

# COAST

## COMMENTS

Volume 14, No.1

FALL/WINTER 2000

PACIFIC COAST REGIONAL SMALL BUSINESS DEVELOPMENT CORPORATION

**Best Wishes For Peace And Happiness  
This Holiday Season!!!**

### CASH COMMENTS

## Library Plaza Project Funded by Federal, State and Local Efforts

**P**acific Coast Regional Corporation (PCR) is proud to be a part of a \$2.7 million new retail development in the City of San Fernando. Pueblo Contracting Services Inc. came to PCR seeking funding for its Library Plaza project which provides for the

Financial Restructuring Assistance Program loan with Comerica Bank which provided \$800,000, the Asian Pacific Revolving Loan Fund which provided \$250,000, the city of San Fernando which provided \$700,000 and Pueblo Contracting Services, Inc. owners Martha Diaz-Aszkenazy and Severyn Aszkenazy who provided \$300,000 for the project. It is the first time in PCR history that federal, state, city and private industry have collaborated to fund a project of such magnitude.

For PCR, this project represents the largest financing transaction to date for its EDA program. According to PCR President/CEO R.D. Lottie, Jr., "It had all the things you look for in funding a community development project. It had good business people behind it, a good location, great job creation possibilities and other financial resources involved."

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The Library Plaza project partners signed the check for \$2.4 million at the Groundbreaking ceremony last August. They are from left to right: Dan Sieu, Asian Pacific Revolving Loan Fund; Don Kinsey, Comerica Bank; R.D. Lottie, Jr., Pacific Coast Regional Corporation; Martha Diaz-Aszkenazy, Pueblo Contracting Services, Inc.; Severyn Aszkenazy, Pueblo Contracting Services, Inc. and Silverio Robledo, Mayor-San Fernando.

construction of an 18,836 square foot mixed use development and much needed quality retail spaces that were lost as a result of the 1994 Northridge Earthquake. The development specifically includes a new library, a coffee shop, a flower shop, a barber shop, a fitness center, a juice bar, a mailbox service center, a parking lot with 67 spaces and more.

PCR coordinated a joint effort providing a \$650,000 Economic Development Administration's (EDA)



PCR President/CEO R.D. Lottie, Jr. and several federal, state and local dignitaries breaking ground for the new Library Plaza project at the ceremony.

## Business Education Training Enhanced at PCR's Entrepreneurial Training Institute

As we begin the New Year 2001, PCR's Entrepreneurial Training Institute is aggressively moving forward in offering business education and entrepreneurial training to meet the challenges small business people face in our economy. Our experience and success with the current entrepreneurial training curriculum being offered through the Institute has proven that we are on the right track and that the need is great. So we are giving more.

PCR's Entrepreneurial Training Institute will continue to offer two types of training classes more often with the addition of an advanced level of business classes. One-day business information classes will be offered every Saturday every other month. Classes will be open to all interested entrepreneurs and an affordable registration fee is charged for each class. (Please see back page for schedule and fees of January 2001 Saturday classes.) Many classes will also have an advanced level for the experienced entrepreneur and will have a specified prerequisite. Please watch for them in future mailings.

Because of the tremendous success and response of the State of California Employment Training Panel (ETP) Program, PCR continues to offer this intensive six-week series of business management classes in its Institute under the revised program name - the Entrepreneurial Strategic Planning (ESP) Program. For the past two years, PCR contracted with the Employment Training Panel to provide business management training specifically to existing business owners with full-time employees in which the State of California provided scholarships for the participants. Each class size was limited to 15 participants. Upon conclusion of the contract on December 30, 2000, 54 students have graduated from the ETP Program.

Based upon the class evaluations and the small business market, demand for this type of training is extremely high. The new ESP Program will go a step further, enhancing the same curriculum and opening up the program to all existing and potential entrepreneurs. The curriculum includes:

- Class 1** Developing Your Business Plan
- Class 2** Small Business Legal Issues Part I
- Class 3** Small Business Legal Issues (State of California Employment Development Department Tax Branch) Part II
- Class 4** Recordkeeping/Accounting
- Class 5** Marketing Your Business
- Class 6** Marketing Your Business On The Internet (e-Commerce)

*Continued on page 6*

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*Corporate executives, both men and women, typically have the reputation of carrying a no-nonsense, all business, conservative posture. But everyone has a lighter side. This column is dedicated to sharing the more personal side- a hidden talent or secret hobby of corporate CEO's in the Los Angeles business community.*

## When Your Job Becomes A Paid Hobby

**K**aren Slade, Vice President/General Manager of Stevie Wonder-owned KJLH-FM works hard and plays hard. "My job has integrated into my personal and social life and has become a hobby," says Karen, one of a very few African- American female radio station general managers in the country. Among the station's greatest accomplishments in her 12-year tenure as VP/GM are the prestigious Peabody Award for Broadcasting Excellence and an NAACP Image Award, both for the coverage of the 1992 Los Angeles Civil Disturbance.

In addition, she is proud of KJLH's continued financial stability as an independent, minority owned radio facility in an era of broadcast consolidation and mega-mergers. After 10 years of lobbying with the Federal Communications Commission (FCC), Karen is elated that KJLH was recently granted an increase of power from 2000 to 5600 watts to improve the signal coverage. But her passion is the community service that integrates into her work day and private life.

"It's not the typical corporate job. I know my neighbors. I understand and live in the community in which we serve. It gives me such a high and is a tremendous responsibility to disseminate information to our listeners, to instigate and influence thought regarding religion, education, and business investment issues. To know that we can make a positive difference is completely satisfying," explains Karen.

Just recently, KJLH presented the 5th Annual Stevie Wonder's House Full of Toys Benefit Christmas Concert in addition to food giveaways and scholarships for college-bound students. "I have really gotten to know the people who interact with the radio station. It keeps me honest and in step in my life. At the end of the day, I can say 'we done good.' That lets me sleep at night and it's all consuming," says Karen.

A former Xerox corporate executive, one of Karen's claims to fame is working directly for the legendary Stevie Wonder. "There's the Stevie Wonder persona, internationally acclaimed artist and there's Stevie Wonder the real person. He gives the best he's got. He



Karen Slade  
Vice President/General Manager  
KJLH-FM Radio Station

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**"To know that we can make a positive difference is completely satisfying..."**

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is intensely with you in that moment. He relays his heart, his sentiment, his vision and asks you to carry it out. When he needs you, you're there. When you need him, he's there. You share his vision and his belief. It's a vested interest in the total success of KJLH," Karen expounds.

The broadcasting industry is a tough field. It provides a constant challenge with changing legislation and exhausting day to day operations. "When you think you've mastered it, it changes again," says Karen. "But when the sale is made, the time is billed and the cash is collected, I have done my thing. I enjoy that aspect," she adds.

"I can talk on and on about KJLH. Sure, I ski and read on the side. But my real hobby, my passion, my life, is my paid hobby, my position at KJLH keeps me alive and living," Karen reflects.

## Making Time To Do The Important Work

**S**ure, you're busy. But you can use your available time more wisely with these techniques:

- **Stop fooling yourself.** Denying how long it takes you to complete certain tasks- especially your favorite ones- only hurts you in the long run. So, for a week or two, log the time it takes you to complete each task. Yes, this is a pain in the neck. But what you see when you read your time log will force you to face reality. And it will help you decide what tasks to delegate.
- **Look for shortcuts.** Are you writing rough drafts or memos and letters for an assistant to type? You talk faster than you write, so why not dictate them instead. Place files you need most often near your desk. Instruct employees working on similar tasks as a group instead of one on one.
- **Change directions.** Sticking with the same task for too long can spin you off into boredom or a foolish quest for perfection. A change of pace every 30 minutes to two hours will keep you fresh and help you get more done.
- **Kill two birds.** Say you want to improve your presenting skills but can't find time to take a course or seminar. Learn to present while improving your image at work by volunteering to head one weekly management meeting each month.

### Quick Tip

Improve your time management skills by asking those who handle pressure well to answer this question: "How do you decide what to do first when you're pressed between three or four critical projects at one time?"

## Spotting A Computer Virus

According to computer specialist Kenneth Bechtel, these are the most common warning signs of an invasion by a computer virus, a destructive and self-replicating string of computer code:

- **Frequent systems crashes**
- **Applications behaving erratically**
- **Unexplained system slow downs**
- **Difficulty accessing data files**
- **Strange or unusual displays, messages, or documents**

Viruses present a challenge above and beyond normal computer malfunctions. Users are advised to contact the help desk or information technology staffers immediately to alert them to a problem. Bechtel also offers the following advise: "Immediately stop all computer processing. Copy the screen message or messages and turn off the computer."

## Use This Four-Step Process To Defuse Arguments With Customers

It happens to the best salespeople: A customer takes offense at your prices, your product, or something else about you or your company, and picks a fight. You can't merely ignore the hostility. By doing that, you send the message that you don't want to fix the problem. When a customer (or potential customer) is dead set on arguing with you, defuse the situation in four easy steps:

1. Thank the person for his/her comments- even if those comments were shouted at you. Remember: The attack is not personal, so don't treat it that way. Keep your cool, even when being berated.
2. Start your half of the conversation with the phrase: "Let me see if I understand you completely."

Then restate the person's argument- slowly. This does two things: a) It gives the person a chance to calm down; and b) It shows that you are truly listening, and are taking the concerns seriously.

3. Find at least one thing in the argument that you can agree with. Even if you think the argument as a whole is nonsense, pick out one major point you can agree with. Build your rebuttal on that point. For instance: "Well, Mr. Fryman, I can certainly see your point about the delivery being late. I will make sure that doesn't happen again. Now, about your other concerns..." By conceding a point or two right away, you show that you are not defensive about the situation- and that you really want to solve the problem, not duck, blame or make excuses.

4. Solve the problem. Remember: When customers pick a fight, what they're really saying is, "I have a problem." Solve that problem. By doing so, you turn a negative around, and actually gain points. Smart salespeople don't mind when customers complain. They see it as their chance to shine- to win the customer's loyalty.

## Add Strategies To Your Resolutions

If you're making career resolutions for the New Year, take this advice from Dave Anderson, author of *Selling Above The Crowd*: "Write down the skills, habits, and attitudes that you consider your weakest areas." Next, ask yourself: What strategy can I use that will improve these areas immediately? "Make this your strategy of the day. Read it, apply it, and reflect on it when your work is through. Very soon, you'll notice the impact that efforts at consistent, ongoing improvement will have on your outlook and performance."

By: Kenneth W. Keller

### When You Hit A Slump

Every business, business owner and manager, hits a slump from time-to-time. The key to success when it happens is dealing with it in a manner that will benefit you down the road, when you come out of it.

Sometimes a slump is caused by your actions, and sometimes they are caused by forces beyond your control. I asked a client in the recruiting business if his business ever slowed down during the holidays. He replied "Don't assume anything. People who have openings are always looking for good people, and

...face the reality that things aren't going so well. It would be better for you if you did just that—faced facts and said to yourself "I am in a slump." The more you say it, the better you will feel.

they don't care what the season is." I had assumed that the clients business went into a slump during December and January, for reasons beyond his control. In this case, neither was true.

So, how do you deal with a slump? The first step is to recognize that you are in one. Many people don't want to look in the mirror and face the reality that things aren't going so well. It would be better for you if you did just that—faced facts and said to yourself "I am in a slump." The more you say it, the better you will feel.

The second step is to remind yourself of a previous great or major accomplishment that you have had in the past. Take the time to savor the process that you went through when you do this. Remember the details, the people, the work and effort that you put into achieving the goal.

Reach into your file and pull out your "Feel Good" file. This is the file that you have been filling up with all the positive feedback you have received through the years. This is the file that you have maintained and kept for rainy days when you knew that things wouldn't be so great. Read through the accomplishments, big and small, that you have achieved.

Third and last, get back on the road to recovery by going back to basics. Start practicing the fundamentals. Pick up an old textbook, listen to a tape and pick up the telephone and start making contacts with

people that you know and trust. Work hard, but more importantly, work smart. Stick with the basics, and then build on those smaller successes as you see yourself getting out of the slump.

This formula works well. I can attest to having used it several times during the course of my business career.

### Use the Phone to Get More Business

One of the more difficult parts of selling is prospecting. Gathering the courage to make calls is tough, but it can be effective provided you know what to say.

In the book "Selling for Dummies" sales expert Tom Hopkins provides a concise system for getting appointments and business by using the telephone.

- 1) Send a pre-call letter of introduction explaining that you will be calling soon to ask the prospect a couple of survey questions. Specify the date and time when you will call.
- 2) Make the call at the time and date specified in your letter.
- 3) Introduce yourself and give your company name.
- 4) Give your reason for calling.
- 5) Ask permission to ask your prospect the questions.
- 6) Ask your questions as soon as the prospect gives permission to do so.
- 7) Listen to the answers.
- 8) Paraphrase the answers that you are given.
- 9) Get their approval to do one of the following:
  - send more information and stay in touch
  - arrange a time to visit

The whole goal is, of course, to close the sale. You can't do that unless you move from telephone call to personal appointment.

Make your question list before you pick up the telephone and make your calls. Nothing is worse than winging it when you are trying to conduct professional business relationships.

**Marketing Tips are provided by Kenneth W. Keller (AKA "Marketing Guru"). Ken is Principal Consultant of Keller & Associates, a marketing, sales and management consulting firm for growing businesses. You can reach Keller & Associates by telephone at (661)254-3642, by email at [mkt-ingguru@aol.com](mailto:mkt-ingguru@aol.com) or by fax at (661) 254-2338. Visit <http://www.keller-associates.com> for a comprehensive overview of the company on the web.**

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## Save This Date! May 3, 2001!

**P**acific Coast Regional Corporation's (PCR) Annual Fundraising Event for its Entrepreneurial Training Institute will be Thursday, May 3, 2001. With the overwhelming success of last year's Luncheon, PCR looks forward to you joining us for something a little different this year.

On May 3, 2001, we will be hosting a Benefit Screening and Reception at the IMAX Theatre and California Science Center from 5 p.m. - 7:30 p.m. Proceeds from the event will help fund the business management and technical assistance training programs offered through PCR's Entrepreneurial Training Institute. As you may know, the Institute is supported solely by contributions and donations from corporate sponsors. Our goal is to continue to keep the class fee for the student at a minimum while ensuring they receive good, valuable information and training.

Patron sponsorship information packets will be distributed in January 2001 for PCR's Benefit Screening and Reception. The agenda for the event will include a 40-minute movie, *Adventures in Wild California*, a presentation funded by several state agencies to promote economic development in California. Immediately following will be a hosted reception with brief remarks from PCR's President/CEO, R.D. Lottie, Jr. and Director of Communications & Program Development, Angela B. Winston. Special mentions and recognitions will also be made.

We are excited and look forward to another wonderful event. For those of you who attended last year's event, we plan to see you this year. For those of you who couldn't make it last year, this one you won't want to miss!

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## Library Plaza Project

*Continued from page 2*

Pueblo Contracting Services, Inc. has a 20-year building history in Los Angeles including the renovation of Angel's Flight in downtown Los Angeles and the former Bullock's building which now serves as the Southwestern University School of Law's Library in the Mid-Wilshire corridor. Pueblo Contracting Services, Inc. has also been the recipient of numerous awards and recognitions including the Governor's Award for Outstanding Woman-Owned Business, Ronald H. Brown Leadership Award, Mayor's Office of Economic Development, Minority Business Opportunity Committee, the National Hispanic Employee Association Award Entrepreneur of the Year among others.

## Business Education Training

*Continued from page 2*

**Class 7 Analyzing Your Financial Statements**

**Class 8 Financing Your Business**

**Class 9 Employee Development/Customer Relations**

**Class 10 Business Strategies and Projections**

A \$75 registration fee will be charged to the participants. Total cost of the six-week session is \$600, however, program scholarships for participants from Institute corporate sponsors will offset the \$525 remaining cost and be granted on an application basis only. Because class size is limited to 15 students, if you or someone you know is interested in attending, please call us as soon as possible at (213) 739-2999 ext. 228 or ext. 236.

The first six-week session of the New Year will begin January 30, 2001 - March 13, 2001. Classes will meet on Tuesday and Thursdays nights from 7 p.m. - 10 p.m. All class materials are included. Additional publications and materials from various corporations and financial institutions are also distributed as well as PCR's Small Business Start-Up Kit (valued at \$15). Further, ESP Program participants receive free, one-on-one business consulting assistance from PCR's Small Business Consultant Team, Raleigh Brown and Sy Fried.

We are extremely proud of the caliber of entrepreneurial training PCR's Entrepreneurial Training Institute provides business people. We strive each year to offer the best business management training available. We sincerely thank our Institute instructors whose dedication and expertise directly affects the success of our programs. We also sincerely thank our Institute sponsors and corporate friends whose contributions and support make it all possible.



The Library Plaza project today as seen from across the street.

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***“A man who views the world at 50 the same as he did at 20 has wasted 30 years of his life.”***

- MUHAMMAD ALI

***“Consider the postage stamp: Its usefulness consists in the ability to stick to one thing till it gets there.”***

- JOSH BILLINGS

***“I try to take one day at a time, but sometimes several days attack me at once.”***

-ASHLEIGH BRILLIANT

***“Worrying is like sitting in a rocking chair. It gives you something to do but gets you nowhere.”***

- UNKNOWN

***“Those who wish to sing always find a song.”***

- SWEDISH PROVERB

***“The hardest work in the world is that which should have been done yesterday.”***

- UNKNOWN

***“It’s better to be prepared for an opportunity and not have one than to have an opportunity and not be prepared.”***

- WHITNEY YOUNG

***“The best way to make your dreams come true is to wake up.”***

-PAUL VALERY, FRENCH POET

***“You can have it all. You just can’t have it all at one time.”***

-OPRAH WINFREY

***“As you climb the ladder of success, be sure it’s leaning against the right building.”***

- H. JACKSON BROWN, JR.

***I stopped believing in Santa Claus when I was six years old. Mother took me to see him in a department store and he asked me for my autograph.”***

- SHIRLEY TEMPLE

***“It is not the same to talk of bulls as to be in the bull ring.”***

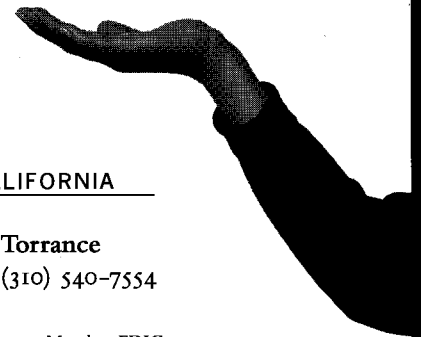
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**Class #1 "Everything You Need To Know  
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 (\$50) **Saturday, January 6, 2001**  
**9 a.m. - 4 p.m.**


**Class #2 "Developing Your Business  
 Plan" Part I**  
 (\$50) **Saturday, January 13, 2001**  
**9 a.m. - 1 p.m.**

**"Developing Your Business  
 Plan" Part II**  
**Saturday, January 20, 2001**  
**9 a.m. - 1 p.m.**

**Class #3 "Financing Your  
 Entrepreneurial Venture"**  
 (\$30) **Saturday, January 27, 2001**  
**9 a.m. - 1 p.m.**


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For more information, please call (213) 739-2999 ext. 236 or ext. 228.



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