

PULSE

EXECUTIVE WOMEN INTERNATIONAL®

THE LEADING CONNECTION FOR BUSINESS PROFESSIONALS

Chartered in 1951

Pomona Valley Chapter

November, 2005

EWI® MISSION AND VISION

Executive Women International® is an organization that brings together key individuals from diverse businesses for the purpose of:

- Promoting member firms
- Enhancing personal and professional development, and Encouraging community involvement

Executive Women International® Pomona Valley Chapter

COST

\$17.00
Members & Guests

\$15.00
Sustaining
Members

“CHAPTER RETREAT KICK-OFF”

Thursday November 17, 2005

At

THE CLAREMONT CLUB

1777 Monte Vista Ave.

Claremont, CA 91711

(909) 625-6791

6:00pm – Hosted Social

6:30pm – Retreat Program

PROGRAM

Dress Casual & get ready to roll up your sleeves to participate in this interactive retreat!

Our “*Kick-Off*” Retreat will be an evening of fun, inspiration and maybe a little perspiration as we set our Chapter Goals for 2006.

Dinner will be provided by: ***Felipe’s Taqueria*** ***Delicious Mexican Cuisine***

RSVP by **NOON** on Monday, November 14, 2005
Sea Travel

to: Theresa Locke, Sergeant-at-Arms Carlson Wagonlit Air

1655 N. Mountain Ave. Upland, CA 91784

Phone (909)981-1755 Fax (909)920-3693

All representatives have a standing reservation for monthly meetings. If you are unable to attend, you must notify the Sergeant-at-Arms before **NOON** Monday November 14, 2005. **You will be charged for your reservation if you do not**

President's Message

First of all I would like to thank Mary Ann Macias for a great year. I admire her for her dedication, poise, hard work and commitment to EWI.

October 27 was our installation of new officers. I'm looking forward to working with the new 2005-2006 board. We all made it through our first board meeting with very little pain. The women on this board have some great ideas. Nov. 17 is our chapter retreat at The Claremont Club. This will be a casual, relaxing, fun, working evening. Please come with all your ideas to share, so we can make sure we are giving you what you want from EWI this coming year. I think it would be fun if all the past Presidents would bring their photo albums for all to enjoy to the Nov dinner.

Hidden Treasure – by Mattie Stepanek

After-the-storm clouds
Are like pirate treasure chest...
Dark and gray-black and
Sometimes a little scary looking
But just look behind as they open...
Silver and shiny-gold and
Usually bright and warm, if it's
Still day time after the storm.

Delores Peich
The Claremont Club
Pomona Valley Chapter President, 20052006

MEMBER BIRTHDAYS

November 18	Theresa Hanley
November 20	Jill Fox
November 27	Lois Miller

SPECIAL NOTICE: International Directories will have a new production schedule. Production will now begin on October 1, and the directory will be distributed by January 1. Since it is not economically feasible to produce two directories in one year, the transition to this production timeline will be managed as follows:

- **2005-2006 will be our transition year.**
- **A 2005-2006 International Directory Supplement** will be produced and distributed by January 1, 2006. This supplement will include the 2005-2006 Chapter Boards, Membership Advisors, Corporate Committees, and Corporate Board of Directors. Contact information for all members will be maintained in the real-time online directory.
- **The 2006-2007 International Directory** will go into production on October 1, 2006, and will be distributed by January 2007. To meet this schedule:
 - Each Chapter must submit its Form 40 listing the 2006-2007 Chapter Board no later than September 30, 2006.
 - Chapter rosters must be updated by September 30, 2006.
 - New member applications received through September 30, 2006, will be included in the 2006-2007 International Directory.

The Corporate Board of Directors appreciates feedback from the membership and believes this change will provide all of us with a more useful and certainly a timelier International Directory.

Spring Conferences

- Memphis will host a Spring Conference from April 20 to 22 at the Wilson Conference Center and Holiday Inn Suites at the University of Memphis Campus. The Volunteer Leadership module of our Academy of Leadership will be presented as well as alternative programming. Registration will be a flat fee of \$275, which includes six meals, the Academy of Leadership or alternative programming and all additional workshops and conferences. The room rate at the Holiday Inn Suites will be \$99/night for a two-room suite and \$50/night for single.
- Omaha will host a Spring Conference from May 18 to 20 at the Embassy Suites Old Market. The Diverse Communicator module of our Academy of Leadership will be presented. Registration will be a flat fee of \$275, which includes all meals, the Academy of Leadership or alternative programming and all additional workshops and conferences. The hotel rate is \$123 single, \$133 double, \$143 triple, and \$153 quad. The room rate also includes airport transportation, parking, and one-time admission for spouses and family at various Omaha attractions.

Presidents' Caucus

- The 2006 Presidents' Caucus will be held at the Contemporary Hotel in Orlando from Tuesday evening, September 12, to Thursday, September 14, 2006. Full registration (which includes an Academy of Leadership module) will be \$300.

2006 Leadership Conference & Annual Meeting and Academy of Leadership

- Academy of Leadership Modules 1, 3 and 4 and the Annual Alumni Experience (for Class of 2003, 2004 and 2005 graduates) session will be held on Thursday, September 14. Registration for each will be \$175.
- The 2006 Leadership Conference & Annual Meeting will be held at the Contemporary Hotel in Orlando beginning Thursday, September 14, through Saturday, September 16, 2006. The room rate for a single/double at the Contemporary Hotel will be \$175. (Each additional person will be \$25 per night.)

Surveyed attendees applauded 2005 LCAM as a great success. Nevertheless, the Corporation did suffer a financial loss due to a lower than expected attendance which impacted revenue; careful planning helped us to not exceed our expected expenses. This loss of revenue directly impacts the EWI General Operating budget.

The Corporate Board has conducted a close review of historical data regarding our Leadership Conference & Annual Meeting attendance. The review was based on the assumption of having 500 full registered attendees and to produce the conference at the same high-level of quality.

We also conducted a review of price points for similar conferences. Here is a sample of our findings:

Administrative Professionals Conference - \$1495

Similar schedule of events includes keynotes only; 2 continental breakfasts, 2 buffet lunches, one closing party. Workshops not included: full-day workshop pass \$545/half-day workshop pass \$355.

Office Depot Success Strategies for Business Women - \$649

Similar schedule; dessert social, 1 full breakfast, 1 continental breakfast, 1 full lunch, 1 buffet lunch, 1 dinner.

Certified Professional Accountants - \$745

Fees include all conference sessions and materials, continental breakfasts, luncheons and refreshment breaks for each day of the program, plus any receptions or exhibitions. An additional fee may be charged for workshop(s) and/or activities.

American Business Women's Association Conference - \$425

Similar schedule of events; only seminars, general sessions, keynote speaker and dinner included. No other meals or MBA Essentials (similar to Academy of Leadership) are included.

Our findings led us to the following conclusions:

- The organization is primarily reliant on dues revenue and conference revenue as its main sources of income. It is imperative that the conference produce revenue while providing top-notch professional development and connection-building opportunities for its membership.
- While staying committed to providing a similar schedule of professional development opportunities as well as a similar number of meals for attendees, developing our revenue forecasts and budget based on 500 full-registered attendees is a statistically-sound, conservative and responsible approach.
- Our price point is significantly lower than industry average for the amount of meals and number of professional development sessions that are offered.
- The trend in hotel meal costs and related service charges (upwards of 30%) have continued to increase significantly over the past several years which has also impacted the ability to cover costs without discouraging attendance and the purchase of guest tickets.

As a result, the Corporate Board of Directors has determined that an appropriate price point for our Leadership Conference & Annual Meeting in Orlando will be \$600.

Thank you for your membership and we look forward to seeing you at an Executive Women International Corporate Event in 2006!

REMINDER:

► **Professional Development Teleseminar on 11/17/2005**

The final Professional Development Teleseminar of the year is coming up next week. It will be held on Thursday, November 17, at 8 pm ET. The topic for this month is "The Courage to take Risks" and our presenter will be Dierde McEachern of [VIP Coaching](#). In preparation for this teleseminar, we encourage you to read "Stand Up for Your Life" by Cheryl Richardson. [Order Now](#). You can still register for this FREE teleseminar by clicking [HERE](#).

Officers and Directors

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EWI MEMBER SPOTLIGHT



San Antonio Community Hospital

999 San Bernardino Road, Upland, CA 91786 (909) 985-2811

Our goal is to provide you with the basic information you will need as a patient or visitor at San Antonio Community Hospital. We have included everything from driving directions and a map to help you find the Hospital and our surrounding facilities, to our visiting hours, telephone numbers, and special information just for patients

Mission

Our mission is to offer healthcare services that both comfort and cure, in a setting that inspires confidence, and in a manner that earns the trust of our community, our patients, our physicians, and our employees.

Vision

Our vision is to uphold the best of the community hospital tradition - selective in our choice of services, deliberate in our investment of resources, unwavering in our commitment to the community, and uncompromising in our dedication to quality, to caring, and to integrity.

Values

Our values are our core principles, drawn from our community, strengthened through service, and fundamental to our purpose. They include:

Respect for tradition
for enduring standards and ideals

Trust
in relationships

Compassion
in comfort and care

Attention to detail
for quality in all we do

Patience
in decision-making

Striving for balance
for the whole of the patient's experience

Conviction
in action





EWI MEMBER SPOTLIGHT –

A History More Than A Century Old

PFF Bank & Trust (PFF) has enjoyed a special presence in Southern California since 1892. The history of our bank and the communities we serve go hand in hand. Both grew together, contributed to each other's success and shouldered the challenges of difficult times.

We began in the Pomona Valley, thirty miles east of Los Angeles, not many years after George Chaffey Sr. and his son, William, planted the first orange groves in the Inland Empire. On Christmas Eve 1892, a group of community leaders including Charles Irving Lorbeer, the publisher of Pomona's newspaper, established "The Mutual Building and Loan."

In the years that followed, The Mutual Building and Loan made the dream of owning a home come true for thousands, including Walter and Cordelia Knott, founders of Knott's Berry Farm. Our first home loan was actually made to a woman, highly unusual in those days. Sara Berman's home still stands on Second Street in Pomona, just a few blocks from our Head Office.

It is often the hard times that test a community. Such was the case during the Great Depression of the 1930s. Thanks to prudent business practices, The Mutual Building and Loan remained strong and stable. During the Depression years, the Building and Loan first introduced an employee lunch program just to ensure all employees had at least one hot meal per day.



Amid these difficult times, the Federal Home Loan Bank Board was created, establishing a federal system of bank charters. The Mutual Building and Loan, by then, a familiar friend and neighbor, officially become known as Pomona First Federal in 1938. With the advent of World War II a few years later, PFF bolstered the national war effort by selling war bonds.

After the war, local communities faced a special challenge in meeting the housing needs of returning veterans. Facing the crisis head-on, PFF developed a construction loan operation that helped provide housing for new families.

By the mid-1950s, the Pomona Valley had grown substantially, prompting PFF to open branches in neighboring Upland, Chino and San Dimas. Valuing the rich history of the Inland Empire, PFF commissioned Pomona-born artist and architect Millard Sheets to create a mural for the new Upland branch. The Mural, depicting a mule-drawn streetcar of the 1890s that transported passengers a six-mile length of Euclid Avenue, continues to be enjoyed by customers today.

By the 1960s, computer technology began to play a role in business, particularly in banking. In 1964, PFF established Data Line Service, a system that linked all bank branches to a main computer. The system, considered advanced in its day, eventually linked as many as 78 financial institutions throughout California, Nevada and Arizona. With computer technology in place, PFF handily met the needs of the growth years of the 70s and 80s. Eleven branches serving customers today were opened in those two decades.

Like the post-World War era, the 1990s were characterized by a strong demand for home loans. To shorten the loan approval process, we brought the various functions of lending into one facility – the Loan Center in Rancho Cucamonga. At the same time, we also introduced a laptop loan origination system. Today, this enables Loan Counselors to accept an application at a customer's home or place of business. The information is then transmitted electronically to our Loan Center for faster processing.

As banking needs evolved in the 1990s so did PFF. In 1996, PFF converted the state's largest mutually held association into a highly respected publicly owned community bank, PFF Bank & Trust. The new name came about for several reasons. First, "bank and trust" more accurately reflected our business, having acquired a Trust

& Investment Services Department from a competitor a year prior. At the same time, we retained the “PFF” designation in our parent company name – PFF Bancorp, Inc.

Since that time, PFF has transformed from a traditional savings and loan to a full-service community bank with a wide range of financial products and services. Our business banking program, for example, supports business owners through PFF’s Business Banking Center, Branch Operations Department and network of branches. In April 2003, we established a regional loan center in Sacramento, specializing in construction and commercial real estate lending in a region showing similar growth to the Inland Empire. To provide our customers with a wide range of financial choices, we also offer alternative investments (non-FDIC-insured mutual funds, fixed and variable annuities) through the PFF Bancorp subsidiary, Glencrest Investment Services, Inc.



February 11, 2002 marked a milestone in PFF’s corporate history, when our parent company, PFF Bancorp, transferred its listing to the New York Stock Exchange (NYSE). Celebrating the event and flanked by board members and other bank executives, Mr. Don DesCombes, then Chairman of the Board, and President/CEO Larry M. Rinehart rang the Closing Bell TM, becoming the only local financial institution listed on the NYSE. PFF

Bancorp is one of the few Inland-based companies to have been represented on this famous podium.

In more recent years, we continue to raise the bar on service and convenience, making banking easier than ever. Thanks to the TeleBanking Center (1-888-DIAL PFF), customers receive personalized service (English or Spanish), before, during and after branch hours and/or automated account information 24 hours a day, 7 days a week. Account information and bill pay options are also available through “24/7 Internet Banking” and online banking for businesses (iLink). To provide maximum convenience to our customers, branches are also opened to 6 p.m. weekdays and 2 p.m. on Saturdays.

PFF Bank & Trust continues to bring its “Customers First.” brand of banking to the Inland Empire and surrounding communities. While post-war growth occurred in areas adjacent to Pomona, today’s demand for housing and business opportunities is particularly strong in new communities throughout San Bernardino and Riverside counties. Again, PFF has opened branches in the direction of growth. Burgeoning communities like Fontana, Yucaipa, Beaumont, Riverside and Rancho Cucamonga (Foothill Crossing), now benefit from one-stop banking at new PFF branches. In August 2005, PFF will open a new branch in Mira Loma at Hamner and Limonite with more on the way.

What makes PFF Bank & Trust stand apart from other banks? Unlike large bank headquartered out of state, PFF has called the Inland Empire and surrounding areas “**home**” for over a century. The majority of our team at PFF, including our executive members, live, work and volunteer their time in the same communities as our customers. In fact, bank officers participate in at least one organization or cause; most devote their time and resources to several.

As our market demographics have changed in recent years, our marketing efforts also include a growing circulation of Spanish language website, publications and popular radio stations. Through Spanish-language marketing, we can spread the good word about PFF Bank & Trust and more effectively reach a larger segment of our community.

Beyond our local heritage, our “**Customers First**” brand of banking is second to none. Our annual survey of more than 5,000 customers, for example, shows a satisfaction rating of 95%. An independent external study backs our findings, showing PFF in the top position for customer loyalty and advocacy (i.e., recommending PFF to a friend, relative or associate) when compared to other regional and national competitors. Combining this tradition of service with an enterprising spirit, the past, present and future of PFF Bank & Trust are truly connected.