

BUSINESS

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Crystal clear TV

Own an HDTV set? Bill Husted offers tips on how to get the best picture possible.

TECHNOBUDDY, E3



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what THE LIVES WE CHANGE matters

Luxury hotels take dining sky high for clients

By JACOB ADELMAN
THE ASSOCIATED PRESS

BEVERLY HILLS — Pistachio-crusted blue-fin tuna topped with shaved fennel and blood oranges. Prosciutto and burrata mozzarella on bone bread, garnished with arugula. Grilled chicken with avocado and chipotle aioli.

Luxury hotels around the country serve such gourmet entrées in their dining rooms.

Now, many are offering the meals in takeout bags or boxes to well-heeled travelers forced to fend for themselves

as airlines scale back food service. It's a way for the upscale hotels to attract repeat business and luxury travelers.

"I don't want to be down on the airport, but once you get there, you're limited to whatever fast food they have," said Pamela Morris, 32, who travels frequently as special projects director for an economic development council in Colorado.

REAL TAKE-OUT FOOD

The trend toward gourmet for air travelers by hotels began to take off when high fuel prices and competition from no-frills carriers forced many domestic airlines to trim costs by closing kitchens.

Morris recently ordered a poached chicken breast pita sandwich with tarragon mayonnaise from the flight food menu of the Ritz-Carlton, Pentagon City during a business trip to Washington, D.C.

"It was perfect for what we needed it for," she said.

The trend toward gourmet travel offerings by hotels began to take off when

high fuel prices and competition from no-frills carriers forced many domestic airlines to trim costs by closing kitchens, industry observers said.

Airlines that haven't cut out meals completely have started selling their passengers light meals. American Airlines, Delta Air Lines and other carriers offer cold sandwiches and snack boxes for about \$5 on long flights.

By contrast, the posh Peninsula Beverly Hills sells takeout platters of blue-fin tuna, poached salmon and Cobb salad for about \$20.



STEFANO PALTERA, THE ASSOCIATED PRESS

A boxed meal sits on the front desk before a guest takes it on a flight after leaving the Peninsula Hotel in Beverly Hills.

SEPs ideal way to cut 2005 tax bill

THE ASSOCIATED PRESS

NEW YORK — In the waning weeks of the tax filing season, small-business owners can still grab hold of a huge deduction by setting up a retirement plan known as a Simplified Employee Pension.

The payoff of creating a SEP or any other retirement plan is huge. For the 2005 tax year, an employer can deduct up to 25 percent of an employee's compensation, or up to \$42,000.

SEPs have other advantages. Of all the retirement plans, they are the easiest to set up — a bank or other financial institution can help you do it — and they require the least paperwork to maintain. You are not required to file annual reports with the government as you must with more complicated plans such as 401(k)s or profit-sharing plans — as long as you don't also have one of those plans as well.

Perhaps the only easier route for a retirement plan is the Individual Retirement Account, said Robert Pesce, a certified public accountant with Marcum & Kliegman LLP in New York. But the tax breaks are much better with an SEP.

"It's done in two seconds," he said of the SEP. "It's a great way to get started."

If you've been thinking about setting up another plan, for example, a 401(k), you can still go ahead and do that after having created a SEP. But you're limited in how much you contribute to all the plans; your total 2005 contributions for any employee cannot exceed 25 percent of their compensation or \$42,000. That amount will rise for 2006.

YOU STILL HAVE TIME

Creating a retirement plan is one of those tasks that many small-business owners keep wanting to take care of, but keep putting off. A Simplified Employee Pension is a procrastinator's dream, because the deadline for setting up one of these plans, or making your prior-year contribution to one, is the due date of your tax return — April 17 this year.

GROWING YOUR BUSINESS



JAY CALDERON, THE DESERT SUN

Howard Hait and Jeannette Hait operate six Hearing Aid HealthCare offices in the desert area.

Haits have found niche in hearing aid industry

By FERDIE DE VEGA
THE DESERT SUN

After moving to the Coachella Valley in 1997, Howard and Jeannette Hait opened their first hearing aid business in Palm Desert and grew by two more locations within three months.

The Haits now have a total of six Hearing Aid HealthCare offices throughout the valley and in Borrego Springs and Yucca Valley.

Howard Hait has worked in the profession for 44 years, first in Kentucky and then in the Bay Area. The couple owned several hearing aid offices in Northern California.

Both Hait and his wife are audioprosthologists and board certified in hearing instrument sciences.

Jeannette Hait noted Hearing Aid HealthCare is the only registered, U.S. Food Drug and Administration-approved hearing aid manufacturer in the valley.

"Our niche is we manufacture and put together hearing instruments," Howard Hait said, noting the business does final manufacturing of the devices.

They moved from the original, leased location in Palm Desert to their current Monterey Avenue main build-

BEST ADVICE

Howard Hait: You jump in with both feet, and don't expect it to be a 40-hour week.

Jeannette Hait: Dedication, taking it seriously. ... If you run it like a business, it will succeed. And no matter what business you're in, advertise.

HEARING AID HEALTHCARE

Headquarters: Palm Desert
Owners: Howard and Jeannette Hait
Founded: 1997
Business description: The business is a retailer and registered manufacturer of hearing instruments and provides hearing aid tests and service.
Employees: 17
Projected revenues: \$2.6 million
Initial startup cost: \$100,000
Source of startup funds: personal funds
Information: 44650 Monterey Ave., Palm Desert, 340-4290; 555 S. Sunrise Way, Suite 116, Palm Springs, 318-0800; 56669 29 Palms Highway, #G, Yucca Valley, 365-3224; 4343 Yaqui Pass Road, Borrego Springs, (800) 794-6675; 80150 Highway 111 #C2, Indio, 863-5900; 78120 Wildcat Drive, Palm Desert (Sun City), 772-0811

ing, which they had built in 1999. "In the meantime the business continued to grow," said Jeannette Hait, adding the Palm Springs office opened in 2000, followed by Indio two years ago. The newest one opened last week

near Sun City Palm Desert. The Haits bought the property adjacent to their main Palm Desert office and will build a structure double the size of the current one, they said. **Please see HEARING, E5**

iPods find new roles on campus

Rural Georgia college pushes creative uses for ubiquitous devices

By GREG BLUESTEIN
THE ASSOCIATED PRESS

MILLEDGEVILLE, Ga. — The campus of Georgia College & State University boasts traditional college fare: spacious greens, historic architecture and a steady stream of students with the familiar white headphones of iPods dangling from their ears.

But here in the antebellum capital of Georgia, students listening to iPods might just as well be studying for calculus class as rocking out to Coldplay — after the school's educators worked to find more strategic uses for the popular digital music and video players.

At least 100 of the rural school's employees are turning iPods into education or research tools — impressive for a college with only about 300 faculty. But it's more than simply making class lectures available — a practice now routine at many colleges and even a few high schools.

History professor Deborah Vess asks students to download 39 films to their video-capable iPods so she doesn't have to spend class time screening the movies. Psychology professor Noland White has found a new-age answer to office hours: a podcast of the week's most asked questions.

And the 5,500-student campus has organized a group of staff and faculty to conjure up other uses for the technology. Called the iDreamers, the team bats around ideas that could turn iPods into portable yearbooks and replace campus brochures with podcasts.

"The more you free up your classroom for discus-



RIG FELD, THE ASSOCIATED PRESS

Lisa Bickley (background) shares a lighter moment with other iPod Village members as Courtney Botta shows off the screen set up on her iPod during a roundtable discussion at Georgia College & State University in Milledgeville, Ga.

ITUNES U

Campuses throughout the nation have transformed gadgets into education tools, a trend iPod maker Apple Computer Inc. hopes to capitalize on with "iTunes U," a nationwide service that makes lectures and other materials available online.

sion, the more efficient you are," said Dorothy Leland, the school's president.

And GCSU isn't the only school that wants the music players to be more than just a tool for catching up on missed lectures.

At North Carolina's Duke University, where incoming freshmen have been handed the devices as welcoming gifts, foreign language students use iPods to immerse themselves in coursework.

Administrators at Pennsylvania's Mansfield University **Please see IPOD, E4**

Billiards sales booming

October is National Billiards Month and the industry is coming off its biggest year for wholesale shipments. Top years for U.S. Billiard wholesale shipments (in millions):



SOURCE: SOMA STATE OF THE INDUSTRY REPORTS
GANNETT NEWS SERVICE

YOU DO WHAT? WOMAN TURNS INTEREST IN BUILDING INTO CAREER

Judith Hirson says her interest in construction and home improvement projects led her to a new career as a certified home inspector.

Hirson said she is one of a few women in the Coachella Valley who are certified by and are members of the California Real Estate Inspectors Association (CREIA), a Palm Springs-based nonprofit, education and credentialing organization in the state.

An inspector is generally hired by a prospective home

buyer to inspect the mechanical systems and structure of a home.

"It seems the majority of home inspectors have been men," Hirson said, noting inspectors are typically contractors, who are mostly men.

Of the 31 members of CREIA's Palm Springs chapter, four are women, "which is about average for what it is statewide," said Tyler Clydesdale, CREIA's chief executive officer.

Generally, between 3 per-

cent and 5 percent of home inspectors are women, he said.

After deciding to become a home inspector, Hirson began preparing for the exam.

All members of the organization must pass an extensive certification examination about home inspections, which includes knowledge of building codes.

It is a "thorough test on everything," Hirson said. "Most people use code books as reference. We have to remember them."

Hirson first joined CREIA as a candidate member, attending meetings and working with other inspectors.

She took a 90-hour course online before taking the exam. She added there are some CREIA-affiliated schools in the region.

CREIA also has a code of ethics, she said.

Hirson now conducts general inspections on new and existing homes through her business, Judith Hirson Inspections.

— FERDIE DE VEGA



Judith Hirson