN I
2585 ROCK SPRING PL
ONTARIO, CA 91761

RE-NEW-IT
TILLEY KYLE L
609 WELLSLEY DRIVE
LAKE ARROWHEAD, CA
92352

REAL PROPERTY
INVESTMENTS
REAL PROPERTY
MORTGAGE AND
INVESTMENTS INC.
9269 UTICA AVE SUITE 145
RANCHO CUCAMONGA,
CA 91730

REBEL YELL
PRODUCTIONS
PADZIORA TINA MARIE
28455 HWY 58
BARSTOW, CA 92311

RENE ROSA
INSURANCE SERVICES
ROSA RENE A
9161 SIERRA AVE STE 106
FONTANA, CA 92335

RIALTO REALTY
ALUYA JOSEPH
MANN DAREN T
MANN SEAN M
14584 BASELINE AVE
FONTANA, CA 9233628455
HWY 58
BARSTOW, CA 92311

RYP RECORDS
PADZIORA TINA MARIE
516 N. LEMON AVE
ONTARIO, CA 91762

SANDEZ APPRAISALS
ALCARAZ JOSE L
SANDEZ HUGO
SANDEZ RODRIGUEZ
JEFFREI G
14845 MONARCH BLVD
VICTORVILLE, CA 92392

SHADLIN-KUNG-FU AND
SPORTS CONDITIONING
ACADEMY
SANCHEZ MANUEL J
14845 MONARCH BLVD
VICTORVILLE, CA 92392

SHOW STOPPERS
CLOTHING
510 E. VIRGINIA WAY
BARSTOW, CA 92311

SOUTHLAND PREMIER
REALTY
NUNEZ EDWARD
7538 SILVERADO TRAIL PL.
RANCHO CUCAMONGA,
CA 91739

SRISAWAT THAI MASSAGE
PRADPETHI SUMIT
56885 29 PALMS HWY
YUCCA VALLEY, CA 92284

T & C'S ALOHA ICE-CREAM
BUCHANAN COOKIE
BUCHANAN TIMOTHY
62554 LA CRESCENT DR
JOSHUA TREE, CA 92252

TAKE ONE VIDEO
PRODUCTIONS
LAVERS MONICA V
LAVERS RICHARD E
4631 PEARL SPRINGS
TWENTYNINE PALMS, CA
92277

TEAM BRIGHTSTAR
TEAM BRIGHTSTAR
MORTGAGE & REAL
ESTATE SERVICES
BRIGHTSTAR MORTGAGE
CORPORATION
15000 7TH ST STE 205
VICTORVILLE, CA 92395

THE ENGINE SHOPPE
GRAHAM DON BENJERMIN
16642 MOJAVE DR
VICTORVILLE, CA 92395

THEAEROPARTSMAN
JMET ENTERPRISES INC
1898 S. CARLOS AVE UNIT 7
ONTARIO, CA 91761-8005

TOTAL COST INVOLVED
TCJ ENGINEERING INC
1416 W. BROOKS ST
ONTARIO, CA 91762

TOWN MARKET LIQUOR
HONG SOON JA
HONG EDWARD YOON
939 W. MISSION BLVD #B
ONTARIO, CA 91762

VALLEY HI LAUNDRY
VALLEY HI TRADING INC
1121 N. MOUNTAIN AVE
ONTARIO, CA 91762

WISDOM FINANCIAL
MORTGAGE SERVICES
WISDOM FINANCIAL
REAL ESTATE AND
MORTGAGE SERVICES
FINLAYSON TRUDY
HARPER GREGORY
201 N. EUCLID AVE #104
UPLAND, CA 91786

PACIFIC HOME LENDERS
WORLD LEADERSHIP
GROUP
BEARD JULIA
KNIGHT ERVIN
13849 AMARGOSA RD #202
VICTORVILLE, CA 92394

"THE HD"
HIGH DESERT STYLES
NEGRETE ANTHONY
SCOTT
15264 SUNRAY CT.
VICTORVILLE, CA 92394

A SURE FUNDING
ASF REAL ESTATE
LAV8SHN, INC
1842 W. 11TH STREET
SUITE H
UPLAND, CA 91786

ADVANTAGE VITAMIN
LIQUIDATION
AVL, LLC
9515 MANZANITA ROAD
APPLE VALLEY, CA 92308

ALAY MOTOR
ALAY RANDOLPH A
582 W VALLEY BLVD
STE 12
COLTON, CA 92324

AMRHEIN ENTERPRISES
AMRHEIN ANITA R
AMRHEIN RONALD J
40375 ABELIA STREET
LUCERNE VALLEY, CA
92356

ANCAL MANAGEMENT
COMPANY
WILLIAMS SINCHEZE O
15470 CARDIFF LANE
VICTORVILLE, CA 92392

BAKING DOC
POEHLMAN KRISTY L
4469 MARIGOLD DR
CHINO, CA 91710

BARSTOW PAINT CENTER
CHAVIRA LORRAINE
911 ARMORY
BARSTOW, CA 92311

BASELINE BURGER
COFFEE SHOP
REBOLLAR SALVADOR
25578 E BASELINE
HIGHLAND, CA 92410

BERGEY SPINE
INSTITUTE
EXECUTIVE MEDICAL &
SURGICAL ASSOCS. INC.
900 E. WASHINGTON ST
COLTON, CA 92324

NEW BUSINESS *County of San Bernardino*

BEYOND CLEANING SERVICES
WATTS ROCIO D
WATTS TRAVIS L
11210 4TH STREET #3314
RANCHO CUCAMONGA,
CA 91730

BIG VALLEY FEED
YU SUN SOOK
YU CHEA CHOUL
14825 BEAR VALLEY RD
HESPERIA, CA 92345

BILL'S AUTO SERVICE
BREW JOHN JAMES
BREW BRIAN LEE
4773 BROOKS ST SUITE F
MONTCLAIR, CA 91763

BOBCATGPS.COM
YATSKO ROBERT M
12180 ROMONA AVE #2
CHINO, CA 91710

BREAKING GROUND LANDSCAPING
RENTERIA JESSE
RENTERIA ORLANDA
18622 TALISMAN ST.
HESPERIA, CA 92345

BRENDA'S MOBILE NOTARY & ADMINISTRATIVE SERVICES
HULSEY BRENDA L
3926 RANCHO ROAD
PHELAN, CA 92371

C & E MEDICAL BILLING SERVICE
ODEN DARLENE
12188 CENTRAL AVE #291
CHINO, CA 91710

C&C COMPANY.
7565 VILLA AVE.
HIGHLAND, CA 92346
MCNEAL CURTIS H

CHINO PARTY RENTAL & SUPPLIES
PONTILLO LUIS A
PONTILLO MIRIAM
4669 RIVERSIDE DR
CHINO, CA 91710

CND DESIGN BUILDERS
1429 N TULARE WAY
UPLAND, CA 91786
DURHAM COURTENAY N

COLTON MOBILE HOME PARK
HO AI K
KWON BRUCE H
584 E. H STREET
COLTON, CA 92324

CUSTOMIZED PAINTING
BLACKETT DONNIE E
22065 KLICKITAT AVE.
APPLE VALLEY, CA 92307

ELEVATOR MUSIC
MCCLURE MARCUS
14903 HILLSTONE AVE
FONTANA, CA 92336

C4 ENVIRONMENTAL SERVICES
COOKE KEVIN P
15578 AEROSTAR COURT
FONTANA, CA 92336

D & M HOT DOGS
BOWEN DENISE A
14333 BEAR VALLEY RD
VICTORVILLE, CA 92392

DCENT DESIGN
12782 WINE CELLAR CT
RANCHO CUCAMONGA,
CA 91739

DD'S ANIMAL SUPPLY
SAAL-DORTON DOROTHY
26719 VISTA RD. STE 3
HELENDALE, CA 92342

DESERT GRANITE KITCHENS
BARRON OSVALDO
11664 VISTA LANE
YUCAIPA, CA 92399

DIAZ CONCRETE/ LANDSCAPE
DIAZ OZZIE
21922 OTTAWA RD. #25
APPLE VALLEY, CA 92308

EAST HIGHLANDS DENTISTRY
GARCIA PATRICK D
223 CHURCH ST # A6
HIGHLAND, CA 92346

EQUITY ONE INVESTMENTS
FICO SCORE SOLUTIONS INC
10400 ARROW ROUTE L20
RANCHO CUCAMONGA,
CA 91730

ERS CONSULTING SERVICES
SUMAR EDDY-ALBERTO
7841 LEUCITE AVENUE
RANCHO CUCAMONGA,
CA 91730-2726

EXPRESS YOUR LOGO.COM
TAYLOR BECKY R
11969 RUSSELL CT
VICTORVILLE, CA 92392

FCL MACHINE
HARRISON CYNTHIA ANN
LUTJENS FREDERICK
CHARLES9821 HIGH RD
LUCERNE VALLEY, CA
92356

FERICHI
VAN GROUP INC.
2551 E. PHILIDELPHIA
STREET
ONTARIO, CA 91761

FIRST PROGRESSIVE MORTGAGE, INC.
FIRST PROGRESSIVE MORTGAGE, INC.
11819 FOOTHILL BLVD.
UNIT C372
RANCHO CUCAMONGA,
CA 91730

FLOOR IT UP
BERG AARON MICHAEL
TAYLOR LARRY RANDALL
TAYLOR PENNIE DEAN
21457 PAHUTE RD
APPLE VALLEY, CA 92308

FREEDOM2DOIT P & L INVESTMENTS GROUP, LLC
9605 ARROW ROUTE,
SUITE M
RANCHO CUCAMONGA,
CA 91730

GARY'S GARDENING GARY'S LAWN SERVICE
COX GARY RICHARD
14236 MONTE VERDE RD.
APPLE VALLEY, CA 92307

A & A PARADISE WATER
SABANGAN AURELIA J
11720 CENTRAL AVE
SUITE A
CHINO, CA 91710

AJJ SERVICES
JOHNSON ADRIENNE
9200 MILLIKEN AVE.
UNIT #5312
RANCHO CUCAMONGA,
CA 91730

AL'S LIQUOR & DELI
SEJONG CORPORATION
8939 FOOTHILL BLVD.
RANCHO CUCAMONGA,
CA 91730-3401

ALL FOR YOU HOME CARE
BOISTON BARBARA L
9630 MEADOW STREET
RANCHO CUCAMONGA,
CA 91730

AMERICAN BUSINESS SERVICE
NATAREN AVILIO
9080 GREEN RD.
PINON HILLS, CA 92372

BLUE DIAMOND NAILS
BANG THUY B
562 W HOLT BLVD
ONTARIO, CA 91762

BUNDY INDUSTRIES
BUNDY JONATHAN
2535 WEST THIRD AVE.
SAN BERNARDINO,
CA 92407

NEW BUSINESS *County of Riverside*

VIP NOTARIES
WRIGHT, TODD
EAGLEBENDINDIO CA
92201

ORGAN MATCHING CENTER
ALLEN III, ALBERT
38850 BAILIFF RD
ANZA CA 92539

CALIFORNIA TIRES AND WHEELS INC.
CALIFORNIA TIRES AND WHEELS INC.
83-406 LONESOME DOVE
INDIO CA 92201

NORTH SHORE HAWAIIAN SHAVE ICE
PERRY, VIOLET ROSE
69949 WAKEFIELD ROAD
CATHEDRAL CITY CA 92234

AMERICAN SAVER
R M MARKETING LLC
80648 CAMINO SAN LUCAS
INDIO CA 92203

SAN ANTONIO DENTAL OFFICE
LVIA JUAREZ A DENTAL CORPORATION
51-335 HARRISON ST.
SUITE 107
COACHELLA CA 92236

HISPANO NETWORK
CAIPO, MANUEL
186 VEGA STREET
PALM SPRINGS CA 92264

INDIO DENTAL GROUP
EIDELSTEIN, ALEXANDER
30702 HILLTOP WAYSAN-
JUAN CAPISTRANO CA
92675

LILY OF THE VALLEY FLORAL & GIFT BOUTIQUE
HOLANDA, CHRISTINE
ALLISON
45155 DESERT VIEW CT
LA QUINTA CA 92253

DESERT CANCER CARE, INC.
DESERT CANCER CARE, INC.
29 CALLE LA REINA
RANCHO MIRAGE CA 92274

MURALS BY PAMELA
PAMELA LEE
38703 VISTA DR
CATHEDRAL CITY CA 92234

G & G HOUSE KEEPING & MORE
CANTU, GUADALUPE
83056 LONG COVE
INDIO CA 92201

A&R MEDICAL BILLING SERVICES
AARON, JARRIET JAMES
39167 166TH STREET
EAST PALMDALE CA 92211

RAINBOW HOME CLEANING SERVICES
LOPEZ, CARLOS ALBERTO
68200 33RD AVE. #136
CATHEDRAL CITY CA 92234

CREATIVE CONCRETE & LANDSCAPE
TEMECULA VALLEY LANDSCAPE + CONSTRUCTION, INC.
26301 STEINHOFF AVE-
HEMET CA 92545

DON'S DISCOUNT BLINDS & SHUTTERS
GREENE, DON FRICARDIO
9960 SOFIA COURT
MORENO VALLEY CA 92557

S & D TRUCKING
AUTHIER, DIANNA KAY
12183 DEERWOOD LN.
MORENO VALLEY CA 92557

JNJNI CONSTRUCTION, INC.
1700 VIA SEVILLA ST
CORONA, CA 92881 ----

INTERNATIONAL IMMIGRATION
WE IMMIGATE, INC.
1410 THIRD ST #3
RIVERSIDE CA 92584

ALFA REALTY, THE
ALFARO, HERIBERTO
ALFONSO
1855 W ONTARIO AVE
CORONA CA 92882

MN HOME INSPECTIONS & HOME APPRAISALS
NUNEZ, ARTURO JR
11626 SAY WARD CIR
RIVERSIDE CA 92503

HEAVENLY AICOUCH,
JASON SHANE
8911 SAN VICENTE DR
10211 COUNTRY CLUB DR
MIRA LOMA, CA 91752 ----

STYLIST/FURNITURE CONSULTING
AVILA, JUAN PEREZ
7228 RIDGELINE DR
RIVERSIDE CA 92509

AUDITRON
WVU ASSOCIATES, INC
4505 ALLSTATE DR.,
SUITE 105
RIVERSIDE CA 92501

GLOW GAUGES
CA SR ENTERPRISES INC
500 S STATE ST #203
SAN JACINTO CA 92583

STREETRACERPARTS.COM
CA SR ENTERPRISES INC
500 S STATE ST #203
SAN JACINTO CA 92583

ABC MORTGAGE-REALTY AND PROPERTY MANAGEMENT
ABC MORTGAGE-REALTY AND PROPERTY MANAGEMENT
670 E. PARKRIDGE AVE
SUITE 100
CORONA CA 92879

AUTOMOTIVE MOBIL SERVICE
ARRANBALES, BALERI-
ANO PERALTA
127 N. BUENA VISTA AVE #J
CORONA CA 92882

6TH STREET ANTIQUES & TOYS
SANJO GROUP INC
3400 CENTRAL AVE STE 245
RIVERSIDE CA 92506

OEM NETWORK
GHARIDI, ELHAM
846 HEARST WAY
CORONA CA 92882

STAR TIRE AND AUTO REPAIR
CEH-BHUAN, GONZALO
30001 CLEMENT ST.
LAKE ELSINORE CA 92530

MR. ROOTER PLUMBING
DOBKIN, DAVID
NATHANIEL
PANORAMA DR #29
PALM DESERT CA 92260-
75101 SEGO LANE #CPALM
DESERT CA 92211

RANCHO PROPERTY MANAGEMENT
RANCHO PROPERTY MANAGEMENT, LLC
70201 CHAPPEL RD
RANCHO MIRAGE CA 92270

HORSES OF AUSTRALIA
VAN BREE, URSULA
41575 JAY DEE
LANEANZA CA 92539

VEHICLE TRACKING SYSTEM
LUIS PARAS
CALLE MONTEREY
LA QUINTA CA 92253

OZ THE WIZARD OF CLEANING
VEGA, OSWALDO
68425 TACHEVAH DR
CATHEDRAL CITY CA 92234

NEW BUSINESS

County of Riverside

MAJESTIC HEALTH SPA
VENTURELLA, NINA LYNN
70141 COBB RD
RANCHO MIRAGE CA 92270

**LIGHTHOUSE
REAL ESTATE**
J. PHILLIPS INC.
26429 CASTLE LN
MURRIETA CA 92563

MINA'S MOBILE NOTARY
CAMPOS, GUILERMINA
45786 CLASSIC WAY
TEMECULA CA 92592

SHOWTIME MATERIALS
LORD, STEVEN CHARLES
18250 DIN JUAN RD
LAKE ELSINORE CA 92532-

**MARTIN WASTE
SOLUTIONS**
MARTIN JR., MICHAEL RAY
2929 VALLEY VIEW
AVENORCO CA 92860

**JIM ROGERS
LOCK & KEY**
SANCHEZ, MICHAEL
JUNIPERO RD.SUN CITY CA
92585

**HIGH COUNTRY
AID, INC**
HIGH COUNTRY-AID, INC.
59480 GILMASN ROAD
ANZA CA 92539

MURRIETA MAPLES
PINNACLE CAPITAL VEN-
TURES, LLC
6165 PORT AU PRINCE CIR
RIVERSIDE CA 92506

SOMA FINANCIAL
ESTRADA, RILDE MARCOS
4142 PRAIRIE DUNES DR
CORONA CA 92883

**MAGNON OPUS
PRODUCTIONS**
MAGNON, RYAN
MATTHEW
23135 FALL RIVER RD
MORENO VALLEY CA 92557

**COMPETITIVE EDGE
MOTORSPORTS**
BARRON, BRIAN MICHAEL
535 RICHEY ST #211
CORONA CA 92879

**PEDRO'S SHOPPING
CART REPAIR**
RODRIGUEZ, PEDRO
JOEL MARGARITO
4001 WALLECE ST.
RIVERSIDE CA 92509

SEVILLA LEASING
MUNOZ, ALEJANDRA
SEVILLA
45015 BRONZE STAR RD
LAKE ELSINORE CA 92532

HIS GLORY FASHIONS
JENKINS, CHRISTOPHER
HUGH
24944 TRUMAN PL.
MURRIETA CA 92562

NET PRESENCE
LOPEZ, DANIEL
11160 RAYMOND RD
MORENO VALLEY CA

FLYING FRESHENERS
ADOLFO GUZMAN JR 9533
ESTRELLA ST
RIVERSIDE CA 92508

**DIGITAL MEDIA
SOLUTIONS**
ALVIDEZ GROUP,INC THE
8634 HUNT CANYON RD
CORONA CA 92883

EXOTIC BAJA
GOURMET SINGLES,
INLAND EMPIRE,INC.
4129 MAIN STREET # 302
RIVERSIDE CA 92501

ALVIDREZ GROUP,INC,
ALVIDREZ GROUP, INC THE
8634 HUNT CANYON RD
CORONA CA 92883

**DAMIRI
CONSTRUCTION, INC**
DAMIRI
CONSTRUCTION,INC
1576 SHADOW HILLS TRAIL
BEAUMONT CA 92223

**CALIFORNIA BUDGET
FINANCER**
QC FIANANCIAL SERVICES
OF CALIFORNIA,INC
9401 INDIAN CREEK PKWY
STE 1500
LAKESHORE DR.
LAKE ELSINORE, CA 925301

**QUALITY COMMERCIAL
SERVICES**
LACKO, JOSEPH MICHAEL
724 11TH STREET
CORONA CA 92883

LUNA MACIEL
GARCIA, JUAN FRANCISCO
29479 RANCHO CALIFOR-
NIA RD APT 494
TEMECULA CA 92591

MAGGIE'S GARDENS
FILBECK, JONETTE TERRY
6899 AVENIDA DE SANTIAGO
ANAHEIM CA 92807

A AND D ADVERTISING
DURAN, AUGUSTO
541 MAGNOLIA AVE
CORONA CA 92879

MERCADO RODEO'S
CASTILLO, JUAN MANUEL
ANDRADE
126 QUARTZ LN
PERRIS CA 92570

**1ST ACTION NOTARY
SERVICES**
RAILSBACH, SHAUN
ANTHONY
7070 FRANCES ST.
RIVERSIDE CA 92506

JUICE IT UP
ASTORGA INVESTMENTS,
LLC 24915 SUNDIAL WAY
MORENO VALLEY CA 92551

INLAND DISTRIBUTING
LA COMB, DAVE KEITH
7 PLAZA AVILA
LAKE ELSINORE CA 92532

TRIMBLE ASSOCIATES
TRIMBLE, MARTHA GENE
4176 CANYONSIDE CR
RIVERSIDE CA 92509

CONSTRUCTION TEAM
SALGADO, HUGO
5586 CORWIN LN.
RIVERSIDE CA 92503

**TACOS TIJUANA MEXICAN
GRILL OF TEMECULA**
M & Y CARRANZA, INC.
33511 ABBEY RD.
TEMECULA CA 92592

**ARMANDO'S WHITE-
HAWK ELECTRIC**
DIFRANCO, ARMONDO
40580 EASTWOOD LN
PALM DESERT CA 92211

**1-888-DRY OR
STEAM PROFESSIONAL
CARPET CLEANING
SERVICES**
MAERINEZ, KYLE DANIEL
20350 FLOWERGATE LN
YORBA LINDA CA 92886

LESCHOIZ-BD
LESCHOIX-BD
1677 PIPER CREEK
BEAUMONT CA 92223-1677

**A.L.L. BUILDING AND
ROOFING MATERIALS**
ALLIED BUILDING PROD-
UCTS CORP
1606 HAMNER AVENUE
NORCO ,CA 92860

KAI VODKA IMPORTS
LEVECKE CORPORATION
10810 INLAND AVENUE
MIRA LOMA CA 91752

36TEEN
36TEEN STUDIOS
3ONE6 DESIGN STUDIOS
HIXVI
HAMPTON, MANUEL
LEWIS
37992 IRIS WAY
MURRIETA CA 92563-37992

ACE ONE WIDE CORP.
ACE ONE WIDE CORP
46143 DRYMEN AVE
TEMECULA CA 92592-46143

CENTRAL SHELL
DB OIL LLC 1202 E. YORBA
LINDA BLVD
PLACENTIA CA 92870

**DORA'S CLEANING
SERVICES**
TACHIQUIN, DORA MARIA
2771 LA CIMA ROAD
CORONA CA 92879

NAIL CRAVER
NAIL CRAVE, INC. 19980
GRAND AVE #F
LAKE ELSINORE CA 92530

**MATHEW'S EUROPEAN
CLEANING SERVICE**
MURAWSKI, MIROSLAWA
910 S. GRANT #J
CORONA CA 92882

KT LIFEWAYS
SHUMWAY, KENDALL
PRATT
11295 EGAL ROCK RD.
MORENO VALLEY CA 92557

**ACCURATE HOME
INSPECTIONS**
ELLISON SR, DAVID CRAIG
20571 MURAL ST.
PERRIS CA 92570

**PRESTIGE HOME
IMPROVEMENT**
BURNS, JEFFREY SHANE
30101 PUERTA VALLARTA
MENIFEE CA 92584

M & S TOWING SERVICE
TAPIA, MARCO ANTONIO
4893 CHALLEN AVE
RIVERSIDE CA 92503

QRS CALIBRATIONS
HEISELT, DAVID LEONARD
26724 BONITA HIGHTS AVE
MORENO VALLEY CA 92555

KSM CAPITAL GROUP
FOISY, SCOTT PATRICK
424 MOUNT MCKINLEY PL.
RIDGECREST CA 93555

KSM CAPITAL GROUP
HOWARD, MITCHELL
KENNETH WAYNE
2490 SOUTH OLA VISTA #9
SAN CLEMENTE CA 92672

BMT TRASPORTATION
BUCKLEY, MATTHEW
MARTIN
20282 JEFFERSON ST
PERRIS CA 92570

**MICKY JIMERSON
INSURANCE AND
INVESTMENT SERVICES**
JIMERSON JR., MICKY
26397 CAPAY BAY CT
MORENO VALLEY CA 92555

BDD TRUCKING
DUBB, BALVINDER
5661 CHARLTON AVE
HEMET CA 92544

VALLEY TROLLEY, LLC.
VALLEY TROLLEY, LLC
29093 VIA ESPADA
MURRIETA CA 92563

MIKE'S DETAIL
ERSKINE ENTERPRISES INC.
13060 CARNESI DR
RANCHO CUCAMONGA CA
91739

USSSA SO CAL UMPIRES
ORNDORFF, JIM ALAN
32239 CALLE AVELLA
TEMECULA CA 92592

HAIR ILLUSIONS
SANDERS, TAMARA
VANESS
40825 ROBARDS WAY
MURRIETA CA 98256-240825

ECHO JEWELRY
WHITE, JOHN RUSSELL
25521 LINCOLN AVE #36
HEMET CA 92544

JEM TRUCKINGR
MOORE, CHARLES
11711 COLLETT AVE #121
RIVERSIDE CA 92505

TALES OF A FEATHER
HILL, BLANCA RIVERA
20375 FARLEY AVE
CORONA CA 92881

LFJ TRANSPORT LLC
LFJ TRANSPORT LLC
14589 RED GUM STREET
MORENO VALLEY CA 92555

D AND C RECYCLINK
ALINE, DIANE MARIE
5480 CALLE VISTA LINDA
YORBA LINDA CA 92887

**PACIFIC PAINTING SER-
VICE, INC.**
PACIFIC PAINTING SER-
VICE, INC.
1133 VIA PAVON
CORONA CA 92882

**TRAVEL TRADERS HOTEL
STORES INC**
400 INDIAN WELLS LANE,
INDIAN WELLS, CA 92210

STAR ABSORBENT
AMIAH INDUSTRIES,LLC
30950 CALLE
PINA COLADA
TEMECULA CA 92591

MAESTRO CONSULTING
BARBAND, ALANNA KIM
21771 ONAKNOLL DR
PERRIS CA 92570

ROMANTIC ROSE, THE
SCHOSSOW, JULIE ANN
22055 WOODCREEK LN
WILDOMAR CA 92595

**DIRTEE ANGELES
CLOTHING COMPANY
NEVER SATISFIED
RECORDS LLC**
11356 RANCHO LOMA DR
RIVERSIDE CA 92505

**JACKSON HEWITT TAX
SERVICE**
TB WINTER & ASSOCIATES
INC.
20407 VIA NAVARRA
YORBA LINDA CA 92886-

CABIN FEVER
PIETSCH, DANIEL
WILLIAM
24627 MARION RIDGE DR.
IDYLLWILD CA 92549

**HAPPY TAILS PET
GROOMING**
MILLER, MARY BETH
41150 NONA CT.
HEMET CA 92544

**MASON FINE ART
GALLERY.COM**
MASON, KATHLEEN MARIE
24965 ROBLE DR.
IDYLLWILD CA 92549

ACE ELECTRIC
MILLER, RICKY DALE
8780 BADGER RD
CORONA CA 92883

KSO & ASSOCIATES
O'CONNELL, JAMES
STEPHEN
48-421 TERRENA CT
PALM DESERT CA 92260

MIRACLE SOUND
JUNG, KYUNG-SOO
3626 W. BALL RD #102
ANAHEIM CA 92804

FAMILY NAIL CARE & SPA
FA, MAHTI
1000 S MALDEN AVE #6
FULLERTON CA 92832-4135

**CTM MOBILE HOME SER-
VICES**
HEANEY, SHANN LEE
11833 VILLA HERMOSA
MORENO VALLEY CA 92557

**HOME LOAN
CONSULTANT
NETWORK**
PERRIS, ROGER LEE
64281 SPYGLASS AVE. #35
DESERT HOT SPRINGS, CA
92240

**EL DESTINO NIGHT CLUB
& BISTREL**
DESTINO LLC
2684 N. CARDILLO ROAD
PALM SPRINGS CA 92262

**VILLAGE PARK
ANIMAL HOSPITAL**
KATHRYN JEAN CARLSON
77895 AVENIDA MONTEZU-
MA
LA QUINTA CA 92253

HIS ROOM
COLLINS, ANGELA SUE
47750 ADAMS ST.
APT. #614
LA QUINTA CA 92253

COACHELLA OPTICAL
LOPEZ, RODRIGO
91290 5TH STREET
MECCA CA 92254

**PREMIUM LOAN
PROCESSING**
SOLORZANO, VIVIAN ELIZ-
ABETH
31359 SAN LUIS REY DRIVE
CATHEDRAL CITY CA 92234

MODIFY, INC
5 PRICKLY PEAR LN.
PALM DESERT CA 92260-
34900 DATE PALM DRIVE-
CATHEDRAL CITY CA 92234

GOOD FEET
KUEHLER, INC.
489 TOWN CENTER WAY #8
PALM DESERT, CA 92260

P & I SWEEPING
OCHOA, PEDRO
400 NORTHWOOD
RD.INDIO HILLS, CA 92241

NAI CONSULTING
NICKERSON &
ASSOCIATES, INC.
68955 ADELINA ROAD,
SUITE 200
CATHEDRAL CITY, CA
92234

LAKE ARROWHEAD...

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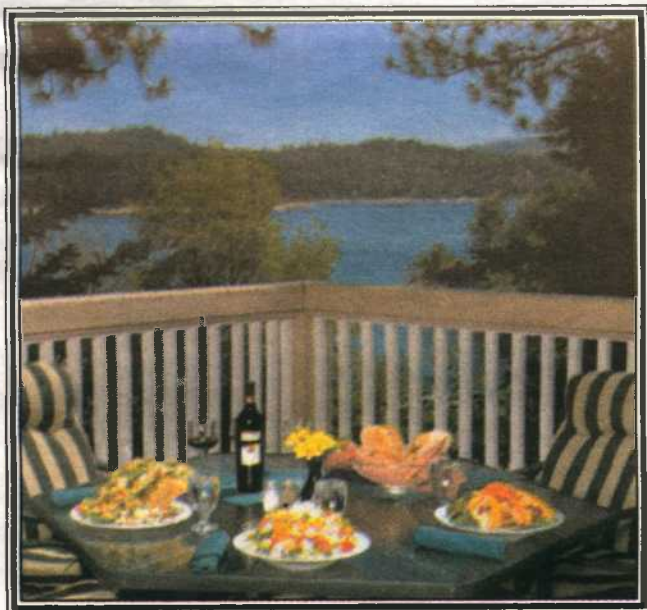
2005, to manage the property.

Each property managed by Gemstone Resorts International offers a variety of services including but not limited to restaurant, retail, and spa. In addition to Lake Arrowhead Resort and Spa, Gemstone currently manages more than 20 unique properties throughout the U.S., including the Hotel ZaZa, Dallas, the Calistoga Ranch in Napa Valley, and The Mosaic Hotel in Beverly Hills. Most recently, Gemstone Resorts International acquired the contract to manage the upcoming multimillion dollar renovation of the House of Blues Hotel in Chicago.

In my opinion, a hotel resort, hotel destination, even a new cruise ship, is no more than a bed, a place to sleep and shower. The final resort destination must have that "magical," one-in-a-million chef to enhance the stay of its guests. The Arrowhead Resort and Spa has that special chef, and



A beautiful setting for a wedding at Lake Arrowhead Resort & Spa



Patioside at Lake Arrowhead Resort & Spa

he is Stewart Redhead. Redhead received his culinary training in New Orleans at the Culinary Arts School of Delgado Community College, graduating in 2001. He began his formal education at the University of New Orleans, spending three years studying in the hotel, restaurant and tourism program. He began his career with Starwood Hotels, and assisted with the opening of the W Hotel in New Orleans, moving from banquet cook to executive

chef during his two-year tenure. Specialties of the main restaurant, Zoe, included contemporary Southern and French cooking, as well as Creole recipes the region is famous for. Following Hurricane Katrina in 2005, Redhead was reassigned to the Palace Hotel in San Francisco for a temporary

assignment. In pursuing a long-term assignment, Redhead was introduced to Gemstone Resorts International, and was hired as executive chef at the Hotel Orrington in Evanston, Illinois. When the hotel was sold to new management, Redhead joined

the team at Lake Arrowhead Resort and Spa.

I will not bore you with merely rewriting a long list of menu items.....but I do long to read them myself.....well, OK just one. The selections on the Oct. 14th menu were as follows: mixed grill; herb crusted lamb rack, pesto; humboldt fog acorn squash gratin; marinated venison strip loin, st. agur demi; caramelized red onion yukon mash; pork loin wrapped in molasses pepper bacon; and chanterelles, swiss chard, crispy red dragon. Everyday there is a surprise since the menu changes daily.

As a special note to pet lovers, Lake Arrowhead Resort has a spe-

cial section for pets.....yes, you can bring fido. There is a separate registration form for you to complete and sign---and there are rules to observe when bringing your pet---but that's a whole separate story for another time.

For more information, or for reservations, call (800) 800-6792.

Travel Editor's Note: The Lake Arrowhead Resort and Spa, built between Burnt Mill Road and the Normandy Village in 1922, burned down in 1938 and again in 1979. It rose again in 1982 and is now being resurrected in 2007. Now you can see my reference to the Phoenix.



Sunset over Lake Arrowhead



A HAPPY
NEW YEAR