

BUSINESS

JOURNAL™

SERVING LAKE ARROWHEAD AND THE SURROUNDING COMMUNITIES

"Promoting a positive, vital economy for the benefit of our members"

THE CHAMBER ROCKS

Special Concert featuring *The Excellent Dudes* on Saturday, March 6th!

Oh, how we love our summer concerts! We wait for May to roll around to start listening to great music and dancing. But wait, now there is a great concert and night out coming on March 6th as the Chamber Rocks with The Excellent Dudes at the Lake Arrowhead Resort and Spa. Get your dancing shoes on and get ready for a "date night" in the dead of winter!

From 7:00 pm - 11:00 pm The Excellent Dudes, featuring Dave Bennett, John Golden, Rob Goodwin and Tracy Welzig, will keep the resort hopping. It will be fun, casual, and a great way to get out and enjoy your fellow "cooped up" friends and neighbors.

The price is \$25 per person and... You can come dressed as your favorite Rock Star - or not. But if you do come dressed up, there will be prizes!!!

Also, in case you want to make this a true "date night" complete with dinner, the following restaurants are offering discounts as long as you show a ticket to The Chamber Rocks:

Save up to 20%

Bring your ticket to the following Chamber Member Restaurants the night of the Chamber Rocks Event, and you will receive the following special offer:

Belgian Waffle Works: 20 % off your check. Does not include tax, gratuity, or alcoholic beverages.

Bin 189: 20% off your check. Does not include tax, gratuity, or alcoholic beverages.

Papagayos Mexican Restaurant: 10% off your entire bill, Margarita's included!

Casual Elegance: A free dessert for two

Bill's Villager: 20% off your check. Does not include tax or gratuity

MARCH 2010

Saint Paddy's Day Walk thru Blue Jay aka - the Annual Saint Patrick's Mixer in Blue Jay



Beannacht Lá Fhéile Pádraig - No that's not a typo, that's Happy Saint Patrick's Day in Irish! The Blue Jay Village Merchant's Association Annual St. Patrick's Mixer, now called Saint Paddy's Day Walk thru Blue Jay) will happen once again on Thursday, March 18th from 4:30 PM until 7:00 PM. (They're giving you one day to recover from the actual St. Patrick's

Please see MIXER/ page 11



County Supervisor Neil Derry presents the Lake Arrowhead Communities Chamber of Commerce County Grant check to Chamber Chairwoman Sondra Hughes along with Chamber board and staff members. This grant is for the "promotion of recreation and tourism" within the Lake Arrowhead Communities and helps fund the Chamber's marketing efforts which include the operation of 2 visitor centers, promotional material, internet marketing and a variety of other marketing related expenses.

Thank you Supervisor Derry and the County of San Bernardino ~ we could not do this without you!

CIA (Chamber in Action) Power Breakfast With Supervisor Neil Derry

County Supervisor Neil Derry graciously spent his morning at the Lake Arrowhead Resort and Spa on Thursday, February 18, 2010 presenting his "State of the County" address to 100+ Chamber and community members.

Giving an overview of the county and then fielding questions, Supervisor Derry was upbeat about the mountain in general and expressed several times how it was a privilege to serve the Lake Arrowhead Communities.

Thank you Supervisor Derry for spending your morning with us and bringing us up to date on what is happening at the county.

Please see CIA/ page 6

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Be Our Friend on [facebook](#) - Lake Arrowhead Chamber and Follow us on [twitter](#) @ LAChamber.

CHAIRMAN'S CIRCLE

The Lake Arrowhead Communities Chamber of Commerce would like to thank our "Chairman's Circle" members for their ongoing support of all functions and events for 2010:

Prudential California Realty

Andy and Vicky Center - Owners

AAA Vacation Rental Homes



Lake Arrowhead
RESORT AND SPA



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Margie Smith – *Welcome Program
Coordinator*

Robyn Hottenroth – *Bookkeeper*

Sandra Koos –
Marketing Department Volunteer.

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■ FROM THE CHAIRPERSON OF THE BOARD ■



Tracy and Dawn Fischle.

My intent every month is to interview pillars of our Chamber and Fischle Printing quickly came to mind. Dawn and Tracy Fischle have been running a very successful printing business out of this quaint "A"

frame located across the street from the Antlers Restaurant in Twin Peaks.

A husband and wife team, they both state that especially in hard economic times, it is imperative that they are present in their daily operations. They would love to sit back

and relax and let someone else handle their business but the sluggish economy will not accommodate that luxury right now.

Dawn and Tracy moved up here about 31 years ago and opened their business a few years later. One of the first things they did was to join the Chamber and have never questioned that decision. They realize that they are doing business in a resort community and that this is the only way they can get the word out. Networking in this small community is a must and meeting people face to face in order to get business is also essential. "There are many direct and indirect benefits from belonging to the Chamber," Dawn states, "but you absolutely need to be involved."

Thank you Dawn and Tracy for all these years of being solid supportive members of the Chamber!

■ PRESIDENT/CEO REPORT ■



LEWIS MURRAY

10 Questions for...

I recently spoke with Mario Julian, owner of the Screenmobile and asked him the following 10 questions.

1. Why did you decide to open/buy a business?

I started working for Loren Wullscheger, the previous owner over 10 years ago. Loren was happy with my work, and asked me if I wanted to buy his business when he retired. Unfortunately, Loren passed way on December 11, 2009. I ended up buying the business from his family.

2. What do you see as the biggest business-related issue on the mountain today?

Competition and the economy. There are others who do what I do for cheaper, but they do not offer the same quality and service as I do.

As a franchise, we are required to have insurance and proper licenses. Many of our competition do not. There are some other businesses that have names similar to ours, but we are the Original Screenmobile.

3. Who is your customer?

During the winter months most of our business is down the hill. But once the weather starts warming up, we are very busy right here on the mountain servicing full-time residents, part-time residents, and business owners.

4. How long have you been in business?

Loren started the business in 1985.

5. What could the chamber do that it isn't already doing to help your business?

I think the chamber does a very good job marketing its businesses and getting people to come up the mountain. I am looking forward to having this article published in the Businesses Journal.

6. What do you do best?

Selling and getting the work done correctly the first time, and on time!

7. When do you think things will "turn around" on the mountain?

For me, I had a pretty good year last year. My sales were slightly up from the year before. But I think for business to really turn around, the real estate market needs to turn around first.

8. Which mountain business

do you admire and why?

I admire "The Dutch Touch." Mostly because they do not sacrifice quality for price. They do an excellent job at what they do.

9. Any suggestions for encouraging mountain residents to shop local?

Local businesses are your neighbors and friends and in the end, they are more accountable. I have built my business on trust and reputation. I would hope locals would appreciate that. I plan on giving back to the community this year by volunteering my services to Rebuilding Together / Christmas in April. It's the local businesses that give back to the mountain, not the ones from down the hill.

10. Why are you a chamber member?

First of all, the Screenmobile Corporate Office strongly recommends that all franchises join their local chamber. I have found that when I am speaking with a potential customer, telling them that I am a member of the Lake Arrowhead Communities Chamber of Commerce goes a long way. It shows them that I have a legitimate business and that I care about the community.

If you are interested in finding out more about the Screenmobile, you can call Mario at 909-338-1048, email him at scenemobile31@charter.net, or visit their website at www.screenmobile.com.

EXECUTIVE COMMITTEE

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Sondra's Wild Sophistication

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Chairwoman-Elect**
Rebuilding Together

Chris Walters – Vice Chair
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Mountain News



CAROL BANNER

Another full house at the February Chamber Government Affairs Committee meeting. Larry Broedow of Senator Dutton's office gave us information on the 5 ballot measures for the June Primary. He reported that the Senator is focusing on legislation that impacts small business – certainly a subject that concerns us all here in the Mountain Communities.

Rebecca Bloomfield noted that Assemblyman Adams had attended the Lake Arrowhead Communities Chamber of Commerce's Outstanding Citizen celebration honoring JoBonita and Pat Rains and Dick Pretzinger. The Assemblyman sent information on the State healthcare bill. Don't you find it interesting that, in spite of the opposition at the Federal level, our state legislature is still considering universal health care for our state? Stay tuned on this one. My sense is that it will be vetoed by the Governor – if it makes it that far.

Measure N, Rim Recreation Park District: Our Recreation Park District is seeking and additional \$12 per parcel per year – that's \$1.00 per month!!!! The money will go to augment the inflation ravaged \$10 per parcel currently being charged on your property taxes. Proponents of the measure, Dr. Hugh Bialecki and Vic Puglisi, shared a video presentation showing the different facilities and explaining the needs of our community regarding Recreation and Parks. The Committee recommended that the Chamber of Commerce support Measure N. The Chamber Board agreed to do just that at their February meeting. It was unanimous!! Please support your Recreation and Park District in this effort. Not only will you be supporting Rim Recreation and Parks, you will be supporting our Community in keeping this service vital to our children, families and seniors.

Drug/Alcohol Treatment Facilities: Asking to address this committee, Pat Welsh, owner of the Royal

Oak Restaurant and long-time resident, spoke in opposition to the drug/alcohol related treatment programs being conducted in private homes in Arrowhead Woods. Owner of the facilities, Kory Avarell, spoke in defense of the "homes" and brought a former client of the Above It All treatment facility. There are three private homes in "The Woods" where the treatment takes place. The recovery program lasts up to 90 days and there are up to six "clients" housed at each facility. Property value, safety, and proliferation of other such treatment facilities were but of a few concerns expressed by the committee members. It was unanimously agreed to take the recommendation of "Issue of Community Concern" to the Chamber Board of Directors. At the Chamber Board meeting, it was moved, seconded and unanimously passed that this is indeed such an issue. The Board sent the matter back to the GAC committee for study and to bring an "oppose" or "support" recommendation back to the Board for further action. This will be on the agenda for our March 2 Committee meeting.

County Fire's Mark Peebles reported that they were very busy during the recent storms – numerous downed trees and power lines presented safety issues mountain-wide. Three of our engines were sent to Big Bear to assist with traffic and injury issues in that community.

Of great interest to our Mountain Communities is the AMGEN bicycle tour scheduled for this Spring. Crestline, Lake Arrowhead and Running Springs are on the proposed route – with this leg of the race ending in Big Bear. This could bring many visitors to our Mountains. The Chamber will be investigating ways to best capitalize on this opportunity. John Miller of the U.S. Forest Service reported that the Forest Service as well as other agencies serving the Mountains are following this closely. We will be, as well!

Todd Warden of the Air Quality Management District told of permit issues, prescribed burning and installing fuel emission filters on school busses. Two new natural gas fueled buses have been delivered to Rim School District with the balance to be delivered this spring. Certainly would be nice to have the natural gas station up and running sometime soon. Todd tells us that they are still negotiating a site for the facility.

Join us on the first Tuesday, 8:00 a.m. at the Chamber Office. Lewis has the coffee pot on and we are never bored!!!!



Charles F. Peters, CPA

If you have people working for your business, you may have to decide how to classify them. Are they employees or independent contractors?

Classifying your workers as independent contractors generally saves you money. That's because you avoid paying employment taxes and benefits on their behalf.

In most instances, however, very few workers actually qualify as independent contractors. If the IRS determines that you misclassified your employees as contractors, you could end up paying back all of the employment taxes and benefits that should have been paid over the years. Depending on the size of your workforce, the cost to you could be substantial, potentially bankrupting your business.

How can you ensure that you properly classify your workers? Start with the factors listed by the IRS to determine a worker's classification. If you maintain control over your workers through hiring, training and supervision, scheduling the work to be done, and by

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Lake Arrowhead Village

The IRS Targets Worker Classification

providing them with tools and materials, your workers are most likely your employees. The same holds true if you pay your workers a set salary or an hourly wage and have the right to let them go at any time.

As a general rule, if you only have the right to control or direct the result of the work and not the means and methods of accomplishing the result, the individual may qualify as an independent contractor.

If your business employs independent contractors, take steps to protect yourself and your business. Be consistent with how you classify your workers, and follow how other businesses in your industry classify their workers. And don't forget to send a Form 1099-MISC to any contractor who earns \$600 or more from you during the year.

The proper classification of workers has become a priority issue for the IRS in 2010. Make sure that your workers are classified correctly. For assistance, give us a call.

Climate Zealotry Don't Make California the Global Warming Quinea Pig



SENATOR BOB DUTTON

In his State of the State address, Gov. Arnold Schwarzenegger declared that jobs are his top priority and unveiled an initiative aimed at creating 100,000 jobs, streamlining regulations and curbing frivolous lawsuits.

The governor's proposals are a good first step. Allow me to suggest a vital second step: Put the brakes on out-of-control, unelected bureaucrats whose regulatory actions are killing jobs and endangering our economic future.

Just look at the California Air Resources Board. Even while furloughs slow work at other state agencies, the folks at the air resources board are speeding ahead with full force to impose sweeping, untested global warming regulations. They seem intent on making California the nation's global warming guinea pig.

They are not fighting for clean air or clean water but for reduced carbon emissions. The most common carbon emission by far is carbon dioxide, a gas that is an essential part of life itself – we humans exhale it every time we breathe.

'Cap and tax'

Furthermore, these zealous folks are oblivious to harsh economic realities facing millions of Californians.

Californians are struggling with 2.2 million people out of work and an additional 1.5 million who have been forced to settle for part-time work. Yet California's unelected air regulators are ignoring concerns about the economic pain their policy pursuits will cause.

One costly job killing program

under consideration by the board is a complex bidding system called "cap and trade." It might be better named "cap and tax" in that it would force businesses, local governments, universities and others to buy emissions allowances priced between \$20 to \$60 per ton. Many of our state's largest job creators would be forced to pay large amounts of money just to keep doing business in California.

These costs will be felt close to home.

Loma Linda University could be forced to pay nearly \$4 million each year. Larger educational institutions, such as UC Los Angeles, face costs several times higher, which they may be forced to pass onto to their students in the form of higher fees.

The price Californians pay at the gas pump would also rise by an estimated 53 cents per gallon, as oil companies pass their new costs on to consumers. Farmers would also pass along higher energy costs, increasing the price we pay for food at the grocery store.

Please see DUTTON / page 4

BLUE JAY Community UPDATE

by Lon LeBlanc

LUCK O' THE BLUE JAY

Lucky Charms! Four-leafed clovers! Shamrocks! It's that time of year again, isn't it? Time for the annual Blue Jay Saint Patrick's Day Mixer at the Royal Oak. That will be on Thursday, March 18th, and we're sure to play bingo until all the beer and munchies have been consumed.

Our annual day of celebrating "luck" got me to thinking just how lucky we are to have Pat and JoAnn Welsh in our midst. The Royal Oak is such a good venue for this annual mixer event. Would we ever be as "lucky" in another town? I have my doubts.

And, speaking of luck, just about everything in Blue Jay reminds me of the "luck" we have to live in such a wonderful place. From Candles Forever to Carson's Herbs; from Wild Birds Forever to The Borderline restaurant; from Bill's Villager Cafe to Rite-Aid, we have it all. There's a whole lot of living that gets crammed into a small spot, right down to and including the Lake Arrowhead Library, where winter often finds locals gathered around the indoor fire pit, reading the latest news. And, then there are the other merchants that we often fail to mention: Tips Printing, the Blue Jay Barber Shop, Bormann's Photography, Jensen's, and others too numerous to mention.

When it comes down to "luck", I guess there are a lot of places in the world that exhibit it. But, I think it was Mark Twain, or someone of his stature who once said that life eventually boils down to roughly a 50/50 mixture of pure old fashioned luck, mixed in with...well...luck. I guess that means we are 100 percent lucky to live in a town as friendly, wholesome, and welcoming as Blue Jay. May we all continue to have luck in 2010 and beyond. See you next time from "lucky" Blue Jay.

DUTTON *Continued from page 3*

The cost of emissions allowances plus other air resource board mandates could cause California's already sky-high electricity rates to soar as much as 60 percent higher, adding hundreds of dollars per year to the average family's electricity bill.

The total economic impact of these costs on our struggling economy will be staggering. One study found that California's plan to fight global warming will result in an annual cost of \$50,000 per small business and result in 1.1 million lost jobs.

The unelected bureaucrats at the board are also blind to the inconvenient truth that no one else is following. Few other states have passed anti-warming measures as stringent as California's. Sen. Barbara Boxer's legislation in Congress is losing steam rather than gaining supporters. And nothing of substance was accomplished during the recent climate change summit in Copenhagen, despite all the hype surrounding the conference.

More skeptics

Furthermore, Americans are growing more skeptical of global warming claims, and recently released e-mails show global warming scientists have embellished the role humans play in contributing to global warming.

These facts raise a number of pressing questions: Is the threat of global warming so great that any cost to our economy must be justified? Should California proceed with its carbon reduction efforts, even if the rest of the country and emerging economies such as China don't follow suit? Might it not be more sensible to use a carrot rather than a stick to encourage carbon emission reductions?

To truly prioritize jobs, Schwarzenegger and the Legislature must put the brakes on the California Air Resources Board and deal with these pressing questions.

Bob Dutton, R-Rancho Cucamonga, represents the 31st District in the California Senate. He is the Senate Republican point person on jobs, budget and energy issues.

Marketing Advantage

How to Promote Your Events With Social Media

Summer is right around the corner and many Chamber members are involved in summer event planning. The Chamber had great success in 2009 promoting events via social media so here are some tips to help you promote your 2010 events:

Start talking/tweeting about your event in advance – You need to build anticipation in advance. Start talking about your events NOW. Include photo links and anything else you can think of to start building excitement.

Add your event to Facebook and any other social network you're using – Share the event date and details, not just for logistical reasons but also social proof that it will indeed be occurring.

Blog, Tweet, leading up to event – Keep up the momentum and the information flow. Help grow the

anticipation. You have lots to talk about, from polls, through to adding speakers.

Add opt-in to event registration – A crucial step is to get people onto an event email list, so you do not lose contact with anyone.

Gather Questions – When you get the persons opt-in details, also get them to provide questions they have, and you can then use these questions and your answers in your social media posts.

Go viral with send to friend and tweet-this – Use Facebook features, Twitter apps, whatever you choose to get attendees to spread the word.

Decide twitter hash tag and flickr tag for your event – Attendees build further buzz through back channel discussions, so make sure these can be found by focusing your information around one hashtag

Homes Sought for 36th Annual Home Tour

Planning for the 36th Annual Home Tour is right around the corner! This year the date for the Home Tour is Saturday, September 18th. Friday Night VIP event the night before the Home Tour will occur on Friday, September 17th.

The committee is looking for 4 – 5 fabulous homes that are historic, unique in their own right or that are simply a "show-stopper." If you know of a home that could

be used, please contact the Chamber at (909) 337-3715.

The Home Tour ticket sales are limited to 1500. Tickets will go on sale the beginning of July. This is the primary fundraiser for the Lake Arrowhead Communities Chamber of Commerce.

For more information regarding the 36th Annual Home Tour, please call the Chamber at (909) 337-3715.

Get Your Word Out Quickly with Chamber E-blasts

Faster than the speed of light... Need to get the word out quickly about an event? Need an announcement to go asap? There's no better way to get your message out than to take advantage of the Lake Arrowhead Communities Chamber of Commerce E-blast system.

For \$75 per E-blast the Chamber will be happy to send out your communication to the entire Chamber membership. The price applies to everyone – businesses, charities, and non-profits. There are some rules and regulations, so here they are:

- E-blasts are to be one single page, .jpg or .pdf format and a file size of under 2mb.
- The Chamber will not E-blast a solicitation for silent auction donations. Silent auction E-blasts are reserved exclusively for Chamber use only.
- Chairman's Circle members may E-blast once quarterly at no cost. These E-blasts are transferable at the discretion of the Chairman's Circle member.
- Only event related E-blasts as well as promotion of sales events are acceptable.

- No E-blast can be in competition with Chamber products, events, or services.
- NO political advertising will be allowed.

- All E-blasts will contain a disclaimer that states the Chamber does not take responsibility for the content of the E-blast and that this E-blast is a paid advertisement and does not reflect the views of the Chamber.

- Events that are co-sponsored by the Chamber are entitled to one free E-blast.

- Public service announcements will be sent free of charge.

- Charity events where no one is being paid or receiving a commission – in other words, 100% of the profits are going to the cause, will be done one for free.

E-Blasts are sent out on a first come, first served basis and reservations are needed. For more information or to reserve a time for your E-blast to be sent out, please call the Chamber at (909) 337-3715.

Marketing F.Y.I.

You're going to be hearing a lot about AMGEN Tour of California over the next couple of months so I thought I would provide some details here so everyone knows what this is all about.

WHAT AMGEN TOUR OF CALIFORNIA IS:

The largest cycling event in America, the 2010 Amgen Tour of California is a Tour de France-style cycling road race, presented by AEG, that challenges the world's top professional cycling teams to compete along a demanding course from May 16-23.

The fifth-annual event, which will once again have a world-class field of competitors, including three-time defending champion Levi Leipheimer and seven-time Tour de France Champion Lance Armstrong, will take place over eight consecutive days from May 16-23.

Considered cycling's most important and successful stage race in the United States, the 2010 Amgen Tour of California will travel along a more than 800-mile course from Nevada City to Thousand Oaks, title-sponsor Amgen's hometown community.

Host cities for the eight stages include: Nevada City (new city for 2010), Sacramento, Davis, Santa Rosa, San Francisco, Santa Cruz, San Jose, Modesto, Visalia, Bakersfield (new city for 2010), Pasadena, Big Bear Lake (new city for 2010), Los Angeles (new city for 2010) and Thousand Oaks/Westlake Village (new city for 2010)/Agoura Hills (new city for 2010).

STAGE 6 - Pasadena to Big Bear Lake (Friday, May 21)

Start Time: 9:45 a.m.

Start Location: Pasadena City Hall on Garfield Ave.

Finish Location: Snow Summit Ski Area on Summit Blvd. in Big Bear Lake

Pasadena City Hall will serve as the backdrop for the most difficult stage the cyclists have faced in the five-year history of the Amgen Tour of California. After crossing the Colorado St. Bridge and passing by the Rose Bowl, the route will wind through the City of La Cañada Flintridge. From there, the riders continue on a 135-mile odyssey with more than 12,000 ft. of climbing. The race will climb to a high point of nearly 8,000 ft. as it rolls along the Angeles Crest Highway. Then, there is a brief respite as they descend to Wrightwood and over to Highway 138. The route again goes vertical as it passes through Crestline and Lake Arrowhead, as the cyclists take to the "Rim of the World" highway. Entering the Big Bear area, the riders will take the northern route around Big Bear Lake and then tackle the last ascent to the finish at a more than 7,000-foot elevation at the Snow Summit ski area for the Amgen Tour of California's first-ever mountaintop finish.

SO WHAT DOES THIS MEAN FOR LAKE ARROWHEAD?

Sometime in the early afternoon (maybe 2pm or so) the cyclists will pass through the Lake Arrowhead Communities via Highway 18. As part of Stage 6, we will be able to garner extra publicity and it is expected that many, many race enthusiasts will line the highway to get a glimpse of the race participants - especially because this is the most grueling stage of the race.



Leslie Saint McLellan, Lake Arrowhead Communities Chamber of Commerce Director of Marketing and Tourism

Prime viewing spots will be at Rim High as well as through Rimforest and Skyforest.

WHO IS AMGEN?

Amgen discovers, develops, manufactures and delivers innovative human therapeutics. A biotechnology pioneer since 1980, Amgen was one of the first companies to realize the new science's promise by bringing safe and effective medicines from lab, to manufacturing plant, to patient. Amgen therapeutics have changed the practice of medicine, helping millions of people around the world in the fight against cancer, kidney disease, rheumatoid arthritis, and other serious illnesses. With a broad and deep pipeline of potential new medicines, Amgen remains committed to advancing science to dramatically improve people's lives. To learn more about Amgen's pioneering science and vital medicines, visit www.amgen.com. To learn more about Amgen's Breakaway from Cancer initiative, visit www.breakawayfromcancer.com.

WHO IS AEG?

AEG is one of the leading sports and entertainment presenters in the world. AEG, a wholly owned subsidiary of The Anschutz Company, owns or controls a collection of companies including facilities such as STAPLES Center, The Home Depot Center, Sprint Center, The O2, NOKIA Theatre L.A. LIVE and NOKIA Theatre Times Square; sports franchises including the Los Angeles Kings (NHL), two Major League Soccer franchises, two hockey franchises operated in Europe, management of privately held shares of the Los Angeles Lakers, the ING Bay to Breakers foot race and the Amgen Tour of California cycling road race; AEG LIVE, the organization's live-entertainment division, is a collection of companies dedicated to all aspects of live contemporary music performance, touring and a variety of programming and multi-media production. For more

Please see **AMGEN/** page 11



**TRIPLE EDGE
FINANCIAL SERVICES**

Your Financial Health in Today's Environment

You only have two real sources of income: the work that you do to bring home a paycheck and the work your money does for you. Your financial future depends on your ability to effectively manage your money and put it to work.

Here are 10 steps to help you maintain your financial health. If you feel you need guidance from a professional who can provide solutions to meet your unique needs, we encourage you to contact us for a free consultation.

- 1. Manage Debt and Live Within Your Means** - Excessive debt can be dangerous in the event of an economic downturn or an unexpected loss of income.
- 2. Consider the Consequences of Financial Decisions** - The sale or liquidation of any stock, bond, IRA, CD, mutual fund, annuity, life insurance or other asset to purchase another investment or insurance product may create taxable income, early withdrawal penalties or other costs or penalties.
- 3. Ask an Expert for Help** - Consult independent legal or financial advice before liquidating an asset to purchase an investment or insurance product, or transferring ownership of assets.
- 4. Keep Your Wills Up to Date** - Basic wills naming executors and guardians may not be sufficient as you accumulate assets and prepare for retirement.
- 5. Match Your Risk Tolerance to Your Goals** - It is usually prudent to have less volatile and more liquid means for education funding (shorter-term) than retirement funding (longer-term).
- 6. Make Sure You Have Adequate Insurance Coverage** - Insurance is designed to cover risks you cannot afford to take on your own. Life, disability and long-term care insurance can help protect a family's standard of living if the unexpected happens.
- 7. Review the Ownership of Assets** - While joint ownership may make asset transfers at death easy, they may also generate unnecessary estate taxes.
- 8. Consider Establishing a Trust** - The right trust may allow more of your estate to pass to your heirs.
- 9. Own Products That Are Appropriate for Your Situation** - If you absolutely need to receive a retirement check every month, choose a product that will provide income that is guaranteed to last as long as you do.
- 10. Periodically Rebalance Your Investment Portfolio** - The degree of risk in your investment portfolio should reflect your current financial goals. If you intend to use stock and bond funds to supplement your retirement income, talk to your financial advisor about reducing your risk as you approach retirement age.

For additional information for answers to your specific personal financial situation, please contact our office to schedule your free tax or business review consultation at (909) 337-9990 or email us at Info@TripleEdgeFS.com.



Jamie M. Zinn

2005 California Business Woman of the Year
2006 California Business Woman of the Year
2006 Congressional Medal of Distinction Recipient
2008 Congressional Medal of Distinction Recipient

Any information you obtain from this article is not intended to be individual legal, accounting, tax, investment or other professional advice. Each individual tax situation is different and all tax advice is fully dependent on the independent facts of each individual's financial situation.

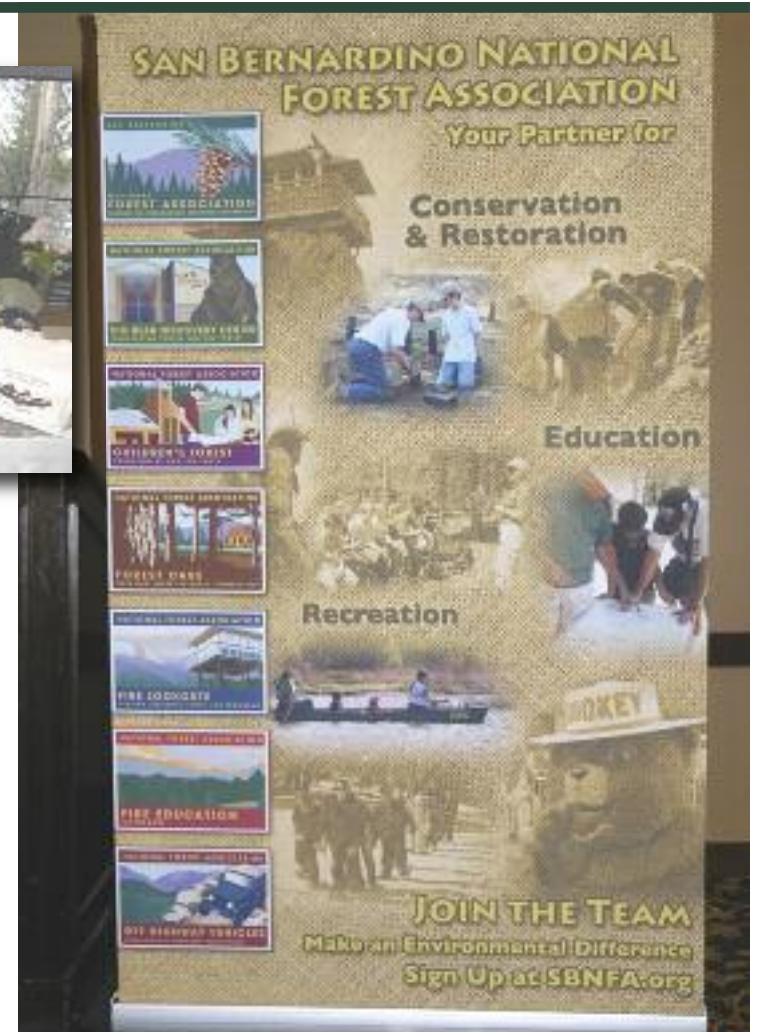
**Triple Edge
Financial Services**
27307 Highway 189, Suite 103

Contact us at

909.337.9990
Info@TripleEdgeFS.com

A Terrific February Mixer!

A huge thank you goes out to the San Bernardino National Forest Association and their partners and to the Lake Arrowhead Resort and Spa for hosting a terrific February Mixer. There were games, prizes, drawings and of course great food and ambience. And, the Lakeview Terrace room at the Resort was packed. The displays were informative and decorative, SBNFA had plenty of volunteers on hand to answer questions and there was plenty of time to network too. All in all, this was a wonderful mixer and the Lake Arrowhead Communities Chamber of Commerce would like to thank everyone involved for such a fun and enlightening evening.



More Photos on Page 10

CIA *Continued from page 1*





Membership Directory



EXCITING NEW FORMAT!

The Lake Arrowhead Communities Chamber of Commerce 2010 Directory offers a new and exciting look, published for the first time in a popular magazine style filled with useful information including our Calendar of Events, Community Profile, Lodging and Dining, and a special section dedicated to membership information.

FREE LISTING!

Every member is listed in this directory at no cost. Additional listing is \$45 per listing.

EXCLUSIVE ADVERTISING OPPORTUNITY!

Only members are eligible to participate in display ads inside this exclusive directory. All ads are in full color, on glossy paper.

Full page \$995 • 1/2 page \$595
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For more information on additional listings and advertising opportunities, please contact Angela Yap at the Mountain News at (909) 337-6145, ext. 255, or email: ayap@mountain-news.com today!

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Coming Soon...



Lake Arrowhead update

Spring Issue

Publishing March, 2010

Advertising Deadline:
March 8, 2010

The Lake Arrowhead Update is direct mailed to Arrowhead Woods property owners. According to an independent survey conducted by Arrowhead Lake Association, **86.4%** read the Lake Arrowhead Update.

To advertise in our next issue or for more information, call
(909) 337-6145

Angela ext. 255, Kathy ext. 210 or Laura ext. 213

CALENDAR March

March 2 – 8:00 a.m. – The Lake Arrowhead Communities Chamber of Commerce Governmental Relations/ Legislative Committee Meeting at the Chamber's Board Room located in lower Lake Arrowhead Village. If there are any governmental issues of which we should be aware of, please join the committee and bring your thoughts and concerns. For more information, please contact the Chamber (909) 337-3715

March 3 – 6:00 p.m. – 9:00 p.m. – Mountain Singles Mixer. Come join other mountain singles at Bin 189 in Lake Arrowhead. For more information, please contact Don Knight at (951) 315-9741, or visit www.mountainsingles.org

March 6 – 7:00 p.m. – 11:00 p.m. – Please join us for a fun evening as "The Chamber Rocks" at the Lake Arrowhead Resort and Spa! Have a fun date night dancing and enjoying great music! Dress as your favorite "Rock Star". The price is \$25.00. For reservations please call the Chamber, (909) 337-3715.

March 8 & 22 – 6:30 p.m. – 10:00 – Mountain Business Network League. Let's get together and keep our mountain working, share ideas and meet other business owners. Where: Rim Bowling. Cost: \$15.00 per night, which includes Team Bowling Shirts & Great Prizes. Call (909) 338 5550 to secure a spot for your team!

March 10 – 6:00 p.m. – 8:30 p.m. – Mountain Singles Mixer. Come join other mountain singles at Billy Bear's in Crestline. For more information please contact Don Knight at (951) 315-9741, or visit www.mountainsingles.org.

March 13 – 5:30 p.m. – 11:00 p.m. – UCLA Mountain Bruins Hosts "A Casino Evening" at the Old North Shore Tavern (UCLA Conference Center) An evening of fine food, exciting entertainment, unique auction items, prizes and Casino Gaming (Roulette, Craps, Blackjack, Texas Hold 'Em). Cost: Members - \$75.00, Non-members - \$85, group discounts available. For additional information, please call (909) 337-8200. Reservations are also available at Betty's General Store (Blue Jay) and The Lake House (Cedar Glen).

March 13 – 8:00 a.m. – Volunteers needed to help the Forest Service count Bald Eagles this winter in the San Bernardino & San Jacinto Mountains! Volunteers need not have experience – just bring binoculars, a watch & dress warmly! Concurrent Bald Eagle counts are held at Big Bear Lake, Baldwin Lake, Little Green Valley Lake, Lake Gregory, Lake Silverwood & Lake Hemet. For more information, please call: For Big Bear Lake & Lake Arrowhead, please call Marc Stamer: (909) 382-2828 or (909) 844-6683, or mstamer@fs.fed.us. For Lake Hemet, please call Matt McDonald, (909)

Continued on page 10

LACCC Board Member Spotlight



Pete Noriega, Partner of Tips Printing

Originally born in Tuscon, Arizona Pete moved to the Inland Empire where he was raised and later moved to L.A. & Orange County and received his degree in Advertising Arts/Graphic Arts. Pete has been in the Advertising/Marketing/Publishing industries for over 15 years and has worked with Print,

Video, Web, and CD ROM Authoring while building his experience in the industries. Work with such corporations as Microsoft, Toshiba, Bell Atlantic, Taco Bell and independent producers in Orange County has lead Pete to have a wide range of knowledge in working with different medias.

After working in the corporate world of Orange County Pete moved from Newport Beach to the San Bernardino Mountains in 1998 where he took in the community for over a year and a half before being employed by the Mountain News & Crestline Courier-News. With his graphic design background he became part of the production department where he later became the production manager and worked directly with the Editor and Sales Team to produce the weekly newspapers as well as all of the supplemental publications for the Mountain News & Crestline Courier-News. Pete was employed with the Mountain News & Crestline Courier-News for over 5 years, helping to develop the local papers and such publications as The Lake Arrowhead Magazine, The Almanac and countless others.

In 2005 Pete decided to move to Eugene, Oregon to help do some production design for a children's program, which is currently being aired on TBN. Pete's design skills were once again tested by venturing into a new media that he had never worked with and learned a lot about the production of TV Shows. While in Oregon Pete & partner

Loren Starr were fortunate enough to be part of The Great Film Challenge where a short film had to be, written, shot and edited in an entire weekend while working with specific parameters and a set prop. Pete & Loren were responsible for the production design for a short film which won best production design for that year's challenge.

In 2008 Pete & Loren moved back to Southern California and once again returned to the San Bernardino Mountains where Pete became a partner with Tips Printing in Blue Jay and became a server at The Grill at Antlers Inn in Twin Peaks.

Since being back in the mountain communities Pete has rejoined the board of directors for The Lake Arrowhead Film Festival, became a member of the Rotary Club of Lake Arrowhead, serves on the Oversight Committee for the Rim of the World Unified School District and on the board of directors for the Lake Arrowhead Communities Chamber of Commerce. He also works with the Blue Jay Jazz Foundation and helps to broaden his marketing skills by utilizing social networking such as Twitter and Facebook.

Pete is honored that he is a new member of the Lake Arrowhead Communities Chamber of Commerce board of directors and looks forward to working directly with the Chamber to help strengthen our local community and continue to drive tourism.

Tea Exchange Set to Expand

Condensed from Worldteanews.com – February 16, 2010

Lake Arrowhead's own Tea Exchange is going to be expanding! Great news in this economy!! A team of investors has signed agreements to develop and manage 10 stores along the Southern California coast. The first of the 10 new Tea Exchange locations is set to open in mid-May in Manhattan Beach. Nine others are expected to follow from Malibu to Long Beach, Calif., according to owners Ginny and Harvey Durand. The Tea Exchange has 120 varieties of tea – all private label – including many house blends. Ginny says that self- and custom-blends have proven to be extremely popular, as customers take home their creations, try them and then return to the store to tweak them or order them online.

According to the Durands, growth of the Tea Exchange has been possible not only because of extensive pre-planning and good organization, but also because of the popularity of tea in the U.S. "In a tough economy, we had decided we would have to be a little less ambitious, but our business has tripled on the mountain, and our Internet business is booming," she said. "Our business just continues to grow."

When this wave of growth has passed, the Durands will move on to franchising, she added. "We have a list of people who want to franchise. That will be our next venture. These 10 stores will be excluded from that because of their agreement with us. The next wave will be franchising through 2020."





Member News



Member of the Month ~ Arrowhead Queen

The Lake Arrowhead Communities Chamber of Commerce would like to thank David Leroy, owner of the Arrowhead Queen and Leroy's Board Shop, and Captains Bill and Jim of the Arrowhead Queen for their continued support of the Chamber over the years. From time to time the Chamber asks them to assist with writers, film crews and groups that come up to experience the area and they always are so supportive of whatever we ask them for. They play a very important role not only with the Chamber, but also with the tourism promotion of our area.

When taking a tour of Lake Arrowhead aboard the Arrowhead Queen you get to experience the beauty and excitement of the lake. You enjoy the

Please see **MEMBER** / page 11



Bill Donohoo, New Booster Member



The Lake Arrowhead Communities Chamber of Commerce would like to welcome new Booster member, Bill Donohoo, to the Chamber. Bill is a Professor of Management at Cal State San Bernardino and consults in the areas of strategic planning, cash flow management, and entrepreneurial activities. He is available to help local businesses in their corporate cash flow planning. This is extremely critical in the troubled economy we now face. Bill retired from his 40 year career in business in 2007. He has been working with Cal State on a part-time basis since 2003 and full time since 2008.

Bill has worked with the Kairos Prison Ministry for the past 21 years. He also works in the Ministry in the Victorville Federal Prison and the Chino Prison. For the past decade he has worked with Presbyterian Camps and Conference Centers. Presbyterian Camps and Conference

Centers run a conference center in Big Bear and owns the Wylie Woods site.

He is a former director of the Harvard Business School Association of Orange County and did earn his MBA at Harvard. He is also an officer in the Zamorano Club. He sits on the board of the Point Hamiltair Homeowners Association.

Bill and his wife bought a second home in Lake Arrowhead in 1985. They loved the quietness, slower pace and the consistently great weather. They have lived in Lake Arrowhead full-time since 2000.

He is just getting acquainted with the Chamber. Again, we welcome Bill and hope to see him regularly at our mixers and special events.

Bill's business hours are: 8:00 a.m. - 5 p.m. daily. He can be reached at (714) 964-5319. His e-mail address is wgdonohoo@aol.com.

Business Journal Deadlines

If you ever want to submit articles for the Business Journal (a great FREE way to market your business by the way) please mark your calendars for the 15th of each month.

The 15th of the month is the deadline for submissions for the following month's Business Journal. If you can't quite make it on the 15th then go ahead and submit your articles when you can and they will appear in the next month.

Windows Program Opens Doors to Greater Exposure

The Lake Arrowhead Communities Chamber of Commerce J. Putnam Henck Visitor Center hosts about 15,000 visitors annually. The visitors naturally gravitate to the various pictures that land on the walls.

One end of the Visitor Center is covered with 4 "window panes" that have 6 pictures each in them. Those "windows" are actually a special program that the Chamber offers their members.

If you would like to gain greater exposure for your business, you can purchase one of the window panes and place a photo of your business in

it. Directly below your photo you can have your promotional material placed and due to the wall of photos, you can increase your visibility to those who frequent the Visitor Center.

The cost to be included in this program is \$150.00 per year. Very inexpensive for the additional publicity your business can receive.

If you would like to participate in the "Windows" program, just call the Chamber at (909) 337-3715 or email us at info@lakearrowhead.net.

NEW CHAMBER MEMBERS

The Chamber would like to welcome the following businesses that recently joined in February. Our members provide services to the mountain communities, so be sure to contact them for all your needs.

Rim Bowling & Entertainment

Business Type:
Bowling Center

Contact:

Joseph & Jody Glaviamo
(909) 338-5550

William Donohoo

(909) 337-7985



2010 Mixers

Don't forget to put these on your calendar now, here is the tentative list of the Chamber Mixers for 2010. Hope to see you there.

March: Blue Jay Village/
St. Patricks Day

April: Lake Arrowhead Country Club

May: Expression

June: The Corral

July: Wildwood Yucaipa,
(location tbd)

August: Agua Fria Merchants

September: Coldwell Banker

October: Arrowhead Pet Boutique

November: Boy Scout Camp

CALENDAR

March continued

382-2933 or mwmcdonald@fs.fed.us. For Silverwood Lake State Recreation Area, please call Joshua Ertl at (760) 389-2303, or jertl@parks.ca.gov, or Kevin Forrester at (760) 389-2303, or kforrester@parks.ca.gov.

March 15 – 5:30 p.m. – 7:00 p.m. – Lake Arrowhead Communities Chamber of Commerce monthly board of directors meeting will be held at the Chamber's board room in Lake Arrowhead Village. This meeting is open to the public. For more information, please call the Chamber, (909) 337-3715.

March 17 – 6:00 p.m. – 9:00 p.m. – Come join other mountain singles at the Antlers in Twin Peaks. For more information, please contact Don Knight at (951) 315-9741 or visit www.mountainsingles.org.

March 18 – 4:30 p.m. – 7:00 p.m. - Lake Arrowhead Communities Chamber of Commerce Mixer. Join us at the LACCC mixer and celebrate St. Patrick's Day! Hosted by Blue Jay Village at the Royal Oak Restaurant located on Hwy. 189 in Blue Jay. Enjoy great food & beverages! What a great time to network as well. For more information, please call the Chamber, (909) 337-3715.

March 20 – 8:00 p.m. – 11:00 p.m. – Mountain Singles at the Royal Oak. Come join other mountain singles on the third Saturday of every month at the Piano Bar in the Royal Oak. For more information, please call Don Knight at (951) 315-9741, or visit their website at www.mountainsingles.org.

March 24 – 6:00 p.m. – 9:00 p.m. – Mountain Singles at Neo's Pizza in Running Springs. For more information please contact Don Knight at (951) 315-9741, or visit their website at www.mountainsingles.org.

March 27 – 8:00 p.m. – 10:00 p.m. – Mountain Skies Astronomical Society "The Moon, Our Nearest Neighbor". Enjoy an evening of fun at the MSAS Astronomy Village. They are located at 2001 Observatory Way & Hwy. 18 in Lake Arrowhead (near Rim High School). For more information, please call (909) 336-1699, or visit their website at www.mountainskies.org. Remember to visit their Star Gazer's Gift Shop for unique gifts!

March 28 – 1:30 p.m. Mountain Singles Theatre. Come join other mountain singles as they watch the play "Cabin Fever" at the Lake Gregory Theatre in Crestline. For more information, please contact Don Knight at (951) 315-9741, or visit their website at www.mountainsingles.org.

March 31 – 6:00 p.m. – 9:00 p.m. – Mountain Singles Mixer. Come join other mountain singles at the Royal Oak in Blue Jay. For more information, please contact Don Knight at (951) 315-9741 or visit www.mountainsingles.org.

Chamber in Action – Wednesday, March 10, 2010 8:00 to 9:00 am

Federal Stimulus Dollars Available for Employers in San Bernardino County

Are you planning on hiring any new employees in the next few months? If so, you need to come to this free seminar on Wednesday, March 10, 2010, 8:00 am at the Chamber office.

Guest speaker Guy Williams will guide you through the process.

- Dollars paid up front for training
- Up to \$4999 per hire in training assistance paid directly to you
- Up to 100% of first month wages paid directly to you

- Up to 50% of second month wages paid directly to you
- State and Federal tax credits up to \$9,000

The East Valley SELPA Transition Partnership Program (TPP) helps your business fill critical entry-level positions quickly and efficiently by providing a pool of students who are qualified and eager to work immediately.

TPP provides students to work for your company for up to 100 hours at no cost to you. TPP focuses on helping high school seniors

and graduated seniors make a successful transition from school to work.

If you are interested in the program but cannot attend, please call Guy Williams directly at 760-447-0026

Date: Wednesday, March 10, 2010

Time: 8:00 to 9:00 am

Location: Chamber Board Room: 28200 Hwy 189 Lake Arrowhead)

Cost: Free, but space is limited, so please RSVP at 909-337-3715

Photos Continued from Page 6



MIXER *Continued from page 1*

Day!) This year, as always, they will have their legendary BINGO games and lots of fun at The Royal Oak restaurant. This annual event ends up being standing room only, so be sure to come early, visit the local businesses to get your BINGO cards and enjoy! Don't forget to wear green – there is a prize for the best green costume!! Please call the Chamber at (909) 337-3715 for more information.

AMGEN *Continued from page 5*

information, visit AEG today at www.aegworldwide.com.

Stage 6 of the AMGEN Tour of California is huge for Big Bear and the County of San Bernardino. They have put thousands and thousands of dollars of sponsorship money into this event and they will reap wonderful tourism and publicity from it. We are very lucky to be able to “ride on their coat tails” and we will have some residual tourism from Big Bear's efforts and we will certainly get some publicity from Stage 6 both before, during and after the race.

MEMBER *Continued from page 9*

splendor and serenity of Lake Arrowhead's lush forests, sparkling water, and blue skies. Cruise past architectural points of interest and historical sites on the 50 minute cruise with colorful narration from Captains Bill and Jim. You also learn the history of the film industry's involvement with Lake Arrowhead while seeing firsthand the homes where many movies were made. The total so far is 85 – pretty remarkable for a community of our size.

The Arrowhead Queen boat tour is a wonderful tourist attraction and the only true introduction to the lake. Many real estate brokers take prospective buyers on the Queen to introduce them to the lake and to show them some of the properties that are available for sale.

The Arrowhead Queen began cruising the lake in the mid 60's. At that time she was a steel hulled open boat. Windows were added later. In 1989, David purchased the Arrowhead Queen and pulled it out of the Marina for remodeling. The beautiful new Arrowhead Queen was launched in 1991. Since that time it has made an estimated 27,270 circles around the lake. That's why she lists to the starboard side!

Hours: Open daily; please call (909) 336-6992 for departure times.

Location: On the waterfront. Tickets available at Leroy's Sports.

Fares: Adults \$16.00, Children (3-11) \$10.00, Seniors \$14.00

For group rates, private parties, weddings, club meetings, sunset cruises, and reservations, please call (909) 336-6992



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A Small Business Owner's Journal

**MEDITATE OR DIE—A MONTH IN INDIA
(WITH OCCASIONAL ÉLAN)**



Mike Nolan

It's vibrant. It's chaotic. It's...a great place to see things from another point of view.

This week I started my yearly retreat in India to get away from it all—and this is just about as “get away it all” as anywhere can get—this side of Mars, anyway.

I know I've arrived in India when I first hit the teeming city street, so central to life here. It's a place bustling with people, including the ever-present beggars, some of whom are elderly or severely disabled. In the street, people often come up to me and ask me where I'm from and what I'm doing in India—the notion of “mind your own business” isn't strong here. Half-starved street dogs roam freely, along with cows, goats and oxen. Homeless people—sometimes whole families—sleep on sidewalks. Dust, trash, and commotion are everywhere. There's enough visible suffering and general lack of apparent law and order that it almost doesn't seem *human* out there. How do people live like that?

Anyway, here are some observations on India:

- This morning I read a newspaper account of an attack on an individual, and the article stated that the victim was “waylaid by the scoundrel, who absconded.” So, this confirms that I am indeed in modern India—or nineteenth-century England.
- You know you're in a tropical climate when you step out for an early evening stroll, and you see some of the locals wearing scarves and beanies—and it's a balmy 78 degrees.
- Some people come here to learn yoga and meditation, but I've found that there's a better way to practice intense focus: First, rent a motorcycle, then enter into the pandemonium of a big city street. Oh, don't worry, you'll be concentrating as you try to avoid the flavorful melange of pedestrians, dogs, cows, oxen, goats, bicyclists, disabled people on the side of the road, reckless rickshaw drivers, trucks, buses, cars, potholes, and the occasional knucklehead driving on the wrong side of the road. You'd *better* concentrate or you may very well find yourself sprawled out on the pavement, nirvana bound.
- Riding a rented motorcycle in a small village in the countryside one day, I saw an old man walking in the road wearing only a loincloth. You'd be hard-pressed to see a woman wearing anything that skimpy in India. Even at the beach, most Indian women wear those full-body covering sarees. Contrast that with beaches in the Western world. It seems that all over the world it's either one extreme or the other with women and standards of dress (or undress).
- I scanned the sports section of an Indian newspaper recently, and read a recap of a cricket match. I know nothing of cricket, nor the stars, nor the lore of the game. The article was written with fervor by an apparently seasoned sportswriter, all in a technical language that I'm unfamiliar with: “Kallis was particularly impressive, using his feet well against the spinners, while he cut and pulled the pacers with élan to race to his half-century, which came when he hit Chawla over his head for a massive six!” As I read from the perspective of an outsider, I got a sense of what a strange thing the cult of sport is; it just seems weird to lavish such praise on guys who only, after all, *hit a ball* or something along those lines.

I hate to say it, since I'm a lifelong sports fan, but, seen from that point of view, professional sports seem like...much ado about nothing.

- One of the interesting characteristics I first noticed when I came to India was that poor people's homes were just a stones throw from those of the wealthy. For a land that was ruled by rigid castes for hundreds of years, there's a surprising intermingling of the rich and poor.

Well, tomorrow it's over. I've stayed here for over a month and now I'm *absconding* back the United States, back to a relatively quiet and disciplined world where people and animals live in clearly delineated territories. Dogs are tied up and certainly not allowed to just roam freely, and farm animals live on farms. Rich and poor are divided in separate neighborhoods, and the elderly and disabled don't mingle in the street mix but live unseen in remote institutions.

And most people stick to themselves and for the most part mind their own business—so few smiling strangers will be coming up to me, not to beg, but just to ask me where I'm from and want to shake my hand.....

Now that I think about it...it hardly seems *human* back there.

How do people live like that??!!



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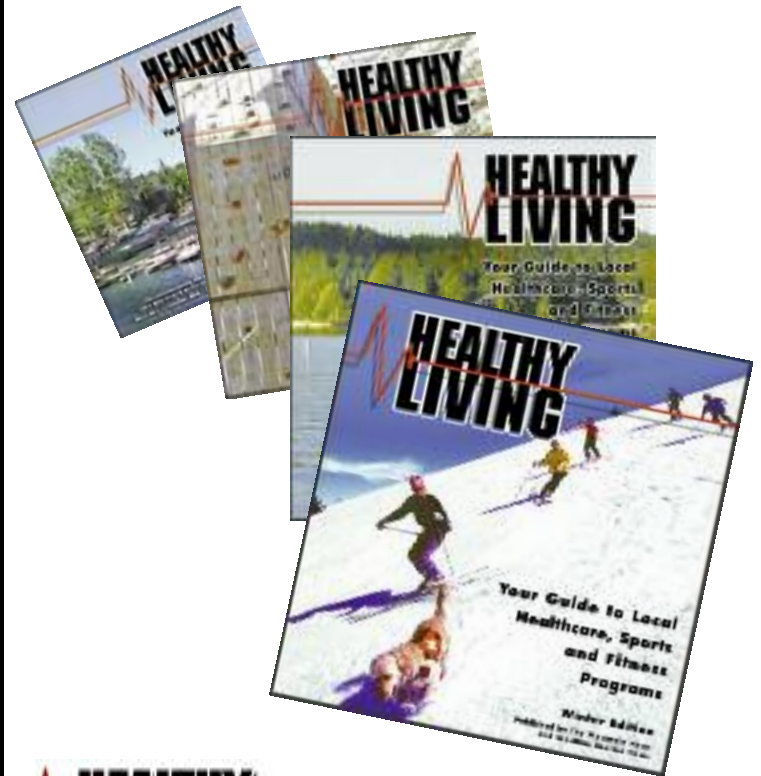
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Deadline: 4/12/2010. To reserve your advertising space, call the Mountain News (909) 337-6145

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