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INLAND EMPIRE business journal

VOLUME 8, NUMBER 6

\$2.00 JUNE 1996

**Citizens Business Bank
Reaches \$1Billion**



**Don't Miss:
Jim Rohn
&
Mark Victor Hansen
(see page 2)**

**CLOSE UP:
RICHARD PLASTINO**

**INLAND EMPIRE
BANKING REPORT**

**CORPORATE PROFILE:
CANDLELIGHT PAVILION**

**HEALTH CARE
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VOLUME 8, NUMBER 6

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SPECIAL SECTION

Health care Page 16

Financial institutions and
SBA activity
Page 34

Employment agencies
Page 4

Cellular telephones Page 48

AT DEADLINE

Airport Lands First Carrier

Santa Barbara-based UTF, a start-up cargo carrier, signed a one-year lease May 29 with San Bernardino International Airport (SBI). The general cargo carrier will begin operations between the former Air Force base and Miami, leasing an 8,000-square-foot office and paying landing fees that are reportedly less than half of those charged at Los Angeles International Airport where UTF has a warehouse. Together, the rent and landing fees are expected to generate about \$40,000 per year in gross revenue for the airport. A UTF spokesman said SBI offers the company a greater potential for growth than operating from LAX.

Dole Visits the Inland Empire

Sen. Bob Dole, R-Kansas — now a full-time candidate for the U.S. presidency — stopped in Ontario to tell more than 500 local supporters that crime and illegal immigration were hurting the future of their children, and he would do whatever it takes to win California's electoral votes in November.

Dole, flanked by Gov. Pete Wilson and California Attorney General Dan Lungren, spoke May 28 to a national audience from the ballroom of the Red Lion Inn. The appearance, under heavy Secret Service guard and media coverage, was organized by the San Bernardino County Republican

continued on Page 15



More than 1,500 attended the sixth annual Inland Empire Business Journal's Women and Business Expo. See Page 11 for story and photos.

Paul Hyashi

Ambitious Program Seeks to Lure 50,000 Jobs Over the Next 5 Years

The Inland Empire Economic Partnership (IEEP) kicked off a \$10 million economic development campaign May 23, an effort aimed at attracting 50,000 high-paying, high-tech jobs to Riverside and San Bernardino counties over the next five years. The economic impact derived from those jobs is projected to nearly repay the investment.

Civic, business and academic leaders from throughout the two-county region met for a power-breakfast confab replete with a multi-media presentation — "Sunrise Inland Empire" — in order

to hype interest in what is called "a campaign for a new millennium."

"Growth, prosperity and economic expansion are making the Inland Empire one of the nation's fastest growing regions," said Brian Collins, president and chief executive officer of IEEP, a non-profit organization which encourages business growth in the region.

It was noted that almost 25,000 jobs were created in the area last year. Collins said, "Sunrise Inland Empire is a strategic plan that out-

continued on Page 43

Palm Springs Man Loses \$1,000 Prize in Bingo Mishap

A Palm Springs man who claims that he lost out on a \$1,000 winning in a bingo game said the casino has done nothing to rectify its mistake.

Robert Niedenuhr said he called out "bingo" when his number was announced at a game held at Casino Morongo in Banning earlier this year. The game's caller allegedly ignored Niedenuhr's announcement and called out another number.

Niedenuhr argued with the casino's management and was supported by several of his co-participants. "One young man was very upset over what happened," Niedenuhr explained. "He threatened to take matters outside if the casino didn't do the right thing by me."

Manager Bob Driscoll said the casino has taken steps to preclude any further misunderstandings. "I don't know what exactly happened



CLOSEUP

Richard Plastino
See Page 9

SPEEDWAYS OF THE INLAND EMPIRE

by Robert W. Belsky

By the spring of 1997, there will be four motor speedways or raceways in the Inland Empire: The California Speedway in Fontana; the Palm Springs International Raceway, to be located one mile east of Thousand Palms; the Agajanian Entertainment Speedway in Victorville; and Speedway USA at the San Bernardino County Fairgrounds in Victorville.

The only motorsports speedway of the four that is operating in some manner is Speedway USA operated by promoter Gene Woods, a former national speedway motorcycle racing champion, and Advertising Manager Cheryl McCall, in Victorville. The speedway has been open for four years and forms one part of a weekly circuit with Glen Helen in Devore, and formerly with a track at Lake Perris. Woods also experimented with a winter season arencross series in 1994-95.

On Saturday nights during the summer — except for a suspension during the annual San Bernardino County Fair which runs late in July — different race-related events are held at the Speedway to cater to the whole family; children under 11 years old are admitted free. The Speedway is the only major form of entertainment on Saturday nights in Victorville, McCall said.

The track is a one-eighth-mile dirt oval. It is staffed by five full-time employees, and on Saturday nights there are 60 part-time employees to assist the 2,500 to 3,000 fans who come out to the track to watch speedway motorcycle races.

McCall estimates the four-

continued on Page 12

that night, but this sort of thing is not good for the customer and not good for business," he said. "We've replaced the bingo manager with another individual, and we are doing our best to treat all of our customers with the courtesy and attention that they deserve."

Driscoll said that he is uncertain whether Niedenuhr did not speak

continued on Page 48

Dealing with Staffing Services: Partnering for Success

by Christine Watson Bozar

Any married person will tell you that a successful partnership requires two essential ingredients: planning and communication. The same holds true for successfully partnering with staffing services.

A revolution has occurred in staffing corporate America. Just a few years ago, the word "temp" referred to a short-term replacement for a permanent employee. Temporary employees now comprise only one segment of the contingent work force which includes contract hires, leased employees and part-timers. Temporary assignments now last anywhere from a week to a year or more. Even the term "employment agency" is changing to a more-encompassing title of staffing service.

Have you done your homework before contacting a staffing service?

Planning — Part I

To be truly effective, staffing professionals first need a clear understanding of the requirements of the positions you are asking them to fill. If job descriptions are not available, ask yourself, the supervisor, and other employees: "What exactly does the position require?" It may be a fine line, but there is quite a difference between "types 45 wpm (words per minute)" versus a more exact "types 45 wpm using WordPerfect on a Mac."

Clear specifications serve several purposes. The first and foremost is providing precise information so the staffing service can better screen and test applicants. Since companies measure skills differently, be prepared for detailed questions about specific requirements.

Clear position specifications also are critical in deciding compensation rates. This information helps in the determination of — and in the negotiation with a staffing service regarding — appropriate compensation based on market rates, position requirements and applicant credentials. Be aware that understating position requirements to save a dollar or two could come back to haunt you in one form or another.

Have you considered employee training in your planning process? Research shows that properly trained employees, confident in their responsibilities, are more likely to stay for

the duration of the assignment.

Don't limit planning just to deciding on hiring criteria. In the old days, pre-employment training was a rarity, but now many staffing services provide such training to smooth out the learning curve. Turnover is an inherent hazard of the contingent workforce. Turnover costs not only money, but also lost productivity. It has been proven that proper training can minimize turnover. Work with the staffing service to coordinate various training activities.

Planning — Part II

Even after placing the call to the staffing service, continue the planning process. Ask the staffing service questions. Although money is a concern, cost is not everything. Ask about enhancements and fresh ideas the service can bring to the company. Enhancements include time keeping, training, workers' compensation coverage, networking systems and customized management reports. Ask the staffing service about its screening and testing techniques, employee benefit packages,

employment guarantees, and its evaluation and follow-up services. A staffing partnership is not just about temporary help, but also about performance, efficiency and reliability.

Communication

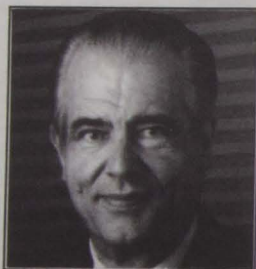
If planning is the "soul" of the employer-agency partnership, then surely the "heart" is open and frequent communication. It needs to keep pumping to make the partnership successful.

continued on Page 61

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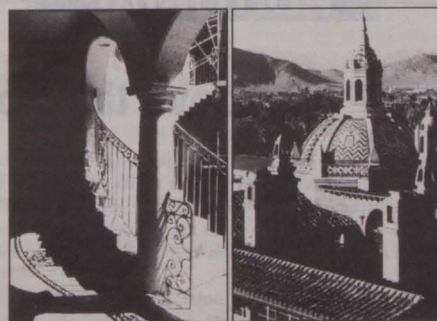
INDEX

AT DEADLINE.....	3
COMMENTARY.....	6
EDITORIAL.....	6
PRO — CON.....	8
CLOSE-UP: RICHARD PLASTINO.....	9
CORPORATE PROFILE: CANDLELIGHT PAVILION.....	10
THE EMPLOYERS GROUP.....	14
MANAGER'S BOOKSHELF.....	42
DESERT BUSINESS JOURNAL.....	43
MANAGING.....	44
CALIFORNIA VENTURE FORUM.....	45
EXPORTING.....	46
EXECUTIVE TIME OUT.....	47
CORNER ON THE MARKET.....	48
PEOPLE, PLACES & EVENTS.....	50
CLASSIFIEDS.....	51
RESTAURANT REVIEW: DICENSO; NEW PEKING.....	52
ENTERTAINMENT GUIDE.....	53
REAL ESTATE FOCUS.....	55
NEW BUSINESS LIST.....	56
CHAMBER OF COMMERCE.....	59
BANKRUPTCIES.....	60
CALENDAR.....	61

NEWS/FEATURES

SPEEDWAYS OF THE INLAND EMPIRE.....	3
PROGRAM SEEKS TO LURE 50,000 JOBS.....	3
DEALING WITH STAFFING SERVICES.....	4
OGDEN TO RUN COUNTY MUSEUM THEATER.....	7
CONVENTION CENTERS: DIRECTOR NAMED.....	7
LEROY NAMED WOMAN OF THE YEAR.....	11
SILVER SCREEN PROLIFERATION.....	13
PHYSICIAN GROUPS MAY DOMINATE.....	16
HEALTH CARE HAPPENINGS.....	16
CHANGES AHEAD FOR HEALTH CARE, SALES.....	21
WOMEN HOLD FEW TOP HEALTH CARE POSTS.....	23
AVOIDING THE HIGH COST OF BACK INJURIES.....	27
INFLUENCE: PORTABLE POWER FOR THE '90s.....	31
HOW TO BUILD A MORE EFFECTIVE TV AD.....	33
BANKS POST RECORD EARNINGS; MERGERS.....	34
BANKING INDUSTRY UPDATE.....	36
ENTREPRENEURS HONORED.....	41
TECHNOLOGY HELPS PREVENT PHONE FRAUD.....	49

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ABOUT THE COVER

Chino Valley Bank changes signs and its corporate identity to Citizens Business Bank amid its success as the Inland Empire's first bank to post \$1 billion in assets. The goal set in 1991 to achieve that status by the end of 1996 was accomplished as of March 31, the end of the first quarter. CVB Financial Corp. — the bank's Ontario-based parent company — reported record earnings during the same period, continuing a trend set over the last four years. It should be noted that Hemet Federal Savings and Loan also crossed the \$1 billion threshold in assets late last month, and, with the acquisition of Palm Springs Savings Bank, is becoming a community bank with more diverse products and services.

(see banking section, page 34)

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Why California needs a research and development tax credit now

by Lt. Gov. Gray Davis

With the recent death of Silicon Valley patriarch David Packard, California and the nation have lost one of the true giants of American business. It was 57 years ago that Packard, along with co-founder Bill Hewlett, gave birth to inventions behind the Hewlett-Packard Company in a humble Palo Alto garage.

While garage inventors are a classic American tradition, research today is no longer mainly a low-tech, cottage industry. Most significant discoveries are made in institutional settings — including high-tech firms, private universities, and the University of California, which for the last four years has been rated the number one American research institution in terms of patented ideas.

And make no mistake: In today's fast-changing, high-tech global economy, research and development is the goose that lays the golden egg. To fall behind in research and development (R-and-D) is to cook our own economic goose.

That's why, for the past several years, trying to create a more generous tax credit has been such a priority in Sacramento. Our efforts last year to expand the R-and-D credit unfortunately fell victim to last-minute partisanship in the capitol, so no bill was approved. However,

San Jose legislator Jim Cunneen is again authoring a bill to expand the R-and-D tax credit to 12 percent, and to 24 percent for businesses conducting research with a California university. The measure, Assembly Bill 3249, is pending in the assembly.

Currently, California offers only an 8 percent research and development tax credit. This lags behind many other states with high-tech industries; those states are now using 10 to 15 percent credits as bait to lure away not only our research capabilities, but entire businesses as well.

And it's no wonder they look lustfully at California. Our high-tech companies employ more than 700,000 in high-paying jobs. More than a quarter of all manufacturing jobs in the state lie in the electronics industry, which churns out computers, software and semiconductors that are the envy of the world. Amazingly, 56 percent of all the world's electronics R-and-D takes place in California.

California also leads the way in health care technology, which includes biotechnology, medical device and pharmaceutical companies. More than 800 firms — along with 65 private and public university and private research institutions — are engaged in such exciting and noble pursuits as seeking cures for cancer, AIDS, heart disease and

multiple sclerosis. And the average job in this field pays \$40,000.

Despite such impressive statistics, many of our most promising companies — the Hewlett-Packards of the 21st century — remain small, fragile startups whose very existence depends on continued high levels of R-and-D.

In the electronics industry in particular, competition is savage. Product lifecycles are brief — just one to three years. And it often takes three to seven years to develop a product. Expanding the R-and-D tax credit will help our electronics industry maintain its creative energy and market domination.

Research and development credits are also vital — albeit for different reasons — for health technology companies, which toil under enormous development costs. The industry invested \$2.7 billion in R-and-D in California alone in 1993. And while R-and-D spending increase by 13 percent in 1993, revenues dropped 7 percent. The reason is simple: These small firms are leveraging venture capital in hopes of creating breakthrough drugs or medical devices.

But unlike the electronics industry, it takes an average of more than 12 years to obtain the required Food and Drug Administration approval and to bring a product to market.

While critics of a tax credit — many of them my fellow Democrats — lament the supposed loss of revenue, they ignore the longer-term benefits to California. Our economic success is tied to the success of technology-dependent industries — and our overall tax base is more than 60 percent dependent on taxes paid by working Californians. An increased research and development credit will inevitably lead to more manufacturing jobs as workers are needed to make commercialized products derived from research developments. This is especially important considering that every manufacturing job creates two additional private sector jobs.

Given all these factors, expanding our R-and-D tax credit is not only a wise investment in the future of California, it would also be a perfectly fitting tribute to David Packard and the whole new industry he spawned.

EDITORIAL

Bells Peal Above the Noise

Rancho Cucamonga. The city with the "Sign Police Patrol." The city where the citizens can't even agree on the name of the town.

Rancho Cucamonga has been seriously thinking about making church bells illegal. People around the site of the new Sacred Heart Church are saying that the sound of church bells isn't music, it's noise!

Wrong!! The music that is noise is that incessantly repeating electronic version of "It's a Small, Small World" played by the ice cream truck in our neighborhoods. That's noise. Church bells peal out the praise of whatever Prime Mover you pray to.

Make no mistake: There are many noises we would like to see made illegal. Car stereos whose bass beat can be felt half a block away; crying babies in movie theaters; the training helicopters that fly out of Rialto Airport at two o'clock in the morning. Those sounds should be banned. But certain sounds were meant to be carried on the wind, such as crickets at night, birds in the morning, distant freight train whistles ... and church bells.

Stop and think about this, Rancho Cucamonga — or should we say "Alta Loma?" Whose side do you think God is on here?

Maybe we should sell bumper stickers that read, "When church bells are outlawed, only outlaws will have church bells."

Ogden Entertainment Will Operate County Museum's 'Gateway' Theater

A surprise came when the San Bernardino County Board of Supervisors was to have voted on signing a formal agreement May 14 designating Ogden Entertainment Services to manage the large-screen theater at the new county museum "gateway" at the Ontario Mills megamall. James Edwards III, president of Edwards Cinemas, offered to build a second IMAX large-screen theater at the museum site in Redlands, splitting the investment and profits fifty-fifty with the county.

County museum officials were overjoyed at the Edwards offer, but it was turned down when the large-screen theater contract was directed to Iwerks Entertainment. The offer would have cost half the \$5.2 million price the county would pay for the large-screen theater to be built at Ontario Mills.

"Because they are 20 miles apart, they wouldn't compete for films, and it would bring people to the county museum site in Redlands," said Edwards. "If this offer goes through and it reduces the amount of debt service for the county and still gets to the goal, it'd be quite a marvelous thing," said Dane Chance, chairman of the county's museum commission. The vote was postponed until May 21, when supervisors heard more testimony and facts about whether IMAX or Iwerks Entertainment should get the contract, and whether the theater should be located on the museum site or at Ontario Mills.

Peter Crane, president and founder of Peter Crane Associates, Newport Beach, prepared a financial report for the county showing competition would not affect either location if two large-screen theaters were built within the same block; but if three theaters were built, even within 20 miles of each other, all three theaters would fail.

Supervisors voted on a three-part issue pertaining to the large-screen theater, encompassing lease terms, the selection of a management company and selection of a large-screen equipment vendor. Considered were: 1) a lease-purchase package offering a 15-year lease of land and building with Ontario Mills, with the option of leasing for 30 months — on the 31st month the county may purchase the land and building, or leasing for 15 years with the option to buy, or leasing for 15 years with the option to

lease for three additional periods of five years each; 2) a management agreement with Ogden Entertainment Services to operate the county museum's theater; and 3) whether to purchase the equipment from Iwerks Entertainment of Burbank.

Dennis Hansberger, a former supervisor and now a challenger to Third District Supervisor Barbara Cram Riordan, said, "What is the county doing in the entertainment field? What's next: fast food restaurants? The county puts up the money for the Ogden operation; they don't have a bank — except for the county."

Jonathan Stern, senior vice president of Ogden Entertainment Services, said his firm is committed to the project financially even if the county backs out.

Supervisors voted 3-to-2 in favor of the measure. Riordan and First District Supervisor Marsha Turcoi voted against the proposal; Fourth District Supervisor Larry Walker, Jerry Eaves of the fifth district and Jon Mikels representing the second district voted to approve the proposal.

Riordan said, "I have great respect for Edwards Cinema and I thought it would be a great opportunity to go into partnership with them, out in Redlands."

Under the agreement, county officials will buy the theater's projection equipment from Iwerks Entertainment for \$2.5 million. Ogden Entertainment Services will manage the facility and will receive 50 percent of the profits if the county makes \$650,000 or less in net income. The county's percentage of profits increases as the theater brings in more customers. Once the net income exceeds \$1.5 million, the county will receive 90 percent of the receipts.

"What it came down to was how the county could get the best return on their money," Walker said. "I'm proud to have it here in my district, but most of all I'm proud to have it here in the county — and it is the right thing financially for the county."

Eaves said, "If this was brought to us in the 1970s or the '80s, then we would have put it out in Redlands and used money from the general fund to pay for it, but now we don't want to raise taxes."

The money to finance the project will come from an "entrepreneur fund" that the county set up in 1991 with a seed investment of \$1 million.

Convention Centers

Director Named to Lead Ontario Bureau; Riverside and Palm Springs Forge Ahead

by Rebecca Jo James

still under construction."

Kanellos J. Astor was named last month as executive director of the Ontario Convention Center. Astor brings more than 35 years of hospitality service expertise to the convention center, including 14 years in the development and executive management of public assembly facilities, food service management companies and private consulting firms.

It is anticipated the 225,000-square-foot Ontario Convention Center — the only one of its size in the Los Angeles area — will open in the fall of 1997, attract 233,000 attendees per year and generate an estimated direct expenditure of \$20 million annually.

"This convention center will prove to be an economic driver for the Inland Empire," said Sherry Hunter, executive director for the Ontario Convention and Visitors Bureau. "We've already booked 16 conventions into the center, and it's

Last year's ground breaking culminated an extensive feasibility study generated by the city of Ontario and the convention bureau. The partnership between the city and the bureau remains strong.

"The city has realized the value of marketing," said Hunter, "and has beefed-up its investment with the bureau."

A \$1.2 million city-approved contract is supporting a staff of five full-time bureau salespeople who have successfully launched a national marketing campaign.

The Riverside Convention and Visitors Bureau is enjoying the publicity that Ontario's new convention center is stirring up.

"We all win here in the Inland Empire," said Charles Wilson, Riverside's acting managing director. "There is stiff competition out there between San Diego, Los Angeles and

continued on Page 59

Adelanto's New Police Chief Says Phone Tap Stories False

by Marc T. Edwards

Reports that illegal phone taps were allegedly authorized by former police Capt. Dave Gunderson are unsubstantiated, according to the Adelanto Police Department's new chief of police, Guy Herreman. In reference to transcripts of telephone conversations discovered in Gunderson's desk, Herreman said that the transcripts were apparently made from a tape recording provided by a resident of Adelanto.

"Dr. Alan Jacobs came to us and explained that he had provided the department with a tape recording of a conversation that he had last year with a man who threatened him," Herreman explained. "There were two transcripts of that tape, and that is the extent of the so-called evidence that we found."

Alan Jacobs told *Inland Empire Business Journal* that he spoke with Herreman immediately after reading a newspaper report alleging that he had been the victim of an illegal phone tap.

For an indepth view...

"At first the story made no sense to me," said Jacobs. "Then it hit me that the transcripts could only be from the tape that I had voluntarily provided to the APD last year."

Herreman said that even though there is no evidence linking the former APD administration to illegal phone tapping, the former chief, captain and lead detective have been fired.

"There were all the appearances of impropriety," he said. "Upon the conclusion of an internal investigation the city council decided to terminate said individuals for cause."

None of the former police department staff could be reached for comment.

Herreman declined to list the abuses of the former administration, but he did indicate that it had a serious public image problem.

"I think that the biggest problem was the secrecy that was practiced," he said. "When the department failed to respond to the many allegations, the public filled in the blanks."

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PRO CON

Resolved: The initiative ballot measure titled "Attorney-Client Fee Arrangements" should be passed by voters in November

CON "Trojan Horse" Initiative Will Trample California

by Kirk West and John Sullivan

The spirit of bipartisanship in Washington, D.C., has rarely been as high as it was last December when Democrats and Republicans, for the first time since [President Bill] Clinton took office, set aside partisan differences to override a veto and enact reforms to protect investors and deter a small group of lawyers from filing abusive securities class action lawsuits.

After suffering a loss on the federal level, this small group of attorneys is back with a California ballot initiative that circumvents federal law and enables a landslide of frivolous securities lawsuits in California courts.

Securities class-action lawyers have devised a November ballot initiative called the "Attorney-Client Fee Arrangements." The initiative is a "Trojan Horse" waiting to trample California's economy, court system, taxpayers, investors and businesses that are slapped with frivolous class-action securities "strike suits," often

filed with little additional evidence than a significant drop in share prices.

Since high-tech companies whose earnings are subject to sharp fluctuations are prime targets of securities lawyers, it comes as little surprise that 63 percent of the Silicon Valley's top 150 firms already have been named in such lawsuits.

Californians can expect more of the same if the securities lawyers who failed in Congress to defend their abuses of the system can spend their way to victory in the November voting. Passage of the initiative would make California a magnet for the frivolous lawsuit filings that Congress voted to deter.

The reforms enacted by Congress preserve the right of individuals to pursue legitimate claims against companies and individuals that commit securities fraud. At the same time, the federal law put in place several mechanisms to discourage nuisance suits that force companies to spend millions of dollars in resources and man-hours to defend.

One company, Adaptec — a leading supplier of high-performance hardware and software in

Milpitas, Calif. — was sued in 1990 when its stock dropped 25 percent. Although it had racked up 23 positive growth quarters and still remained profitable, Adaptec found it was cheaper to settle the case for \$4.2 million than to go to trial and incur far more expense. History shows Adaptec's decision to be the rule rather than the exception. From 1989 to 1993, 93 percent of securities class action suits were settled out of court in California.

Investors benefit from the new federal law in two major respects. One, as the filing of meritless securities suits declines, investors will see more of a company's earnings put to productive uses like research and development. Two, as corporate managers overcome their current reluctance to make public statements that might be used against them in a securities fraud suit, they will be more open in making forecasts and providing other information that will help investors make prudent investment decisions.

But the initiative would expand the power of attorneys, not investors, in these cases. If the initiative is approved it would:

- Undercut the federal reforms;
- Apply to every public company in

the United States (just one California shareholder would enable lawyers to file speculative "strike" suits in California courts);

- Make it easier to file speculative and frivolous securities suits than it was before federal reforms;
- Require another vote of the people to correct any of its major problems;
- Essentially eliminate statute of limitations;
- Obliterate protections against abusive litigation;
- Allow the use of professional plaintiffs;
- Prohibit restrictions on the percentage of settlements attorneys could keep;
- Take control of class action suits away from investors and give it back to lawyers (as it was prior to federal reforms).

The initiative campaign is being led by "strike suit king" William Lerach in San Diego. Campaign documents filed with state election officials show that Mr. Lerach's firm, Milberg Weiss Bershad Hynes and Lerach, already has raised more than \$4.8 million in its drive to circumvent the federal reforms. Of the total, Milberg Weiss has contributed

continued on Page 15

CLOSE-UP

Developer's Interest in the Arts Helps Launch San Bernardino Artists' Colony

by Marc T. Edwards

If Richard Plastino gets his wish, two dozen professional artists will soon be living and working together in San Bernardino County's first artists' colony. The proposed colony — a joint venture between Plastino, his business partner Jack VanderWoude and the city of San Bernardino — is a testament to San Bernardino's commitment to cultural and aesthetic growth.

"Actually, it's two separate projects," Plastino explained. "There are two and one half acres on Sixth Street with an 18,000-square-foot building that the city of San Bernardino plans to use to house the colony."

The units will be loft-style, from 750- to 1,000-square-feet in size. Each will consist of a central room, a kitchen and bathroom. "The building is U-shaped, so that all of the units join to a central area, and each room will have a wall of light," Plastino said.

Located on Sixth Street, the building is a 1920s-style apartment that has sat vacant for years. "We are going to completely renovate it," Plastino explained. "The downstairs area will probably be used for classroom and gallery space."

The building is situated on two and one half acres of land that the city intends to clear and to convert into a park where the artists can display their work.

Plastino explained that his interest in art is stimulated, in part, by his wife's involvement in education. "Janice is chair of the dance department at UC Irvine," he said. "It's not unusual for us to visit an art gallery or a museum on weekends. I've always had a personal interest in the arts."

As a boy in Pittsburgh, Penn., he built model airplanes from scratch using balsa wood, deriving a sense of accomplishment and self-confidence. "I just love old buildings, I love antiques and restoring old cars. I really like taking old things, cast-offs, and making something wonderful out of them."

Plastino was attracted to an old building once known as the Argonaut Hotel. He was inspired by a trip to San Francisco where artists' colonies are more frequently encountered, by the potential of the property — and its low price. "The ultimate goal is to make money; but let's try to do some

good along the way," he said.

The grandson of an Italian immigrant who owned a fruit stand, and the son of a tailor, Plastino said no one in his family has worked for others. He noted that the state's large immigrant population is an advantage for entering the next century, giving the state ties to international markets

more apt to pay their rent on time.

As Plastino tells it, the artist colony concept was the happy conjunction of two independent streams of thought. Plastino pointed to a full-color drawing of the Argonaut Hotel: "It's at Church and 'E' Street, just one block north of Fifth," he said.



Developer Richard Plastino with a rendering of San Bernardino's proposed artists' colony.

and culture. "That's what is going to make California great," he said.

He dismissed government efforts at redevelopment, saying elected and appointed officials are always looking for what might go wrong in a project. "They're always in a cover-your-ass mode. It's the absolute opposite nature of what entrepreneurs and developers need in order to accomplish their projects."

Plastino said the best that government agencies can do is to create a business-supportive environment, guaranteeing loans and zoning to allow the assemblage of land from disparate parcels.

After reaping profits from coastal area developments in the 1970s and early '80s, Plastino decided to plow that money back into the Inland Empire beginning in 1988. All signs, he said, pointed to the region as the next explosive growth area.

While waiting out the severe recession, the developer has instituted programs for youth who live at Plastino Development apartment complexes in Adelanto. The purpose of the after-school clubs is to establish a sense of accomplishment and values in the youth and a sense of community among the families. Realistically, he said, the enhanced quality of living results in improved property values and tenants who are

Each month we'll have a different emphasis. One month, for example, we might have regular studio art, like oil and watercolor; the next month we might have sculpture."

Plastino said that the artists who will inhabit the colony will not be the stereotypical "starving" variety. "The individuals that we are looking at are established artists working in their fields, and often doing other types of work to support themselves."

According to Plastino, the buildings will provide ample opportunity for the artists to interact. "The very structure of these buildings encourages interaction," he said. "But the funny thing is, when you visit an artists' colony, you don't find a lot of socializing going on. The simple reason for this is that the artists are really busy with their work. When you work all day and then come home to do your art, it's not like you have a lot of time to waste."

Plastino said that California State University, San Bernardino is considering installing a classroom at the colony. "They want to have a downtown classroom, so they are very interested in, and excited about, this project. And, of course, we're excited about their involvement because they will be able to provide us with the stimulation of ideas."

Plastino said that the plan is to start leasing lofts within six to seven months. "One of the problems that we are having is with financing," he said. "You can't go to a conventional lender with this sort of project — there's no way a conventional lender is going to touch a project like this one."

Plastino explained that while the concept of the colony makes sense on paper, it's just too unusual for most conventional lenders' tastes. "Now if we were doing something like this in San Francisco, we'd have no problem at all — I mean, artists and artists' colonies are a way of life up there."

According to Plastino, the colony will lend much-needed culture to the environment of San Bernardino. "It's not that cultural sophistication doesn't exist in San Bernardino, it definitely does. The problem is that it is not as evident and obvious as it should be."

Editor Gary Brodeur contributed to this story.

OPINION

Study Claims California Employment Laws Harm the Economy

California's employment laws are, for employers, the most onerous of any major state according to a study by the California Employment Law Council (CELC), a Los Angeles-based public policy group.

The study compared California's employment laws in seven critical areas to similar laws found in 15 different jurisdictions, including neighboring states, the 10 most-populous states and as compared to federal law.

"California's employment laws penalize the heart and soul of the workplace," said Prem Hunji Turner, an employment law attorney in Sacramento acting as CELC's legislative representative. "The problem of arcane laws is especially harmful to small businesses, the kind [of businesses] that are fueling the state's economic recovery. These laws make it hard for them to use their employees more efficiently, and encourage such businesses to locate elsewhere."

The study surveyed federal employment laws and employment laws in California, Arizona, Florida, Georgia, Illinois, Michigan, Nevada, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Texas and Washington.

According to the council, areas of California employment laws which were studied include: lifetime implied employment contracts; lifetime pay for someone improperly fired, allowing "double dipping" when, after the trial, the person obtains a new job; public policy protection for employees who voice only internal concerns but do not report alleged wrongdoing to public authorities; right to sue for discrimination without first proceeding through a governmental anti-discrimination agency; strict liability for

environmental sexual harassment even if the employer — by policies, grievance procedures, and training — has done everything humanly possible to prevent sexual harassment; lack of a strong federal standard for tossing out needless claims on summary judgment; unlimited punitive damages in discrimination cases.

The California Employment Law Council cited a number of studies which it claims have documented the harmful effects of this legal imbalance on California's jobs and economy.

"The litigious climate created by wrongful employment lawsuits in California has reduced potential employment by as many as 171,000 jobs between 1970 and 1990, and diminished potential income by up to \$6 billion during the same period, according to a 1995 study by the Pacific Research Institute.

"A 1995 National Bureau of Economic Research study of tort laws in all 50 states found that legal reform is positively correlated with increased hiring levels and economic growth. Conversely, the decision not to reform the civil justice system decreases employment and productivity.

"States with more 'liberal' employment law doctrines and higher damage awards have lower employment levels than states that do not, according to a 1992 study of employment law in all 50 states by the RAND Institute for Civil Justice.

"The RAND study also found that California's strict employment laws appear to have reduced by 4 to 5 percent hiring levels statewide. The effect is even larger — 6 to 7 percent — in the service and financial sectors."

CORPORATE PROFILE

Bollinger's Dinner Theater — Rendezvous for an Enchanted Evening

by Gloria Bond

If you aspire to romantic evenings and have searched for a place where you may enjoy live musicals, fine wines and gourmet dining all in one package, Ben Bollinger's Candlelight Pavilion Dinner Theater is just for you. Besides being a perfect locale for an exquisite date, this dinner-theater is also ideal for the entire family.

Located in the Claremont Inn Complex at 555 W. Foothill Blvd. in Claremont, performances at the Pavilion begin at 6 p.m. each Wednesday

through Sunday, with matinees held at 11 a.m. on Saturday and Sunday. During the Candlelight Pavilion's musical productions, diners are served at tables and from menus consisting of seven gourmet entrées, a full list of wines, and a wide range of appetizers and desserts.

Smoked salmon cheesecake and spring rolls are on the list of appetizers, and desserts include chocolate strawberry euphoria and apple tart. The bar features specialty souvenir drinks tied in with the theme of the current stage show, with names such as Holy Smoke and Blue Nun. The menu changes with each new theater production, which runs from 10 to 12 weeks.

"Our theater is very classy and elegant," Marketing Director Larry Johnson said. "One of the biggest comments from first-time clients is, 'We weren't expecting it to be so beautiful.'"

Eleven years ago, Ben Bollinger began to fulfill his life's dream when he converted what was once the gymnasium of the old Claremont High School into the present Candlelight Pavilion. As far back as he could remember, Ben — who serves as chairman of the music department at Citrus College in Glendora and directs the famous Citrus Singers — had always yearned to someday own a theater

which bore his name. It had to be of the finest quality that produced Broadway musicals.

He built this dream into a state-of-art theater, Johnson said. It was equipped with full lighting and sound capabilities using modern technology.

"Ben knew the need for quality entertainment in our area," Johnson said. "So many people were driving to L.A. The cost for dinner and parking there was restrictive. He thought that there was a real need for family entertainment here."

Johnson said the Candlelight

already sold out for 1996, Johnson said. In addition, the Pavilion bears awards such as the Best Community Musical earned in 1992 for *Nunsense*, and Best Costumes, Best Set Design and Best Actors and Actresses in 1995 for *Will Rogers Follies*. The Southern California Restaurant Reviewers Association has also accredited the Pavilion for the past six years, but have accredited no other dinner-theater. Also noting his father's success, General Manager Michael Bollinger said that from among 50 dinner-theaters, the National Dinner Theater Association has ranked the Candlelight Pavilion to be number one in the country.

"Our goals are to produce shows in the future, such as *Les Miserable* and *Cats*, and to make sure we provide quality food as well as quality shows. We want people to know that we offer a package that is considered the best deal in town."

The dinner-theater is a family operation, Michael said. The Bollinger family works well together, with Ben's wife, Lois, handling workers' compensation. Their

husband, Brian Tueber, handles administrative sales.

Michael said he often sees his cousins and nieces working in the box office. Others on the staff who are not family members are considered part of the Bollinger extended family, he said — people such as assistant manager Andrew Grani and the chef, Kerry McCain.

McCain has been in the restaurant business for 22 years and comes from a family line involved in the restaurant business, Michael said. McCain joined the "Bollinger family" when he began working for the Candlelight Pavilion 10 years ago, when it had been in operation for a year. McCain is a certified executive chef, which is a position difficult to achieve, Michael said. McCain has received awards for original cuisine and has served as the vice president of the Inland Empire Chefs and Cooks Association.

Under Resident Director Greg Hinrichsen, the shows at the Pavilion are performed by professional actors and actresses. Many are past students of Ben Bollinger who performed with the Citrus Singers. Some are graduates of the Claremont Colleges, while others once attended Cal State Fullerton, which has an excellent musical theater program under Dean Hess.

Before each production, the performers rehearse for months, three to five hours each night, he said.

Work on the sets takes three to four months to complete, and costumes take two months.

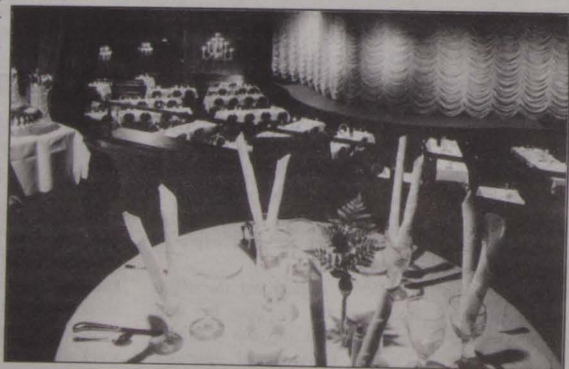
The Candlelight Pavilion is presently showing Arthur Kopit and Moury Yeston's *Phantom*. Other performances for the rest of the sea-

two sons participate — Michael serves as general manager and program director, and Mark works as vice president and chief financial officer. Ben's daughter, Mindy Tueber, does group sales and her

son are *Damn Yankees*, *Guys and Dolls*, and *The Wonderful World of Christmas*. Tickets range from \$25 to \$55, and season tickets are available in August. For box office information, call (909) 626-1254.



Palm trees beckon theater-goers to the domed Candlelight Pavilion Dinner Theater.



Dinner at Ben Bollinger's Candlelight Pavilion in Claremont is a special event.

Sixth Annual Women and Business Expo

LeRoy named Woman of the Year; Marcia Clark tells women to think and act with confidence; Nunes urges personal leadership

An overwhelmingly female luncheon crowd of more than 1,500 heard renowned criminal prosecutor Marcia Clark speak about the need for women to make autonomous decisions and act with self-confidence. Her remarks were made May 17 at the Riverside Convention Center during the *Inland Empire Business Journal's* annual Women and Business Expo.

The major sponsor for the Expo's sixth renewal named Lynn "Nay" LeRoy of the San Manuel Band of Mission Indians as its first Woman of the Year. Publisher Bill Anthony said LeRoy was selected for her personal commitment to, and involvement in, community service to residents of the Inland Empire.

LeRoy served with the San Bernardino Police Department for almost 16 years, most recently working as public information officer. She resigned her position in 1992 to devote more time to Native American issues as tribal chairperson of the Serrano tribe for the San Manuel Band. LeRoy acted as the band's elected representative with state and federal authorities until earlier this year, and as delegate for the California-Nevada Indian Gaming Association; she is a board member of the YMCA in San Bernardino.

LeRoy said she would remain active in community charities and as a volunteer in Native American affairs within California; she chairs a statewide coalition of tribal groups and is active with the Tribal Alliance of Sovereign Indian Nations. LeRoy said she hopes her four years of tribal administration experience will be useful in helping the 135-member San Manuel tribe attain economic

diversification beginning this year — the Highland-based band derives most of its income from a tribal-operated casino.

Also contributing to the best-attended conference in the Expo's history were humorist-motivationalist Marianna Nunes — the event's morning keynote speaker — 29 other speakers presenting workshops over three sessions, the Riverside Community College Tiger Marching Band, the Ricky Brown Jazz Band and more than 60 exhibitors — including GTE, which sponsored Clark's luncheon keynote.

The Los Angeles deputy district attorney said the issue of confidence, or self-esteem, is vital because it is "the key to the domestic violence issue and so many other issues relevant to women."

Clark downplayed her media-generated prominence in the prosecution of actor-athlete O.J. Simpson

Ronald Goldman, saying, "I didn't do anything unusual, except that I was followed by a camera. Lucky me. ..." She said before that trial she

Clark also urged women not to perpetuate sexist myths, such as teaching their daughters they "need a man" to have a complete life. "It's



Lynn LeRoy, right, receives a hug from Judge Linda Wilde, after her introduction as Inland Empire Business Journal's inaugural Woman of the Year.

had thought and acted with confidence but that it became subject to second-guessing after others dis-

not true. It's not true. It's not true. And it's very demeaning to men. ... Don't buy into stereotypes."

She concluded, "There is great strength in our mutual support of one another. Through that we will teach the world we are different, but most definitely equal."

Nunes roused morning conference-goers by entering on a Harley-Davidson motorcycle. A survivor of cancer, she talked about overcoming difficulties, celebrating life and flirting. Her main message was one of encouragement to women to express personal leadership. Nunes said, "Leaders are not great because of their power; they are great because they love and empower others."

Workshop speaker Sheryl Roush presented avenues for communicating with difficult people. Christine Watson Bozar and Cheryl Marshall explained how to use workplace time management techniques in one's personal life. Debbie Carroll challenged attendees to develop mental toughness amid chaos and change by looking to oneself first, accepting responsibility and exercising creative problem-solving by finding at least four solutions to every problem. Other workshops covered topics such as technology, health and fitness, business attire, motivation, communication and perception, sales, domestic violence, self-esteem and entrepreneurial excellence.



Los Angeles prosecutor Marcia Clark spoke to boost women's confidence and equality.

for his alleged involvement in the slayings of his former wife, Nicole Brown Simpson, and her friend

agreed with her. "I was allowing others to own my own self-esteem; this never works."

It was during the course of the Simpson trial, Clark said, that she first acknowledged that she should trust solely her own instincts, and that for the first time she made prosecutorial "decisions without seeking the advice of others." She said although extensive and intrusive news and entertainment coverage made that trial grueling for her, she was buoyed by the continuing encouragement of numerous women. "I hope it leads to progress," she said, explaining that she hopes women will be inspired to develop self-confidence and obtain equal inclusion in domestic and professional choice making.



Morning keynote speaker Marianna Nunes, right, receives bouquet from Lynn Smith.



Pretzen Georgina Concepcion provided vocal entertainment in two languages.

—Gary Brodeur

Speedways of the Inland Empire ...

continued from Page 3

month Speedway USA season contributes between \$150,000 to \$200,000 per year to the local economy. "All of the businesses in Victorville support us," McCall said. "Baker's Restaurants, Red Lobster Restaurants and car dealerships from San Bernardino and elsewhere in the Inland Empire come up here to draw business to the Inland Empire."

An additional three-eighths-mile dirt oval is due to open on the fairgrounds in August, a collaboration of Woods and Harrison Schooler of Helendale — past owner of the legendary but defunct Ascot Park dirt track in Los Angeles. The new speedway was approved by the state's 28th agricultural district board of directors and a lease was signed with the San Bernardino County Fairgrounds. Sprint cars, stock cars and figure eight races will be featured at the new track.

The other motorsports complex proposed in Victorville is one being developed by South Down Inc., I.D.C. and Agajanian Entertainment. The Speedway will be built on land owned by the South Down Company — 900 industrially-zoned acres near the former George Air Force Base. The city of Victorville has approved the South Down-Agajanian speedway and has issued all required permits.

"South Down Inc. and I.D.C. will develop the real estate, while Agajanian Entertainment will develop the race track for major races," said Steven Gumtert, a real estate consultant from Newport Beach who is involved with the project. "There will be a 1 1/2 mile oval speedway which can be used for auto racing, auto testing, by major

race teams to practice, and by other auto industry people."

A 235,000-seat grandstand has been approved for the project, according to Gumtert.

Carl Agajanian of Agajanian Entertainment — an Indy Racing League executive and son of Ascot Park's promoter J.C. Agajanian — will coordinate all the races at the speedway. South Down Inc., a cement company with headquarters in Houston, Tex., has not announced when its speedway will be opened. The company operates one of the country's few concrete raceways in Bristol, Tenn.

The Palm Springs International Raceway is being developed by: David Christian of Palm Springs; Barry Watkins, a real estate developer from Tustin; Anthony Rufus-Isaac, a Beverly Hills film and television producer; and Richard d'Abo, a Los Angeles financier. They plan to open that raceway in the spring of 1997.

The Palm Springs International Raceway will be designed with several race courses for cars, trucks, motorcycles and BMX bicycles. It will be built on Indian tribal land, a mile east of Thousand Palms. The landowners, members of the Agua Caliente Band of Cahuilla Indians, are not subject to the same restrictive regulations that would apply to projects in Riverside County or nearby city jurisdictions and construction is expected to move along promptly.

Christian estimates that the raceway will generate several million dollars a year for the local economy. "I can't give you an exact figure, but looking at figures from other facilities, this is the best estimate I can

give."

The raceway developers plan to build the race track in two stages. In the first stage, they plan to build a 3.02-mile road course, a three-eighths-mile paved oval, a one-half-mile clay oval, a quarter-mile dragstrip, a 0.61-mile kart track, a 0.57-mile kart track, a motocross track, a 2.52-mile off-road course, a BMX course, a 24,000-seat grandstand, pit garages, a fuel and wash area and a restaurant — all at an estimated cost of \$30 million.

In phase two, another grandstand with 14,000 seats will be constructed, along with two more restaurants, skyboxes in the main grandstand, a motor club, driving schools, a food court and a research and development park. Palm Springs International Raceway will have 40 to 50 full-time employees and 100 to 150 part-time staff for the different events planned for every weekend.

Howard Brown, a former race car driver who owns a Palm Springs auto parts store, said, "When they build the race track in Thousand Palms, I will be there ... every Saturday night."

Despite such enthusiasm over operation of the Palm Springs raceway, there is controversy over construction of the project.

Palm Desert's community development director, Philip Drell, said, "It will be like Dodger Stadium after a game. I don't know if we can do anything about the congestion. It comes down to whether the overall benefits will overcome the inconvenience."

Robert Alcumbrac, a member of the Thousand Palms Community Council, an advisory body to the Riverside County Board of Supervisors said, "The valley needs something. It's not just a racing venue — it's a chance for technology and related industry to come to the valley."

Tribal planning consultant Tom Davis said, "The valley residents need to look at other projects for Agua Caliente land, such as the Palm Springs Convention Center, to be convinced that the tribe wouldn't approve a harmful project."

Grove Engineering Inc., a San Diego firm which prepared the environmental assessment, concluded, "The Raceway would have no significant impact. Landscaping berms around the raceway would absorb most of the noises." The Bureau of

Indian Affairs agreed with the environmental assessment.

"We feel the environmental assessment is inadequate, considering the scope of the project," said Ken Glass, a Rancho Mirage member of Friends of the Environment. "Legally, they may be doing everything to the letter of the law, but that doesn't make it right."

It was reported that Christian said, "Trying to stop development is like wishing for a 10-cent hamburger: it isn't going to happen. A lot of people would like Palm Springs to be like it was in the '50s. It will never be the sleepy village again, but it can be an extraordinary and exciting place."

The California Speedway in Fontana also plans to open in the spring of 1997. The California Speedway is being built on a 475-acre parcel of the original 1,175 acres of land belonging to Kaiser Ventures Inc. It is the site of the former Old Fontana Mill which closed in 1983 after 40 years of producing steel. The land is located in an unincorporated area between Etiwanda and Cherry avenues, just outside the Fontana city limits.

Penske Speedways Inc., International Speedway Corp. and Kaiser Ventures Inc. have been working together to get the speedway ready for its scheduled opening. "The agreement between Penske, International Speedway and Kaiser calls for Kaiser to do all the clean-up work and then turn it over to us to build and operate the race track," said Les Richter, project manager for Penske Speedways Inc.

The California Speedway will be a \$70 million state-of-the-art motor racing facility. It will consist of a two-mile tri-oval super-speedway designed to replicate Michigan International Speedway, also owned by Penske Speedways Inc. The track banking is set at 14 degrees through the turns, 11 degrees in the tri-oval, and 3 degrees on the back straightaway. The 100-foot water tower, a landmark at the Kaiser property, will remain in the center of the track and will be used as a scoreboard.

"Among the problems of building a race track in Southern California is, first, finding a piece of property to build the race track on, and the second is the complaints from the neighboring communities

Silver Screen Proliferation in the Inland Empire Is Bigger Than Life

by Robert W. Belsky

First there was a race to build shopping malls in the Inland Empire — now there is the race to build the bigger and better movie theater, often in conjunction with the malls.

There are now 34 cinema screens in the Ontario area, and with numerous proposed multi-screen theaters planned the total will increase to 113 — with 73 of those screens owned by Edwards Theater Circuit.

The existing theaters are: Terra Vista 6-screen, Rancho Cucamonga 6-screen, Upland Cinema 8-screen, and the Mountain Green 4-screen — all operated by Edwards Cinemas; and Pacific Theater's 10-Plex in Ontario.

The proposed cinemas are a 24-screen Edwards Cinemas theater across from Ontario Mills, that company's planned 25-screen theater at Sixth Street and Mountain Avenue in Ontario — part of the city's redevelopment project — and an AMC 30-screen theater at the Ontario Mills mall, which will be the largest in the world when it opens in December.

Those numbers do not include a proposed IMAX large-screen theater — which will be part of the Edwards theater complex across from Ontario Mills — nor a possible Iwerks Entertainment theater, which would have its own location at the mall as an extension of the San Bernardino County Museum experience.

Edwards Cinemas is also planning on opening an 18-screen theater in West Covina, off of the I-10 freeway, sometime next year.

"With all the movie screens coming to the Inland Empire, it could saturate the local market for film-goers," said film industry expert John Furie, a professor at the University of Southern California's film school. He added that theater owners are "not in business to lose money, but this looks like the formula to do it. It strikes me oddly to place so many theaters in a relatively small area."

Edwards Cinemas' founder and chairman, James Edwards, said, "It's not the number of screens, it's the number of theaters that you have." He explained: "It's like a restaurant — you just put in a few more seats in it."

The AMC Theaters Ontario Mills 30-plex will be the world's largest theater complex, rivaled only by another proposed AMC 30-plex

at a Mills project site in Orange. The 30-screen, 5,700-seat megaplex theater is scheduled to open Dec. 20. This complex will have more screens under one roof than any other theater in the world, surpassing a 25-screen complex located in Belgium.

The AMC theaters will have three box offices with the total of 15 ticket stations. There will be a ticket station expressly for disabled patrons, as well as self-service ATM-style box office stations that will



From left, Ontario Mayor Gus Skropos welcomes AMC Theaters senior vice president Dick Walsh while Ontario Mills senior executive vice president Howard Samuel looks on during groundbreaking ceremonies in April.

allow patrons to pick up their own pre-ordered tickets without standing in line.

The theaters will have three full-service concession areas with 24 stations, including The Commissary, AMC's new quick-service concession stand. The 5,700-seats are high-backed with double-wide seats and 46-inch spacing between rows, half-a-foot wider than conventional aisles. The Amphitheater-style auditoriums and eight auditoriums will feature curved screens.

The megaplex will be one of 15 anchor stores in the 1.7-million-square-foot Ontario Mills mall.

"We are excited to have the largest movie theater complex in the world in Ontario," said Mayor Gus Skropos. But Planning Commission Chairman Sheila Mautz expressed her concerns, saying, "I don't think there are 30 first-run movies available at one time, and we're looking at over 100 screens in a small area."

Big screens, bigger bucks

Vito Sanzone, vice president of marketing for Iwerks Entertainment said about the Iwerks and IMAX large-screen theaters, "I think you could put three of the large-screen theaters out there, in a small area,

and charge \$8 to \$15 and they all will do very well."

The latest battle for the movie theaters is the IMAX theater that will have screens several times larger than the conventional movie screen. The battle was between Ontario and Redlands in who would get the movie theater. The San Bernardino County Board of Supervisors voted 3-2 to build the large-screen theater at Ontario Mills.

IMAX will be built as part of the Edwards Cinemas 24-screen theaters

Wilderness Experience venue at Ontario Mills.]

"I think we made the right decision," said Walker. "This location has a huge strategic advantage." Walker has also been quoted as saying, "It's not a geographical issue; it's a financial issue."

Yucaipa's Mayor Woody Williams said, "They failed to consider the additional revenue that would be added to the museum or from the Pharaoh's Lost Kingdom attraction being built across the street from the museum."

Ted Dawson, marketing director for Pharaoh's Lost Kingdom, an ancient Egyptian-themed family park, said, "The county's revenue estimates were inaccurate." In a study conducted by the Redlands museum commission, it was estimated that a large-screen theater built adjacent to the museum would generate \$416,900 during the first year, rather than the \$72,975 loss that Economic Research Association's study estimates a theater in Redlands would generate during the first year.

It was reported that San Bernardino Supervisor Larry Walker said, "The funds generated from this project will go back to the museum. It's not a geographical issue. It's a financial issue."

James Crum, president of the San Bernardino County Museum Association said, "We're the ones who proposed the [large-screen] theater in the first place. The budget cuts have most severely affected the museum's ability to provide programs. The theater would enhance and modernize our museum."

James Edwards, "We plan to open the theater across from the Ontario Mills mall in November with an IMAX theater that has a screen six stories high and 95-feet wide, and the 25-screen theater at Sixth and Mountain by the end of the year, definitely by the spring of 1997."

An Iwerks theater is still in the planning stages according to Vito Sanzone, vice president of marketing for Iwerks Entertainment, "We have no contract yet, we are still in negotiations." Iwerks theater is about the same as the IMAX theater except the Iwerks' screen is 80 feet by 100 feet, the screen will be either flat against the wall, or a domed screen — a screen shaped like the

continued on Page 32



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(The Personal Touch)

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Ask for Joseph, Julie, Maryann or Tony

continued on Page 32

THE EMPLOYERS GROUP

Pink Card Replaces Familiar Green Card

The "Green Card" issued by the Immigration and Naturalization Service (INS) is now a "Pink Card." As of March 20, 1996, employers may not accept the old style green card Form I-151 issued before 1979.

Although their legal status does not change, lawful permanent residents with an old Form I-151 green card must obtain a new Form I-551, "Alien Registration Receipt Card," to maintain acceptable evidence of their permanent resident status.

Lawful permanent residents are required to carry evidence of their status. Expired I-151s no longer meet that requirement. In addition, resident aliens who have not replaced their old green cards may experience difficulties in obtaining employment, entitlement benefits, and re-entry into the United States from abroad.

To replace their green cards, holders of Form I-151, Alien Registration Receipt Card, must submit in-person a completed Form I-90 along with a \$75 filing fee to their local INS office. Applicants who cannot afford the fee — or who are unable to appear in person because they are confined due to advanced age or physical disability — may contact their local INS office and request a waiver of these requirements.

Individuals who are applying for their first card may bring their valid passport with evidence of filing for a new Form I-551, or evidence of filing for naturalization, to their local INS office. Applicants who have not yet received their replacement card, or who have applied for citizenship as an alternative but are still waiting to be naturalized, may do the same. A temporary Form I-551 stamp,

valid up to one year, will be placed in their passport as evidence of legal permanent resident status. The new I-551 has no expiration date and will need to be renewed every 10 years.

Employers may not accept the old style green card Form I-151, from newly-hired employees for I-9

ments to re-verify work authorization for I-9 purposes. I-1-551s issued after 1989 have a 10-year expiration date noted on the card. The expiration date is simply a method by which the INS can issue the green card picture that more closely resembles the holder's like-

form labor or services in return for wages or other remuneration, the employer must complete and retain the INS Form I-9. This requirement applies to everyone hired after Nov. 6, 1986.

In addition, the law obliges you not to discriminate against individuals on the basis of national origin or citizenship. The discrimination provisions of the law are enforced by the U.S. Department of Justice.

Employers do not need to complete an I-9 for everyone who applies for a job; only for people you actually hire. For purposes of this law, a person is "hired" when he or she begins to work for you.

Employees who are hired have three business days from the date employment begins to provide the required document. The documents provided must establish both identity and employment eligibility.

For guidelines and instructions on completing Form I-9, use the Immigration and Naturalization Service "Handbook for Employers" M-274. To obtain a copy of this book write to the INS at 300 N. Los Angeles Street, Los Angeles, CA 90012.

Barbara Lee Crouch is the Riverside-San Bernardino counties regional manager for The Employers Group, formerly Merchants & Manufacturers

Association and Federation Employers. The 100-year-old non-profit company is one of the largest employer representatives for human resources management issues in the nation. The group serves 5,000 member firms which employ approximately 2.5 million workers. Crouch may be contacted by calling (909) 784-9430.

FREQUENTLY ASKED QUESTIONS ABOUT I-9s

Question: As an employer, may I specify which documents listed on the I-9 I will accept for verification?

Answer: No. The employee may choose which document(s) he or she wants to present from the lists of acceptable documents.

Q: May I require applicants for a job to provide proof of eligibility to work?

A: No. Only after you have hired an applicant may you request such documents.

Q: May I accept a photocopy of a document presented by an employee?

A: No. Employees must present original documents. The only exception is that an employee may present a certified copy of a birth certificate.

Q: May I make copies of documents that an employee provides for employment eligibility?

A: Yes. However, if you wish to make photocopies, you should do so for all employees and you should retain these copies with the I-9. Photocopies must not be used for any other purpose. Completed I-9s and photocopies of documents should be kept separately from an employee's official personnel folder.

Q: What are the requirements for retaining I-9s?

A: Employers must retain the I-9 for three years after the date employment begins, or one year after the date the person's employment is terminated, whichever is later. Agricultural associations, agricultural employers or farm labor contractors must retain the I-9 for three years from date of employment for persons that you recruit or refer for fee.

Q: May I establish a policy of hiring only U.S. citizens?

A: No. A "U.S. Citizen only" policy is illegal. An employer may require U.S. citizenship for a particular job only if it is required by federal, state, or local law or by government contract. Penalties range from \$250 for the first offense to \$10,000 for three or more offenses.

Q: Are there penalties for failure to complete the Form I-9?

A: Yes. Employers who fail to properly complete, retain, and make available for inspection I-9s as required by law may face civil money penalties of not less than \$100 and not more than \$1,000 for each employee for whom the I-9 was not properly completed, retained, and/or made available.

Q: May individuals of an organization be ordered to pay a civil money penalty?

A: Yes. Individuals who have knowingly committed or participated in acts relating to document fraud will be assessed civil money penalties ranging from \$250 for first offense to \$5,000 for two or more offenses.

Q: Does the INS conduct audits to determine if an employer is complying with the recordkeeping requirements of the Immigration Reform and Control Act of 1986?

A: Yes. The Immigration and Naturalization Service conducts I-9 inspection audits to see if the employer has completed an I-9 for all new-hires and to see that the I-9 has been completed properly. Government regulations require the INS to provide a three-day advance notice before the inspection is made.

The wise employer will conduct his or her own audit to ensure that all I-9s have been accurately completed and that all employees hired since November 1986 have an I-9 on file. It is recommended that a tracking system be implemented to follow-up on employees who have provided you with work eligibility documents that have a future expiration date.

purposes. The only exception is if the green card has a temporary Form I-551 stamp on it.

The Original I-151 and I-555s, issued before 1989, did not have an expiration date. Employers have no "docketing" obligation and, therefore, do not have to review I-9s of current employees or require employees who used those docu-

ness. This date does not require the employer to docket the I-9 for later verification.

Employer I-9 Documentation Requirements

Under the Immigration Reform Act of 1986 (IRCA), every time an employer hires any person to per-

Business School Becomes Beneficiary of Software Gift

A gift of \$2.7 million in computer software is being given to the Information and Decision Sciences Department at California State

University at San Bernardino.

The software, from Oracle of Redwoodshores, Calif., will be used by the School of Business and

Public Administration. The gift is the result of a proposal written by Associate Professor Frank Lin of the college's computer science department and it will benefit classes in database and systems analysis design.

Among the capabilities of the software are: applications that simplify database administrative tasks; systems that implement, run and manage interactive multimedia programs; a program that models complex business processes, such as reengineering, analysis and design diagrams; and a "web server" that permits World Wide Web development and applications for the Internet.

Lin said the School of Business and Public Administration must incorporate the donated software into its curriculum in order to be eligible to renew the benefit in ensuing years.

Computer Science Department Chairman Tapie Rohm said the software will be phased-in beginning this summer, and will be fully integrated for fall semester classes. He added that Oracle is best known for its large database software offerings for personal computers and mainframes, but with the introduction of web server software, it is moving into the area of large client-server applications.

At Deadline ...

continued from Page 3

Central Committee and the area's conservative Lincoln Club.

Wilson introduced the senator, saying, "We are facing a challenge, second only to the American Revolution, to our unlimited freedom and unlimited opportunity. Bob Dole understands." The vociferous audience shouted encouragement while Dole lambasted the Clinton administration's appointment of liberal judges and its subjection of U.S. troops to United Nations command in foreign assignments.

Boxer Opens Inland Empire Office

Sen. Barbara Boxer will open an Inland Empire field office in San Bernardino's downtown redevelopment area June 17. Prior to this, the Democratic senator's nearest field office was in El Segundo.

Boxer said, "The Inland Empire is one of the fastest-growing, most dynamic regions in California. It has attracted thousands of families looking to become first-time homeowners and thousands of businesses that cater to and employ them. ... My new local office and staff will be here to work hand-in-hand with the people of this region to fight for the things that are important to us — jobs and a strong economy, safe

schools and communities, a clean environment for children and a government that is accountable to all the people."

Riverside native Leannah Bradley was named the senator's regional field representative for San Bernardino and Riverside counties late last month and will head the staff at 201 North "E" St. Bradley is a former aide to Rep. George Brown, D-Colton, and to Riverside Supervisor Bob Buster.

Legislature Moves Toward Tribal Gaming Approval

Both houses of the California legislature approved separate, but nearly identical, bills which would legalize electronic gambling devices already in use at Native American tribal casinos. The May 28 votes in the Assembly and Senate would validate the operation of poker and slot-machine at those casinos.

Ronald Low, deputy press secretary for Gov. Pete Wilson, said, "The governor has not taken a formal position on these bills, but he is unwavering in his position on Indian gaming in the state." Low explained that Wilson opposes the extension of any form of gaming on tribal lands other than the class three types of activity, such as bingo and pull-tab games.

"Trojan Horse" Initiative ...

continued from Page 8

or acted as intermediary for 86 percent of the total campaign funds raised during 1995, and 34 percent of funds collected in 1996.

Lerach and other securities lawyers undoubtedly enjoy the power to wield securities lawsuits like an ax, effectively bludgeoning companies into making settlements that provide the lawyers with a windfall in contingency fees; neither the California economy nor investors are well-served by this rush-to-the-courtroom climate.

That was the point of the bipartisan Congressional effort to rein in meritless filings of securities lawsuits. It is a point that Californians are well-advised to keep in mind come November,

when they prepare to vote.

Kirk West, president of the California Chamber of Commerce, and John Sullivan, president of the Association for California Tort Reform, are co-chairs for Taxpayers Against Frivolous Lawsuits, a broad-based coalition of seniors, small business, taxpayers, high technology and financial services companies and associations.

[Editor's note: Attorney William Lerach of the law firm Milberg Weiss Bershad Hynes & Lerach, proponent of the ballot initiative, was invited to submit his viewpoint; it was not received by deadline.]

I N L A N D E M P I R E P R O F I L E

Full name: Robert "Bob" Edward Lee

Occupation: Hotelier and restaurateur — owner of the Villa Royale Inn/Europa Restaurant in Palm Springs; financial planner; business operations manager.

Short Biography: Age: 50. Born in Logan, W. Va., and attended Marshall University in Huntington, W. Va. Served during the Vietnam War as a U.S. Navy corpsman attached to the Marine Corps; received Purple Heart and the Navy Achievement Medal. Lived in the Coachella Valley for 12 years.

Family: Single.

Hobbies: Photography.

Prior Career: Worked in the building materials and steel industries, and as post-production manager for Compact Video Production in Burbank. Responsibilities included sales and corporate management.

Affiliations: Past president of the Palm Springs Hotel Association, member of the board of directors of the Palm Springs Events Partnership, member of the Palm Springs Chamber of Commerce and served as co-chair of the tourism clean-up committee.

Major accomplishments: Took back the Villa Royale after foreclosure sale in 1993, one year after selling it. Turned around the failed business in two years to again produce tax revenue for Palm Springs.

Best thing about the Inland Empire: The weather, people and growing atmosphere.

Last book read: *Reinventing Government.*

Favorite drink: Margarita.

Last vacation: Cross-country trip in my automobile.

Favorite sport: Tennis.

Favorite restaurant: Europa Restaurant.

Last movie seen: *Twister.*

City of residence: Palm Springs.

Physician Groups May Dominate Southland Health Care

A panel of health care administrators and consultants discussed how to obtain market share in their highly competitive and quickly changing industry. Talk revolved around the issues of reducing costs for delivering treatment and teaching physicians how to manage contracts as well as patients.

The market share discussion was one of several seminars for health care administrators as they met May 10 for the fifth annual Inland Empire Health Care Strategy conference at the Mission Inn, Riverside. The

theme was "Structure for Survival in the Coming Years."

Dr. Jerry Taurek of Family Practice Medical Group explained how insurance companies have risen to have so much say in the dispensation of medical care — on the basis of affordability. Due to those payors' concerns, the cost of health care has decreased about five percent in the last few years, he said.

Whereas physicians in the past have been responsible for the type and quality of medical treatment an individual patient had access to,

Taurek continued, they are now subject to a system where treatment is monitored by the payor — usually the for-profit insurance carrier — and a patient who must become a partner not only in treatment, but in prevention.

The result for Inland Empire health care providers, Taurek said, would be "a short-term amalgamation of larger providers that will eventually evolve into something they are not now, due to physician dissatisfaction."

He cited a poll of recent physi-

cian graduates — those who have been in practice three years or less — which determined 31 percent would not enter the field of medicine given the choice today. "You have a huge group of people who are dissatisfied, that have just completed rigorous training at a cost of about \$150,000 each."

Taurek predicted that in three to four years the result in the Southland would be a health care system that is physician-group driven, rather than being plan-specific.

—Gary Brodeur

Health Care Happenings

Survey Finds Cost Is Most Important Factor in Changing Plans

A recent survey of California Public Employees' Retirement System members cited cost as the number one factor in changing health plans.

Although fewer than 4 percent of all enrollees switch during open enrollment, the survey provided insight into patterns of change by dissatisfied members.

Cost was listed as the most critical factor by 36.6 percent of the 16,700 health program mem-

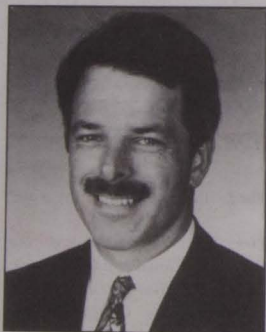
bers polled. In addition, those surveyed said the following other factors led to decisions to switch plans:

- Could not get referral to specialist;
- Perceived the new plan as being of higher quality;
- Dissatisfied with medical care;
- Certain services not adequately covered;
- Too much time to resolve claims issues.

Era Ends as Blue Cross Becomes For-profit Agency

Blue Cross of Southern California merged with its for-profit subsidiary, WellPoint Health Networks Inc., to become a for-profit company last month. The event is a milestone in the national conversion of non-profit, low-cost health insurance providers to stockholder-owned businesses.

Among 63 independent Blue Cross and Blue Shield health care plans nationally — many which have for-profit subsidiaries — the Southern California company is only the second to become fully for-profit in operations.



Larry D. Gray

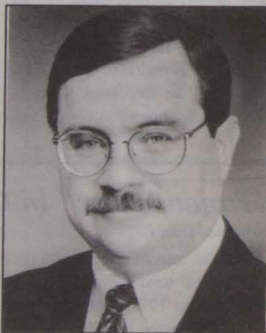
FHP Names California President, Inland Empire Operations Manager

Larry D. Gray was named president of California operations for FHP Health Care, one of the largest network-based health plans in the state. Gray will oversee the delivery of high quality health care to more than 900,000 Californians through a network of 35,000 physicians and 300 hospitals.

As a leader in the health care

community for 17 years, Gray served most recently president and chief executive officer (CEO) of Health Visions Corporation, a managed health care company with operations nationwide. Other leadership roles include six years as president and CEO of CareAmerica and executive positions with MetLife Health Care, Cigna Health Plan and National Medical Enterprises.

"I believe this new generation of health care delivery is working, and it's not just because of the economics. With our ability to track out-



Bill Carroll

comes, the quality of care is quantifiable," Gray said.

The plan also named Bill Carroll associate regional vice president for the Inland Empire. He will be responsible for operating the FHP Health Care Plans in San Bernardino and Riverside counties.

Carroll has been with the company since 1986 and has been involved with planning and corporate expansion.

continued on Page 19

Wireless Telephone Competition May Offer Savings, More Choices

The United States was divided into major trading areas (MTAs) for wireless telephone communication more than 10 years ago. Federal Communications Commissions (FCC) licenses are given to only two cellular services in any territory. In the Inland Empire, those providers are AirTouch and L.A. Cellular. Soon the pie will be divided up six more times. That will definitely mean a sharp increase in competition, and could result in cost reductions to subscribers.

The new providers are major players. The right to compete in this region — Region 9 — was obtained by Pac Bell and Cox Cable for a combined total of \$745.4 million, according to Bill Hard of the Washington, D.C.-based Personal Communications Industry Association.

Hart said the FCC has raised over \$20 billion dollars since the end of 1994 by selling additional blocks of wireless frequencies for telephone services.

The new blocks are already in service in Washington, D.C. and in Hawaii. Hart, who also has owns an analog cellular phone, recently added personal communications

services (PCS) using one of these new blocks. The digital technology he subscribes to is available in the area from Baltimore, Md. to Fredericksburg, Va. for as little as \$15 per month. Hart's service costs \$40 per month and includes 60 minutes of peak time, 60 minutes of off-peak time, pager service — when the phone is turned off — and call waiting. He paid \$150 for his phone but got a \$50 rebate. Calls of less than one minute are not billed at all, so when Hart calls his wife to say he will be late for dinner, it is a free call

— unless she asks a lot of questions about where he is.

PCS technology like Hart's is probably on a par with traditional cellular services when it comes to clarity, quality and battery life, said Air-Touch spokesperson Melissa May. The initial disadvantage of PCS services will be felt by subscribers who travel between service areas. May says PCS services do not enjoy the same nation-wide roaming agreements as the cellular companies. But they will in time, predicts Hart.

There are also other wireless services which provide additional options. In the Inland Empire, NEXTEL offers a product that works like a wireless phone, a two-way radio, message service and voice-mail. This category of service is called special mobile radio (SMR). Such services might be particularly attractive to those companies looking for integrated wireless communications services for their teams of mobile workers.

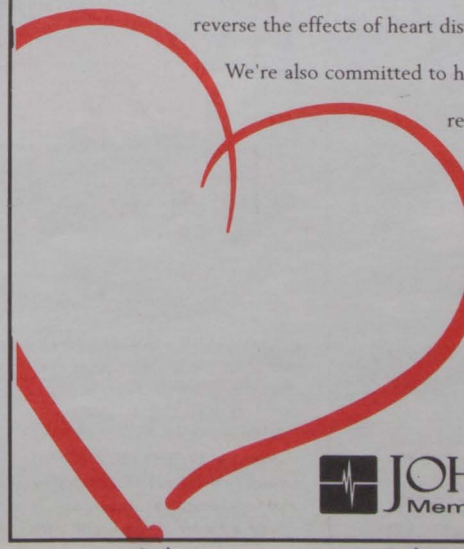
—Roger Harvey

When it comes to heart disease, there's something new you should know.

Announcing The Cardiac Catheterization Lab at John F. Kennedy Memorial Hospital

For acute cardiac care when every second counts, look no further than the new Cardiac Catheterization Lab at John F. Kennedy Memorial Hospital. Offering the only cath lab in the East Valley, our team of board-certified cardiologists, nurses and technicians can diagnose, stabilize, and in some cases, may even help stop coronary heart disease after it develops. We provide aggressive, interventional cardiology treatment designed to help reverse the effects of heart disease before surgery is the only option.

We're also committed to helping reduce cardiac risk factors through rehabilitation and wellness programs such as Smoking Cessation, Healthy Heart and Weight Management. So when time means everything, count on John F. Kennedy Memorial Hospital for cardiac care that doesn't miss a beat.



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We believe that doctors, not gatekeepers, should call the shots when it comes to health care. So we've given our physicians everything they need to take care of you and your employees. Including the freedom to prescribe whatever services are required. And that freedom is one reason why doctors who could practice medicine anywhere choose Kaiser Permanente. It also helps to explain why more of our members are extremely satisfied with the quality of their medical care than members of any other Southern California HMO surveyed.* Because it's your health, we take it personally.

*Source: CareData Annual Survey of Health Plan Members, Southern California, June-September 1995. CareData Reports, Inc., New York, NY.

Health Care Happenings ...

continued from Page 16

FHP's Inland Empire District currently serves 104,543 members and contracts with St. Bernardine Medical Center, San Bernardino Community Hospital, Riverside Community Hospital, Corona Regional Medical Center and Citrus Valley Health Partners.

Kaiser Permanente Receives Quality Accreditation

Kaiser Permanente's Southern California Region earned full accreditation from the National Committee for Quality Assurance (NCQA), an independent, non-profit organization that reviews the quality of care and medical management systems of managed care providers.

"We're delighted to be in the top ranking of health care organizations reviewed by the NCQA," said Dr. Oliver Goldsmith, medical director of Southern California Permanente Medical Group. "Every one of our physicians and employees has contributed to this achievement."

Hugh Jones, executive vice president and regional manager with the health maintenance organization, said, "Kaiser is committed to quality monitoring and quality improvement. Our full accreditation validates the procedures we already have in place, and gives us data to further improve."

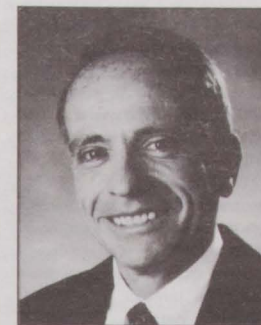
Rates Down for State-run Plan Members

The Health Insurance Plan of California (HIPC) announced its new rates for 1996-97. The rates for HIPC, the nation's first state-sponsored health plan for small businesses, remained stable after two consecutive years of rate decreases.

The rates for all health care plans in all regions of California increased by 0.76 percent, but health maintenance organization (HMO) rates in the HIPC decreased by an average of 0.95 percent. Ninety-five percent of HIPC members are enrolled in HMOs.

Pomona Valley Hospital Medical Center Names Officer

Bill Michaelis was named to the newly created position of vice president of organizational development at Pomona Valley Hospital Medical Center (PVHMC). Michaelis has over 30 years of experience in general and personnel management, and recently headed up the Michaelis



Bill Michaelis

and Associates office of the American Consulting Group, the largest human resource and labor relations consulting firm in the United States.

President and chief executive officer of PVHMC, Richard Yochum, said, "As our hospital continues to grow, it's important to maintain a closely integrated working environment that fosters open communication between employees, blends the needs of the hospital as a business with the needs of our employees, and ensures that our employees understand the dynamics of today's health care industry. Bill's background makes him the ideal candidate for this new position."

Female Cardiologist Joins Desert Heart Physicians Group

Dr. Jennifer S. Knowles — a Fellow of the American College of Cardiology and the American College of Chest Physicians — joined Desert Heart Physicians Medical Group. Knowles becomes the first female cardiologist in the Coachella Valley and Morongo Basin.

Knowles performed her under-

graduate studies at Atlanta's Emory University and earned her medical degree in 1979 from the University of Tennessee at Memphis.

Knowles practiced cardiology for 10 years at St. Joseph's Hospital of Orange County and with Cigna



Jennifer S. Knowles

HealthCare, before transferring to the desert. She specializes in general cardiology, cardiac catheterization and angiography.

Flores Named Vice President of Professional Services

Richard Yochum, president and chief executive officer of Pomona Valley Hospital Medical Center, named Leslie Rains Flores to replace Randy Stoll, who recently became president of a local retirement community.

Flores will oversee the hospital's radiology, pharmacy, laboratory, physical therapy, respiratory care and non-invasive cardiology departments, as well as the Sleep Disorders Center, the Regional Kidney Stone Center, The Robert and Beverly Lewis Family Cancer Care Center, and the Family Practice Residency program.

Referral Service Lists Sign Language Interpreters

HANDS Interpreter Referral Services in Temecula provides American Sign Language (ASL) interpreters to private, legal, medical and government offices. The service helps the medical community reach compliance with Americans with Disabilities Act laws, said Callie Eastman, executive director of HANDS.

Eastman said, "We have found the majority of the hearing impaired, especially the profoundly deaf population, do not utilize many of the services of the health care facility or a physician due to communication barriers and accessibility of interpreters.

"Participation in this program provides the physician reasonable services and will provide unlimited use of ASL interpreters for visits or consultations."

HANDS Interpreter Referral Services maintains a database of sign language interpreters throughout the state and may be contacted by calling (800) 737-9889.



Leslie Rains Flores

Case Swayne Receives ISO 9001 Registration

Case Swayne Co. Inc., of Corona announced that the company — which produces specialty food products for the food service, retail, industrial, and health and diet markets — has achieved multi-site ISO 9001 registration at its three California locations.

One of 34,000 food companies operating in the United States, Case Swayne is only the fourth to earn that registration.

Registration to the ISO standard was the result of an 18-month procedure-enhancement process which meets the internationally

recognized quality system standard, according to company President Keith Swayne.

He said, "Registration to the ISO standard is a means of ensuring that all internal processes relating to quality, service and customer satisfaction are in alignment with the standard, and are fully implemented throughout the organization. Although registration is not yet a requirement in the U.S., it was a very logical next step in our company's quest for continuous quality improvement."

ISO 9000 is the most compre-

hensive section of the International Standards Organization 9000 series, which is a universal quality standard system endorsed by many European countries and other countries worldwide. Following initial registration, a company's quality system is audited every six months to ensure on-going compliance.

Case Swayne's three California locations include its Corona headquarters — where production and distribution take place — a portion-pack plant in Santa Ana and an assembly plant in Corona. With more than 260

Fire Departments Expand Emergency Services to Strengthen Chain of Survival

by Michelle Bancroft

An accident can suddenly leave the healthiest person in need of emergency medical services. Statistics show the following: one in three Americans will visit an emergency room this year; injuries are the leading cause of death for people ages one through 44; and, on average, 80 percent of the emergency 9-1-1 calls to fire departments are calls for medical help.

The emergency medical services (EMS) system includes 9-1-1 dis-

patch, community members who have been properly trained in first aid and cardiopulmonary resuscitation (CPR), professional firefighters and paramedics who arrive at an emergency scene, the ambulance which transports the patient and emergency room personnel at the hospital. When each link in this "chain of survival" is strong, the patient's chances of recovery are greatly increased.

EMS is relatively new. In 1966, it was not uncommon for mortuaries to provide transportation to hospi-

tals from an accident scene, few hospitals had emergency rooms staffed by doctors and a study showed the average American had a greater chance of survival in the combat zones of Vietnam than on the nation's highways.

While emergency service responses today demand more and more personnel, materials and financial resources, the role of fire departments is expanding to meet these challenges through progressive, innovative programs.

The Rancho Cucamonga Fire

Protection District's goal is to deliver the highest quality emergency medical services to the public. The district was one of the first San Bernardino County fire departments to provide Certified Emergency Medical Technicians Level 1 (EMT-1) for basic life support services.

In 1991, the district upgraded its training and services to include defibrillation — the restoration of normal heart action — by providing certified EMT-D personnel. The upgrade followed a study performed by the American Heart Association which revealed that a patient receiving CPR within four minutes, and defibrillation within eight to 12 minutes, has a significantly improved chance of survival. When the district added the EMT-D service, the average response time to cardiac emergencies dropped to five minutes or less, greatly enhancing patient care; the average ambulance response time is around eight to 10 minutes.

In the past, patients had to wait for the arrival of the ambulance company's paramedic before they could receive advanced life support (ALS) services. This will change in early July, due to a partnership agreement between MedTrans ambulance and the Rancho Cucamonga Fire Protection District. Beginning next month, the department will assign firefighters who are fully licensed and accredited as paramedics to each fire engine located at the city's five fire stations. This means better EMS service to the community because:

- There will be one paramedic on every fire engine, reducing the average ALS response time to five minutes or less.
- Two paramedics will be available at most medical emergencies, one from the fire department and one from MedTrans.
- Since the district's paramedics are firefighters, they are trained to respond to disasters, mass casualty incidents, hazardous spills and confined spaces, swift-water rescue, vehicle extrication, canyon rescue, rescues from collapsed or burning buildings and other fire department emergencies.

Michelle Bancroft is a management analyst II with the Rancho Cucamonga Fire Protection District; the department's business number is (909) 477-2770.

Health Care, Marketing to Change Radically Over Next 5 Years

by Gary Brodeur

Businesses will be looking at their target markets and employees in significantly different ways in the coming decades, and that is especially true of the health care industry, said Dr. Bruce Clark, vice president of Age Wave Inc., a marketing research firm in Emeryville. He said companies should begin shifting their marketing focus to life-cycle groups rather than age groups, examine how to respond to the changing needs of "middlescent" workers who have children and aging parents to support, and suggested that senior citizen centers will serve as the practical hub in our society's complex and chaotic health care and wellness system for seniors.

Clark spoke last month at the Age Wave conference and executive briefing in Riverside, sponsored by Eadie and Payne certified public accountants and Loma Linda University Medical Center. As some of the 76 million Baby

Boomers — those born between 1946 and 1964 — start turning 50 years of age next year and begin entering the ranks of seniors, Clark said, the transition will not only constitute the most radical demographic change in history, but it will radically impact the way the nation's business is conducted, both internally and externally. He said the demographic shift — soon to engage the market segment which already uses 50 percent of the nation's medical care resources — will also require desperately needed solutions to health care delivery and affordability.

Age Wave urges people of influence to dispose of the notion of our society's traditional stages of education, work, family and leisure as occurring one time in a linear progression. With the advent of the huge Baby Boom generation, employers and educators are encouraged to anticipate several recurrences of each stage throughout the lifespan, and marketers are urged to appeal to a number of life

cycle situations consumers may experience, particularly: single-ness vs. blended families; caregiving; empty-nesting; and grandparenting.

Flexible working conditions for caregivers are warranted, said Clark. The human resources implications for working women who support both children and aging parents is unfair, he said, and women "will suffer disproportionately to men. Poverty is now the purview of many single mothers."

Of retirement, Clark said: "It isn't working." He estimates most workers will be trained and retrained seven times over the course of their lives, and a "phased retirement" is preferable for the health of workers and society. New opportunities in part-time and flex-time employment are dawning.

Clark said a new era of respect for the elderly will be manifested in advertising, due to the sheer numbers of older — and sometimes healthier and wealthier — consumers.

Age Wave's vice president and a panel of Inland Empire health care administrators discussed the particular consequences of enhanced longevity and how the increased senior population will require unprecedented elder care attention. Clark said while Baby Boomers distrust authority more than other generations, they will demand more inclusion in the prevention and treatment processes, becoming "good health care partners."

The panelists foresee a tremen-

dous need in the early years of the next century for volunteer health workers, and the formation of geriatric centers and a specialty board for geriatric practice.

The proliferation of information — particularly health-related — that is available instantaneously via the Internet may allow the 16,000 senior citizen centers throughout the country to become the community hubs of the future "elder care network." Clark said the centers can do much more than they do today, eventually dispensing the core service of referrals to wellness care, physicians, spiritual guidance, lifestyle simplification and financial planning, as well as providing food, transportation and social activities.

The participants agreed that the health care industry as we know it will change substantially over the next five to 10 years, driven by the need to contain costs as demanded by payors — individuals, employers, insurance companies and managed care plans — and that government is relatively unqualified to handle the future system. Clark said health care now consumes 14 percent of the United States gross national product, a larger share than in any other major nation, and that figure is rising. Although the mechanism for delivering health care services is in place, the challenge is growing to provide affordable care for a population segment that will dominate American society as consumers, workers, students and patients.

State Launches its First Private Venture Health Care Choice for Small Business

A program rolled out statewide earlier this year provides small businesses a range of competitive health care options similar to those enjoyed by larger companies. California Choice is the first private, small business health care program of its kind approved by the State of California's Department of Corporations.

The program — designed for businesses with from three to 50 employees — combines the power of 13 health maintenance organizations (HMOs) and four preferred provider organization (PPO) networks so employees may choose the exact benefit level and health care plan that meets their needs.

Participating HMOs offer three identical California Choice benefit designs. Because they are identical, the plans will compete for customers based on price, doctor-hospital networks and service. In addition, there are two PPO benefit designs from which to choose during an annual open enrollment period.

Employers are able to choose as well, fixing their health care budget as based on a selected benefit level. Employees may then increase their contribution to buy more expensive

coverage. If employees become dissatisfied, they may switch plans without the employer having to shop for new health insurance coverage.

As a fundamental feature of the program, all participating plans provide coverage without consideration of pre-existing conditions; no health or medical questions are asked during enrollment. Free dental coverage is offered to groups throughout most of the state which are not currently covered by a dental plan.

California Choice Benefit Administrators offers the option, for \$100, of installing a Section 125 Premium-only Plan. Under this arrangement, employees pay their share of insurance premiums on a pre-tax basis and employers enjoy a cost reduction. A life and accidental death and dismemberment insurance option is available for a flat amount or scheduled by class with guarantee issue amounts up to \$160,000.

California Choice is available through all licensed insurance brokers in the state. The plan, with headquarters in Orange, is a subsidiary of Word & Brown, one of the state's larger general agents and independent insurance administrators.

Cybrarians Are Transforming the Role of Medical Research

When your physician is looking for life saving information, he or she may head straight for the library — the medical library, that is.

And if the doctor isn't computer friendly, then the "cybrarian" — today's computer-literate medical librarian — is on hand to help.

Medical librarians generally hold a master's degree in library science with particular emphasis on medicine. Additionally, the medical librarians may hold a certificate in a special area of expertise and many belong to the Medical Librarians Association, a nationwide professional organization.

"Whether it's looking for a journal article or a particular book, the medical librarian can prove a life-

saver for the patient," said Henri Mondschein, manager of the business library at the Kaiser Permanente corporate office in Pasadena.

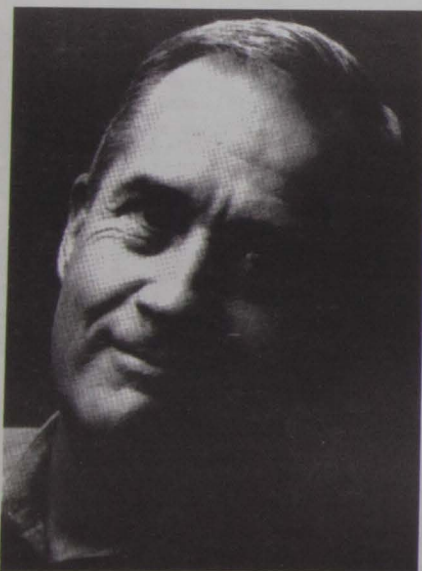
Judy Dowd, a 20-year library veteran at the company's Sunset Facility in Hollywood, can attest to the hard work and dedication she and other cybrarians perform: "There are instances where the librarian has helped save a life by finding vital information for the physician at a crucial moment."

Kaiser Fontana and Riverside's librarian, Shirley Younce, said, "Many times we are called upon at the spur of the moment and never

continued on Page 51

CareAmerica has a plan to save...

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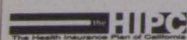
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Call your insurance broker and ask about CareAmerica. No matter which way the wind blows... or even if nothing changes, CareAmerica offers a wide choice of plans, right now, with two primary concerns: One - to provide excellent healthcare services. Two - to protect the financial well-being of the companies who have to, or want to, pay for that coverage.

CareAmerica's dedication to excellent service and cost containment for independent businesses has made it one of the fastest growing health plans in California. Whatever is around the corner in healthcare tomorrow, you'll feel a lot more secure with CareAmerica in your corner today. Make that call to your broker now or call CareAmerica at 1-800-227-3487.

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Hospitals Serving The Inland Empire

Ranked by number of licensed beds

Hospital Address City, State, Zip	# of Lic. Beds Avg. Daily Rm. Chg.	Total Staff # of Doctors # of R.N.s	Current Operating Budget	Specialties	Owner	Top Local Executive Title Phone/Fax
1. Loma Linda University Medical Center 11234 Anderson Street Loma Linda, CA 92354	850 N/A	5,930 850 1800	\$400 million	International Heart Institute, Cancer Treatment Institute, Over 300 Other Specialties	Adventist Health Systems Loma Linda	J. David Moorhead, MD President/CEO (909) 824-0800/824-4086
2. Kaiser Permanente Medical Care Program 9961 Sierra Avenue Fontana, CA 92335	429 N/A	3,843 459 700	N/A	Full Service Medical Care	N/A	Patricia Siegel Hospital Administrator (909) 427-5269/427-7193
3. Pomona Valley Hospital Medical Center 1798 N. Garey Avenue Pomona, CA 91767	449 N/A	2,200 550 N/A	N/A	Cardiac & Intensive Care, Cardiac Catheterization, Heart Surgery, Inpatient & Outpatient Surgery, Maternity & Inten. Care Nursery	Non-profit facility by Community BOD	Richard E. Yochum President/CEO (909) 865-9500/623-3253
4. St. Bernardine Medical Center 2101 N. Waterman Avenue San Bernardino, CA 92404	443 N/A	1,500 316 400	\$98 million	Full Service Regional Medical Center	Sisters of Charity of the Incarnate Word Health Care System Houston, Texas	Gregory A. Adams President/CEO (909) 881-4324/881-4546
5. Desert Hospital 1150 North Indian Canyon Drive Palm Springs, CA 92262	398 N/A	1,300 250 450	\$178 million	Geriatrics, Rehabilitation, Oncology, Women & Infants, Trauma/Emergency, Heart Services	Desert Hospital Corporation	David A. Seeley President/CEO (619) 323-6187/323-6580
6. Jerry L. Pettis Memorial Vet. Med. Ctr. 11201 Benton Street Loma Linda, CA 92357	405 N/A	1,272 102 334	\$104 million	Cardiac Catheterization, CT Scanning, MRI Mammography, Inpatient and Outpatient PTSD Treatment, VIST, Women's Health Clinic	Dept. of Veteran Affairs Washington, D.C.	Dean R. Stordahl Medical Center Director (909) 825-7084/422-3106
7. Riverside Community Hospital 4445 Magnolia Avenue Riverside, CA 92501	369 N/A	1,000 300 362	N/A	The Family BIRTHplace (Maternity), HeartCare 24-hr. ER/Trauma, Inpatient & Outpatient Surgery, Sub-Acute Care, Home Health	Non-Profit	Nancy J. Bitting President/CEO (909) 788-3000/788-3201
8. Riverside General Hospital-Univ. Med. Ctr. 9851 Magnolia Avenue Riverside, CA 92503	358 \$738	1,600 450 300	\$200 million	Neurosurgery, Child Abuse, Orthopedics, Pediatrics Trauma, Surgery, Fam. Practice, Obstetrics	County of Riverside	Kenneth B. Cohen Dir. of Health Services Agency (909) 358-5030/358-4529
9. Hemet Valley Medical Center 1117 E. Devonshire Ave. Hemet, CA 92543	344 N/A	954 172 288	N/A	Emergency Department, Cancer Treatment, Maternity & Women's Services, Cardiac Care, Outpatient Lab	Valley Health System	John Ruffner Administrator (909) 652-2811/766-6417
10. San Antonio Community Hospital 999 San Bernardino Road Upland, CA 91786	319 N/A	1,850 450 540	N/A	Medical/Surgical, Critical Care, Maternity, Neonatal, Pediatrics, Cancer Treatment, Cardiac, Mental Health, Outpatient Services	Community Hospital Non-profit	George Kaykendall President (909) 985-2811/920-0696
11. San Bernardino County Medical Center 780 E. Gilbert Street San Bernardino, CA 92415-0935	296 \$600	1,500 200 600	\$135 million	Burn Unit, Trauma Unit, Kidney Transplant Center	County of San Bernardino	Charles R. Jervis Director (909) 387-8188/387-0406
12. San Bernardino Community Hospital 1805 Medical Center Drive San Bernardino, CA 92411	291 \$603	1,200 303 406	\$66 million	Full Service Medical Center, With Obstetrics/Neonatal Intensive Care, Comprehensive Rehab., Mental Health, 24 Hr. Emergency, Outpatient Surg.	Community Health Systems of San Bernardino	Bruce Satzger Administrator/CEO (909) 887-6333/887-6468

continued on Page 26

ADVERTORIAL

UNIVERSAL CARE "ORCHESTRATES" QUALITY HEALTHCARE FOR INLAND EMPIRE

Commitment to Quality Care is Music to Area Residents' Ears

Imagine an orchestra without a conductor. Even though the musicians, in their own right, may be exceptional, it is the orchestra leader whose direction and leadership determine whether the audience will hear a cacophony of unintelligible sounds or the rich melodic music that was intended by the composer.

The healthcare industry has been like an orchestra without a conductor. Up until a few decades ago, little concern was given to the costs of patient treatment — a problem which has since resulted in spiraling insurance costs and government programs such as Medicaid and Medicare at risk of extinction. The players in the healthcare field (physicians, nurses, other care providers, hospital administrators, etc.) were like talented musicians in need of a conductor who could blend their respective talents to create a symphonic masterpiece.

Enter Howard Davis and the other pioneers of managed care who foresaw the dangers of the healthcare industry gone awry. As early as 1963, Davis became heavily involved in the development of one of the nation's first health maintenance organizations (HMOs) called Family Health Plan (FHP). In concert with physicians and others involved in the healthcare industry, the executives formulated a revolutionary new healthcare system designed to offer quality patient treatment while containing costs.

In the ensuing years, Davis helped develop and

oversee the operations of a number of HMOs including the predecessor to Cigna Health Plan. With more than 30 years of managed care experience and knowledge under his belt, Davis then brainstormed on an idea that would help him achieve his desire of providing everyone — including the under-served — with quality healthcare through managed care. In January 1983, Davis established Universal Care.

Under Davis' watchful eye, the nearly 1,200 employees of Universal Care helped carry forth the visionary's mission of ensuring that Californians have access to quality healthcare. Since California's diverse population boasts a great number of cultural groups that require specialized treatment based on medical conditions associated with their racial or ethnic heritage, Universal Care has gone one step further by implementing specialized programs designed to meet their particular healthcare needs.

Another onetime ignored population — the small group employer — is a market that had been virtually untouched by the healthcare industry until Universal Care saw to it that those who work for small businesses should receive the same quality healthcare enjoyed by those working for large employers. As far back as 1983, the managed care company began working to provide healthcare alternatives to individuals at small companies throughout Southern California that have difficulty accessing affordable healthcare. In fact, Universal Care is a participant in the state-sponsored, small group purchasing pool designed

just for small business employees called Health Insurance Plan of California (HIPIC).

Since establishing Universal Care in 1983, Davis has enlisted the considerable talents and business acumen of his three sons, Jay, Jeffrey and Marc, and daughter, Laura. United by their common philosophy of providing affordable healthcare to everyone in need, the family has earned the respect and admiration of the industry as well as government leaders, the business community and the public at large.

With more than 120,000 individuals enrolled in its prepaid healthcare service plan in Los Angeles, San Bernardino, Riverside, San Diego and Orange counties, Universal Care has plans to continue to grow both in size and in terms of the range of services. Currently, the company owns and operates 12 of its own medical facilities, seven dental centers and seven pharmacies. In addition, it contracts with more than 3,300 primary care physicians and 15,000 other healthcare specialists and maintains relationships with more than 100 hospitals.

The foresight and leadership that pioneers like Howard Davis have contributed to healthcare in the United States have forever changed the face of the industry. It is doubtful that medical costs will ever again spiral out of control as they once did without the benefit of managed care ... and that's music to our ears. For further information in Universal Care, contact their Redlands/Inland Empire office at (909) 792-7027.

Women Hold Few Top Management Positions in Health Care Industry

In the health care industry, which provides 10 percent of all jobs in California, few women are holding top management positions. This finding is confirmed by a poll conducted last month of Inland Empire hospitals, medical clinics, preferred provider organizations (PPOs) and health maintenance organizations (HMOs).

Of 26 hospitals polled, five have women as the top executive; of 28 medical clinics, nine have women as the top executive; in nine PPOs, three have women as the top executive; and of the 13 HMOs polled, only two have women as the top executive.

While women make up 55 percent of hospital nursing nationwide, they occupy only three percent of top executive positions and account for less than one percent of community hospital board members, according to Margaret Smith, president of Women in Health Administration.

In most hospitals, women continue to fill lower-paid jobs such as clerks and nurses, Smith said, and women doctors "tend to go into primary care, obstetrics and gynecology, where their pay is 66 percent less than their male colleagues." According to Smith, women have risen to middle management positions in greater numbers in some hospitals; the glass ceiling is very thick when trying to move up from there.

Pomona Valley Hospital Medical Center has 133 women in mid-management or higher management positions, of its 178 employees who are so employed. Loma Linda University Medical Center has 91 women and 51 males in management or higher administrative positions. In both of those hospitals, women who are in mid-management or higher management positions are more likely to be found in the nursing area, whereas men are more likely to be in administration.

Inter Valley Health Plan in Pomona has 10 women and nine men who are in mid-management or higher management positions among 187 employees — of which 80 percent are women.

Kaiser Permanente, Southern California Region has 1,799 people who are in mid-management or higher management positions, of which 65 percent are women.

Rita Zwen, president of Health Care Executives of Southern

California, believes the glass ceiling that keeps women from top executive jobs will not be lifted until a generation of men has passed out of the work force. "It's a cultural thing," she said.

"They're used to dealing with their peers, and their peers have been men."

Health care administrators themselves claim that the glass ceil-

ing isn't a result of current discrimination. Rather, they blame it on the peculiar history and culture of the industry.

While women make up 55 percent of hospital nursing nationwide, they occupy only three percent of top executive positions and account for less than one percent of community hospital board members.

Hospital executives are typically older male doc-

tors, and women are only beginning to move up in management because more are going to medical schools and to graduate schools for

their master's degrees in business administration and public health. They are the next generation to get the top executive jobs in the health industry.

Women have made the largest gains during the last three decades in the health field under affirmative action. If this trend continues, we may see the majority of top executive positions in the health care industry filled by women in the next 20 years.

—Robert W. Belsky

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Someone Close To You Cares.

HEALTHCARE

Interactive Information Available for Diabetics

La Mirada-based Bandai Digital Entertainment announced it is featuring health care software applications developed by Intercare as demonstrated at the E3 conference in Los Angeles last month. Intercare, a year-old health information services company with headquarters in Irvine, adopted the new Bandai @World — pronounced "at world" — to provide an interactive health care information exchange through the home television set using a Pippin hardware interface.

In addition to consumer markets,

@World will make a profound impact on vertical markets such as health care education. Intercare developed a CD-ROM program for @World that will enable people diagnosed with diabetes to better manage their condition through education and through help with meal planning and exercise — all using a personalized plan based on an initial interactive interview conducted through the TV-Pippin interface. The patient interview includes a lifestyle and disease-state survey and medication-related questions.

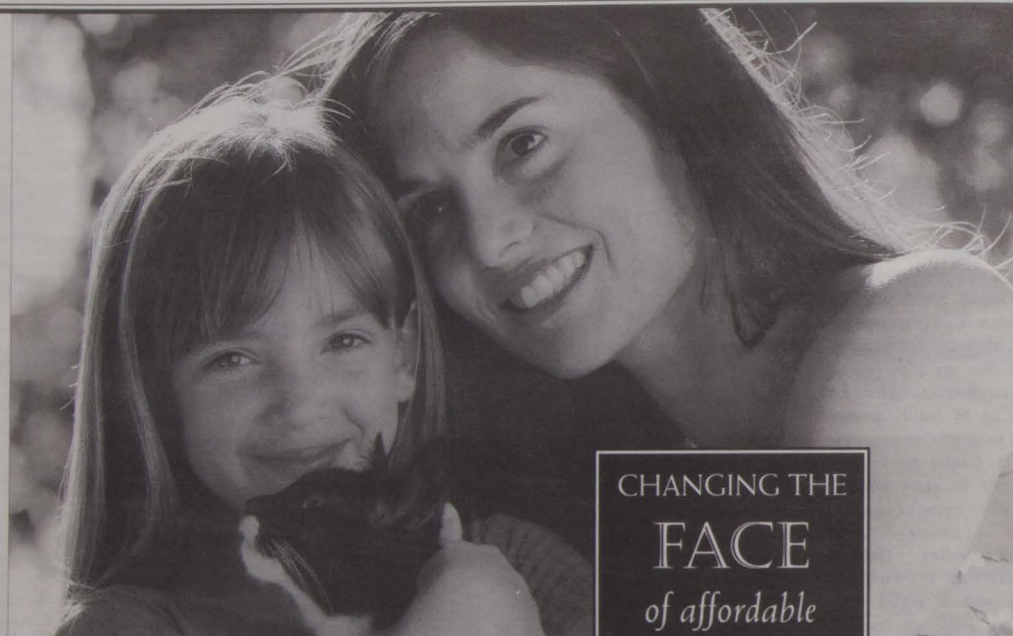
Intercare is developing a number of disease-state management programs that will assist health care providers with the delivery and exchange of information in the patient's home, compliance monitoring and outcomes measurement.

Bandai @World was chosen for Intercare's in-home health care information applications for several reasons: low cost, ease of operation, connectivity to television sets, access to the World Wide Web and the Internet, CD-ROM drive data storage capabilities and the avail-

ability of a large array of developer tools which allows rapid introduction of new products utilizing the Pippin hardware architecture.

Founded by Technology Partners, a venture capital firm based in Belvedere, Intercare is a provider of health care information services which focuses on reducing the cost, and improving the quality, of information exchanges in the management of major disease states and conditions.

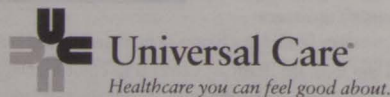
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CHANGING THE
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of affordable
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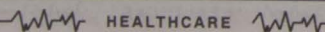
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HEALTHCARE

Brother to Brother

Agency Helps Treat Patients Around the World

Imagine a hospital without medication; an operating room without surgical instruments; a burn unit without sterile products. This is reality at a facility in the Republic of Belarus, according to the organization Brother to Brother International, Inc.

The Tempe, Ariz.-based organization's mission is to provide corporations with a fast, efficient and accountable way of donating excess or slow-moving inventory to charities worldwide. Brother to Brother (BBI) acts as a clearinghouse for donor companies and organizations in the United States and abroad.

Brother to Brother has grown from a small, three-person team to a multi-million dollar gift-in-kind program in just 14 years. There is no charge to either the donating corporation or the recipient agency for their services or needs. BBI also provides detailed record keeping for Internal Revenue Service purposes.

When the world stood still after a bomb ripped through the Alfred P. Murrah Federal Building in Oklahoma City more than a year ago, BBI responded in 48 hours with medical supplies, personal care items, food and clothing. At the same time, BBI was able to respond to the Ebola virus outbreak in Zaire and neighboring African countries by providing thousands of impervious medical gowns, masks and gloves to help protect the doctors treating those suffering from the deadly virus.

The organization, a subsidiary of World Vision, has worked with John F. Kennedy Memorial Hospital in Indio for several years to put donated medical items to use.

"JFK Memorial Hospital is unique," said Mike Veitenhans, senior program administrator. "We have very few hospitals that donate as regularly as they do. The people in the materials management department fax us a list of what they have available and we fax back a shipping address, depending on where the supplies can be used. JFK is generous enough to cover shipping costs as well. I believe their last donation was shipped to Los Angeles to be included with other items bound for an organization in Nigeria."

Items donated by JFK Memorial Hospital range from catheters and needles to thermal blankets and suture. The majority

of these supplies are short-dated, excess or vendor samples that are shipped to Third World countries.

The organization's mission is to provide corporations with a fast, efficient and accountable way of donating excess or slow-moving inventory to charities worldwide.

"We know that there is a lot of use still to be gotten from these

products," explains Joanne Singh in the materials management department at JFK. "We feel we would be remiss in our mission as health care professionals if we weren't making every effort to see that everything possible gets put to good use."

Brother to Brother's relief projects during 1996 include helping the people of war-torn Bosnia; the homeless throughout the United States, including the poor in Appalachia; the ill and starving in El Salvador, in eastern Europe and Africa; and the survivors of the

Chernobyl nuclear power plant disaster in Belarus.

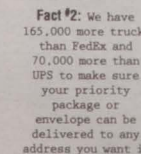
Some of the more than 3,000 donor organizations participating with BBI include J. Crew, L'eggs, Marquest Medical Products, K-Swiss, Justin Boot Company, Playtex, Stride-Rite and the U.S. Customs Service. Those receiving donations include 1,400 organizations in more than 55 countries throughout the world.

Information on Brother to Brother International may be obtained by calling (800) 642-1616.



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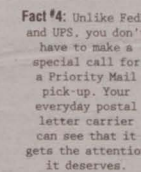
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Fact #2: We have 165,000 more trucks than FedEx and 70,000 more than UPS to make sure your priority package or envelope can be delivered to any address you want in the U.S.



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Fact #3: If you prefer, you can drop off your Priority Mail™ envelope at any one of 330,000 locations. That's 288,000 more than FedEx and 250,000 more than UPS.



Fact #4: Unlike FedEx and UPS, you don't have to make a special call for a Priority Mail pick-up. Your everyday postal letter carrier can see that it gets the attention it deserves.

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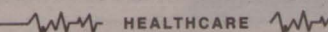
\$3

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Your
Priority?



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HEALTHCARE

Hospital List *Continued from Page 22*

Hospital Address City, State, Zip	# of Lic. Beds Avg. Daily Rm. Chg.	Total Staff # of Doctors # of R.N.s	Current Operating Budget	Specialties	Owner	Top Local Executive Title Phone/Fax
Loma Linda U. Children's Hospital 11234 Anderson St., Rm. 1816 Loma Linda, CA 92354	277 N/A	528 107 296	N/A	Pediatrics, Cardiology, Oncology, OB/GYN Gastroenterology, Neurology, Pathology, Radiology	Adventist Health Systems Loma Linda	J. David Moorhead, MD President/CEO (909) 824-4223
Eisenhower Medical Center 39000 Bob Hope Drive Rancho Mirage, CA 92270	261 N/A	1,200 301 WND	N/A	Cardiology, Orthopedics, Cancer Care, Diabetics, Alcohol and Drug Treatment	N/A	Nancy Wilson CEO (619) 340-3911/773-1850
Corona Regional Medical Center 800 S. Main Street Corona, CA 91720	228 N/A	821 308 227	N/A	Acute Care Hospital, Ambulatory Surgery, Prenatal Services, Rehabilitation Services	Vista Hospital Systems, Inc.	Marlene Woodworth CEO (909) 736-6240/736-6310
Kaiser Permanente Med. Center, Riverside 10800 Magnolia Avenue Riverside, CA 92505	215 N/A	1,700 137 300+	N/A	Full Service Medical Care	Kaiser Foundation Hospitals	Robert Lund Hospital Administrator (909) 353-4600/353-4611
Redlands Community Hospital 350 Terracina Blvd. Redlands, CA 92373	177 N/A	1000+ 150 600	N/A	Cardiac Rehab., Radiation/Oncology, Cardiac Cath Lab, Gnrl. & Laproscopic Surg., One-Day Surgery, Women's Health Progs., Behavioral Med.	Community Non-profit	James R. Holmes President (909) 335-5505/335-6497
Parkview Community Hospital Med. Center 3865 Jackson Street Riverside, CA 92503	193 N/A	1,139 417 363	\$145 million	Diabetic Treatment Center, Curtis Cancer Center, Level III Intensive Care Nursery, Laser Surgery, Maternity, LDR/Urgent Care Center	Arlington Health Services Non-profit Organization	Norm Martin CEO (909) 688-2211/354-6683
J.F.K. Memorial Hospital 47-111 Monroe Street Indio, CA 92201	130 \$450	650 125 N/A	N/A	Surgery, Orthopedics, OB/GYN, Gastro, Oncology, Pediatrics, Internal Medicine, Neurosurgery, Urology	Tenet Health Care	Barry A. Wolfman CEO (619) 775-8019/775-8014
Chino Valley Medical Center 5451 Walnut Avenue Chino, CA 91710	126 N/A	550 200 230	N/A	24-hr. ER, Same-Day Surg., ICU, Transitional CU, Chest Pain Ctr., Indust. Care, Home Health, The Birth Place, Pediatrics, Acute Care	Columbia/HCA Nashville, TN	Kenneth K. Westbrook CEO/Administrator (909) 464-8600/464-8882
Loma Linda Univ. Community Med. Center 25333 Barton Road Loma Linda, CA 92354	120 N/A	300 N/A N/A	N/A	Pediatrics, Outpatient Surgery, Medical/ Surgical Units, Emergency Service, Outpatient Services, Radiology, Physical Therapy	Adventist Health Systems, Loma Linda	Marilyn Thunquest Sr. Vice President (909) 796-0167/796-6669
Victor Valley Community Hospital 15248 11th Street Victorville, CA 92392	119 \$595	605 250 187	N/A	Open Heart, Cardio Vascular Surgery, Inpatient & Outpatient Behavioral Health Unit, MR/CT/New ICU	Victor Valley Community Hospital, Inc.	Ralph Parks CEO/Administrator (619)245-8691 x3131/245-6996
St. Mary Desert Valley Hospital 18300 Highway 18 Apple Valley, CA 92307	109 N/A	500 180 300	N/A	General Acute Care, Home Care, Hospice, CT Scan, Cath. Lab, Open Heart, Neonatal I.C., Transitional Care, MRI, 24-Hour Emergency	St. Joseph Health System	Thomas G. Neff President/CEO (619) 242-2311/242-9750
U.S. FamilyCare Medical Center 5000 San Bernardino Street Montclair, CA 91763	102 N/A	511 300+ 141	N/A	24 hr. ER; Urgent Care, Family Centered Birth Program, OB/GYN; Pediatrics, Outpatient Surgery, Medical/Surgical, ICU/CCU, CT Scan, MRI, Cardio Pulmonary, Mammograms, Physical Therapy, CPSP, Health Education	Medical Partners, Inc	Ronald W. Porter CEO (909) 625-5411/625-8383
Moreno Valley Community Hospital 27300 Iris Ave. Moreno Valley, CA 92555	95 N/A	298 160 113	N/A	Spine Center, OB Services, Acute Care Facility Outpatient Lab	Valley Health System	Janice Zlomek Administrator (909) 243-2020/243-2005
Vencor Hospital-Ontario 550 N. Monterey Ave. Ontario, CA 91764	91 N/A	165 90 45	N/A	Acute Care-Long Term, Intensive Care, Geriatric Psych.	Vencor Hospitals California, Inc. Louisville, KY	Virgis Narbutas Administrator (909) 391-0333/391-2892

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the hospitals listed. To the best of our knowledge, the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352; Researched by Henry Salazar. Copyright Inland Empire Business Journal 1995.

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- Blue Shield
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- Care America Health Plan
- Care America 65 Plus
- Cigna Healthcare of California
- FHP
- Foundation Health
- Foundation Health Senior Value
- HealthNet
- HealthNet Seniority Plus
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Parkview Community Hospital Medical Center is committed to providing service excellence in a health care system which assures accessibility, and continuity of care for all patients. Parkview Urgent Care was opened after considerable interest was expressed by members of the community, and by Parkview Community Hospital Medical Center's commitment to provide quality health care to the community. There has been great support of Parkview Urgent Care which is substantiated by the extensive utilization of our services since it opened to serve the needs of the community on April 2, 1996.

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Parkview Urgent Care accepts most major health plans and HMOs. Medicare and Medi-Cal are also accepted. We offer a convenient location at 3863 Jackson Street in Riverside, directly adjacent to the Emergency Department of Parkview Community Hospital Medical Center. Parkview Urgent Care offers easy access to your health care needs by providing you and your family with 24-hour Saturday and Sunday service, and 7 a.m. to 3 a.m. Monday through Friday hours of service. We realize that your urgent medical needs come at all hours of the day and night, so we have established hours to meet those needs. For your immediate non-emergency needs, come to Parkview Urgent Care. You may contact Parkview Urgent Care at (909) 352-CARE [2273].

Avoiding the High Cost of Job-related Back Injuries

by Antoinette M. Fernandez,
M.S., P.T.

Back injuries are among the most common work-related medical problems and a leading cause of lost time on the job. According to a recent report from the California Workers' Compensation Institute (CWCI), the annual cost of work-related back injury treatment in California is \$400 million to \$500 million.

The CWCI report also states that soft-tissue injuries such as sprains and strains represent 87 percent of industrial back injury cases and account for 82 percent of total workers' compensation medical payments. Non-surgical disc injuries represent 12 percent of payments, and back surgery represents four percent of payments. Less than 2 percent of all back injury claims involve hospitalization.

These figures certainly reflect what is happening locally as well. For example, at Pomona Valley Hospital Medical Center's Central Avenue Urgent Care Center in Montclair, industrial clients represent approximately 50 percent of the patient population seen in the physical therapy department. In 1995, a significant number of these patients suffered from low back strains and sprains or sciatica — inflammation of the sciatic nerve, which causes severe pain in the lower back and down the back of the thigh and leg.

Causes of low back injuries include moving incorrectly such as twisting, improper body mechanics — including incorrect lifting techniques, poor posture, etc. — and/or a traumatic event. A low back injury can cost approximately \$6,800 to treat, and between \$30,000 to \$60,000 if surgery is required. And these costs don't include the loss in productivity.

How can some, if not a majority, of these injuries be averted? Through work simplification, which involves modifying the work environment and/or work conditions to help decrease the risk for injuries in the workplace.

Here are a few examples of work simplification techniques that could prevent injuries to employees and save employers thousands, if not millions, of dollars. Some of these suggestions may seem obvious, yet it's surprising how often they may be overlooked:

- In-service instruction on proper body mechanics, including proper lifting. More and more industrial physical therapists are providing on-site services to companies. For example, physical therapists may be available to visit the worksite and train employees in proper lifting techniques. Some lifting tips include not twisting while lifting, planning the lift, deciding upon the best lifting technique, obtaining a secure grip on the object being lifted, pulling the object in close to the body, and alternating

lifting tasks with lighter work.

- Proper chairs which provide low back support and which are adjusted correctly.

- Proper computer screen height, normally at eye level, to prevent straining the back.

- Proper height of counters and work benches so employees can stand in an erect position and do their work, rather than hunching over or having to reach too high.

- Keeping floors dry and clear of objects.

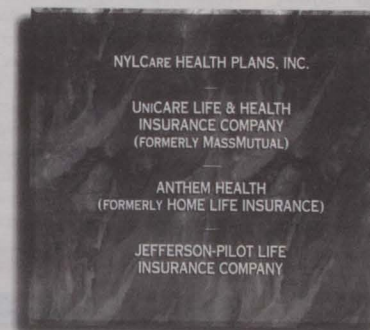
If, despite your best efforts, a

low back injury does occur on the job, symptoms of such an injury include sharp pains, "twinges," constant daily ache and/or spasms in the low back area. At times, individuals with low back injuries may also have symptoms of numbness, sharp shooting pain and/or tingling sensations down one or both legs. Treatment and rehabilitation of a low back injury involves many elements, including:

- Medication, such as a non-

continued on Page 51

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Team Corona's Public-Private Partnership Leads to Job Growth

During the past five years, 22 percent of all new jobs in the Inland Empire were created in Corona, and the city's building permit activity last year was double the volume of any other city in the county, according to a spokesman for Team Corona, the city's public-private job development effort.

Corona's job growth is occurring against the backdrop of Southern California's economic recovery, which is gathering momentum. The Inland Empire is leading the way in Southland job creation, with job growth surpassing 3 percent in 1995. Economic forecasts anticipate job growth in Riverside and San Bernardino counties to exceed 3.5 percent in 1996.

California is now outpacing the country as a whole in employment growth, with economic projections for 1996 pointing to a 2.3 percent growth rate in the state's employment, compared to 1.5 percent job growth for the nation.

Members of Corona's business community — the companies that are bringing jobs to Corona — point to the pro-active efforts of the city and its private industry partners which are

working together to support the community's economic growth.

Through Team Corona, city officials work with companies on site evaluation and development issues and explore various avenues of financial support. When appropriate, the team is expanded to include representatives from the California Trade and Commerce Agency, Inland Empire Economic Partnership, Riverside County Economic Development Agency, Private Industry Council, The Gas Company, Southern California Edison and other business organizations. The team works in partnership with the arriving company to meet specific needs and requirements.

"We want to get information in front of the decision maker as soon as possible," said George Guayante, Corona's director of housing and development. "If a company is looking at sites in Corona and elsewhere, we'll tell them what we know, warts and all."

Guayante emphasizes the importance of avoiding surprises and bringing answers to problems. His office runs interference for companies, bringing in the right

resources at the right time in the planning process.

"That's why Team Corona members are so important," he said. "The utilities can point out cost savings. The state agencies can offer job training and incentive programs. The city can help with financing options. We look at a project as more than a set of plans."

"We must be doing something right," Guayante added. "We've continued to bring in companies throughout the recession."

Companies also may learn about doing business in Corona from their peers in the business community. The Manufacturer's Council, a group affiliated with the chamber of commerce, gives manufacturers a first-hand look at the city's business climate. Founded by Fender Musical Instruments' Doug Mills three years ago, the council offers manufacturers a support group as well as an informal way to learn about the community from one of their own.

For example, when Hayden Trans/Cooler was deciding between Corona and San Antonio, Texas for a planned expansion of the company, Mills met with company officials to

talk about the support Fender had received through Team Corona. Hayden's decision to expand within Corona involved keeping hundreds of jobs in the community.

Fender is a prominent supporter of the council and the Team Corona concept. Because of the support the company has received, it has grown from 25 to more than 600 employees working in 200,000-square-foot of manufacturing and distribution facilities in the city. In December, Fender expanded into a new 90,000-square-foot building that may bring another 200 jobs to the community.

Watson Pharmaceuticals is another example of a company thriving in Corona's business climate, which grew from a handful of jobs to more than 450 employees in a 400,000-square-foot manufacturing facility.

With the help of Corona's public-private partnership, AMA Plastics is bringing 150 jobs to the city in 1996, choosing it over sites in Nevada and Arizona, and Homex officials cited the city's housing programs as a significant factor in its decision to move to Corona last year.

CYBERSPACEWALK: Virtual Mid-life Crisis in Cyberspace

Recently, I experienced a virtual mid-life crisis in cyberspace. Now that I am on the "road" to recovery, I feel it is my responsibility to provide an alert for early diagnosis. Symptoms are as follows:

1. Computers are beginning to appear within close proximity, and you begin to feel guilty about an involuntary avoidance to push the "on" button.
2. You are starting to feel inadequate because some of your friends and

co-workers are talking about the "Net" and you're thinking about a tennis match, or deep-sea fishing.

3. You're starting to seriously wonder what all those "@.commhttp" letters, numbers, and symbols really mean.
4. Your kids are spending long hours away from the television in front of a computer, and you just don't get it.
5. You try to pretend you know what your colleagues are talking about by offering comments such as "I've got to retrieve my 'E-mail,'" or, "Yeah,

that came up in my 'chat room,'" when you really have no clue.

6. When acronyms such as FTP, labor, TCP, SNMP, SIG and RFC are spoken, you make a subtle yet rapid exit to avoid embarrassing exposure.

There is a cure. Buy a modem, subscribe to an online service, press the on button, and fly! The possibilities are endless, and your life will change overnight.

Just think of an online service — such as America Online, Prodigy, or CompuServe — as an on-ramp to a freeway of interactive road stops containing unlimited information and experiences.

You can look out a window, stop and explore, take home a souvenir, visit museums, or talk to natives. You can be amused, meet a friend, share expertise, or apply for a job!

You can communicate with someone in Japan, visit the snow-bound in Washington D.C., go to a costume party, watch a sunset in Maui, or order a pizza — all in the comfort of your own home! You can buy a car, sell a diamond, visit a psychic friend ... and most importantly, you can learn a lot by reading selections from the Library of Congress or your favorite magazines!

Here's the good news ... it is very inexpensive and it is so simple; it is not mysterious, and you do not have to be a computer whiz or a rocket scientist!

I've finally become a voyager. So can you. Next installment: how to get started, or, "If you can't beat 'em, join 'em."

Been there; done that?

Let's navigate together! We'll take turns at the "wheel." We'll share our favorite sites and help each other progress beyond our learner's permit!

Coming soon — our itinerary for travel: on-ramps to exciting exploration!

Do you have any questions or experiences you wish to share? Do you know any "cool" web sites? If you know how, be brave, E-mail me: "JANBRAUN @ AOL.COM".

Online tips:

American Online (AOL):

Keyword:

Bicycling Magazines: Bicycling
Baby Boomers Club: Baby Boomers
Electronic Gourmet Guide: Egg
White House Forum: White House

World Wide Web (Internet):

Site:

American Stock Exchange:

<http://www.amex.com>

College Grad Job Hunter:

<http://ww.execpc.com/~insider/>

Hidden Mickeykeys at DisneyWorld:

<http://i.u.net/tshaw/trs/HiddenMickey.html>

Elvis Home Page:

<http://sunsile.unc.edu/elvis/>

World Maps and Resources Lists:

<http://hub.terc.edu/maps-lists.html>

Happy Commuting!

Jan Braunstein is vice president of planning and development at Chaffey College. She has been a college administrator for 18 years and received her Ph.D. in Education from the Claremont Graduate School.

BEST SELLING BUSINESS BOOKS

Here are the current top 10 best selling books for business. The list is compiled from information received from retail bookstores located throughout the United States.

1. *The Road Ahead*, by Bill Gates (Viking/Penguin ... \$29.95) (1)*
America's best known company chairman peers into the future.
2. *Raving Fans*, by Kenneth Blanchard and Sheldon Bowles (Morrow ... \$20.00) (4)
How to make present customers a public relations resource.
3. *Make It So*, by Wess Roberts and Bill Ross (Pocket Books ... \$22.00) (2)
Lessons in leadership from the "Star Trek" television series.
4. *First Things First*, by Stephen R. Covey (Simon & Schuster ... \$23.00) (3)
A results-oriented approach to time management.
5. *Microsoft Secrets*, by Michael A. Cusumano and Richard Selby (Free Press ... \$30.00) (7)
How this software giant became the big kid on every block.
6. *Winnie the Pooh on Management*, by Rogert E. Allen (Dutton ... \$17.95) (9)
Lessons in management from a childhood fictional character.
7. *How to Drive Your Competition Crazy: Creating Disruption for Fun and Profit*, by Guy Kawasaki (Hyperion ... \$22.95) (5)
A way of beating much larger competitors.
8. *Beardstown Ladies Common-Sense Investment Guide*, by Leslie Whitaker (Hyperion ... \$19.95) (6)
How an investment club beat the stock market's performance.
9. *The Digital Economy*, by Don Tapscott (McGraw-Hill ... \$24.95) (**)
The business use of information technologies.
10. *Discipline of Market Leaders*, by Michael Treacy and Fred Wiersema (Addison-Wesley ... \$25.00) (10)
How to focus on your market and gain a major market share.

(1)* — indicates a book's previous position on the list.

** — indicates a book's first appearance on the list.

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MarkWatch Monitors Cyberspace Trademark Abuse

Datalytics of Chicago, Ill., announced full commercial availability of MarkWatch, the first "Comprehensive Internet Monitoring Service." MarkWatch allows clients to monitor how their valuable trademarks and brand names are being used on the Internet. The service is an early warning system, giving trademark owners and attorneys the ability to respond to developing situations that could otherwise damage their intellectual property.

Even though the Internet has only been prominent for a short time, several companies have already experienced "trademark emergencies" in cyberspace.

- Source confusion. MTV acted quickly to stop an individual from running a music-oriented Web site called "MTV.COM" because visitors would think that MTV stood behind the service ... and review-course giant Kaplan was shocked into action when they found out about a

comparison ad being distributed on the Web by arch-rival Princeton Review, but under the name "KAPLAN.COM".

- Tarnishment. Mattel went to court when someone started publishing sexually-explicit fare about Ken® and Barbie®. And Kraft is now suffering from the use of the name Velveeta® by computer engineers to describe certain etiquette violations on the Internet.
- Dilution. McDonald's had to

make a charitable contribution in order to buy back the address of "McDonalds.Com"; Paramount actually suffers from the amateurish Web sites about Star Trek®, created by well-meaning fans who are nonetheless harming the carefully-crafted Star Trek image.

Trademarks are extremely valuable. Companies invest millions of dollars to build a positive image around their marks. But that image can be damaged very quickly in cyberspace. MarkWatch helps trademark owners and attorneys identify problems before they grow out of control. MarkWatch clients are able to mount timely legal and media responses to attacks by competitors, customers, and unauthorized users.

MarkWatch monitors four areas of cyberspace: the World Wide Web, which is the easy-to-use hypermedia area of the Internet that has become so popular recently; Usenet groups, which are on-line discussion groups that focus on specific topics; databases of domain names, which serve as the electronic equivalent of a company's business address; and on-line news wires for raw news available to the general public.

Datalytics primary financial backing comes from DJA Partners, a partnership between publishing giant Dow Jones & Company and insurance giant Aegon.

MarkWatch clients may choose to receive daily electronic reports, weekly printed reports, or periodic telephone calls warning them about dangerous uses of their marks. The annual monitoring fee is \$895, although volume pricing is available. Additional information is available by calling (800) 890-5791.

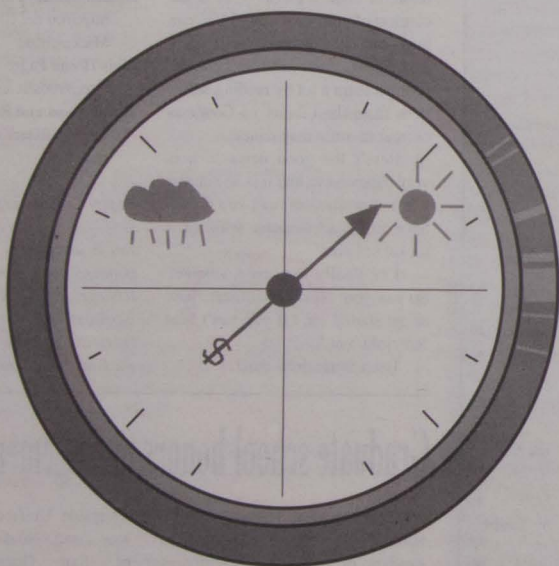
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INFLUENCE: PORTABLE POWER FOR THE '90s

by Elaina Zuker

Part 2 of 2

Plug in the Power Tools of the '90s

As stated in part one of this two-part article, influence is a subtle skill which can be learned. My research has shown that there are six basic influence styles. Each style, made up of different skills and behaviors, is a personalized approach to the art of influence. Regardless of your own unique style, to be an effective influencer you must discover the influence styles of others. You do this by using the power tools of **attentiveness, observation and flexibility.**

ATTENTIVENESS - Doing It With Empathy

- The art of listening — listen without judgment, listen with an open mind, evaluate after you get all the information. When you listen actively and respectfully, chances are that you will be listened to the same way when it's your turn to speak.

- Develop a genuine interest in others — Really listening to others requires an attitude of sincere interest and curiosity, and an honest desire to see things the way another person sees them. If you suspend judgment, you're apt to discover a better sense of rapport with others.

- Learn to ask smart questions — ask open-ended questions, create cycles of learning, ask for more detail; "how" or "what" questions are better than "why" questions.

- Develop a desire to accommodate — acquire an attitude of willingness to consider the other person's point of view, and a willingness to make a few concessions if necessary. By offering concessions early in the game, you alter the environment and are able to get more of what you want in the long run.

OBSERVATION - Doing it With Intuition

Tune in to what's unsaid. Body language may be even more indicative of a person's true communication message than the spoken word. These silent indicators are subject to a variety of interpretations, and can demonstrate variations of receptivity or resistance. Some signs to watch for:

- Body posture and gestures — sudden straightening of the spine, position of the head, position of the

feet on the floor, distribution of weight on hips and lower legs, hand movements and gestures.

- Voice patterns — tone, tempo and volume can reveal emotions such as anger, confusion, stress, calmness or humor.

Of course, these indicators should be interpreted only after regular observation. Developing a sensitivity toward unspoken clues will help you discover an individual's unique communication style. Once you know the style of the person you wish to influence, you can then plug in the power tool of flexibility.

FLEXIBILITY - Doing it the Win-Win Way

You're attentive and observant. You've noticed the decision-making strategies of your boss and the receptivity levels of your colleagues. Now, in order to be an effective influencer, you need to practice flexibility and speak to others in the language and style that is their way of communicating.

Not everyone has the same communication style. Some people are influenced by solid evidence and favor reason, logic and an orderly process. Others influence by creating a sense of shared mission — people who use this style tend to be very future-oriented and will often paint a picture of a brighter, ideal tomorrow. Another style offers rewards and negotiates with others. The individual who values personal relationships above all else easily establishes rapport with others and influences them by listening with empathy.

No single style is better than another. In fact, most of us use a combination of styles when we're trying to influence. And we are probably successful some of the time. But until we become consciously aware of which style to use in which situation with a specific person, at best our efforts will be hit-or-miss attempts.

Learning the strategic skills of influence will improve your batting average — your ratio of success.

A Formula for Success

The real key to successful influencing is the formula:

INFLUENCE = ATTENTIVENESS + FLEXIBILITY

What this means is that you

must learn to become attentive to other people and what influences them, and then develop the flexibility to shift into their style since that is the "language" with which they are most comfortable. Be attentive to what someone is telling you — listen, observe, learn — and be flexible enough to use this information.

The result? You will be a more effective influencer, and will have a set of your own Portable Power Tools to enhance your success in the ever-changing, exciting workplace of the 1990s and beyond.

Elaina Zuker is a seasoned businesswoman, consultant, author, lec-

turer and educator. She holds degrees in psychology, business, management and organizational development. Zuker has served on the faculties of several colleges and universities and lists top national corporations among her clients.

Her latest bestseller, *Seven Secrets of Influence* (McGraw Hill) is available for \$25 plus \$2.50 postage and handling, or the complete six-tape audiocassette course plus workbooks for \$49.95 plus \$4.50 postage and handling, by calling (800) 891-3999. Send check or money order to: Elaina Zuker Associates, P.O. Box 629000, Dept. GSC, El Dorado Hills, CA 95762.

World Wide Web Site Addresses Internet Home Pages

Ontario Convention and Visitors Bureau
<http://www.ontariocvb.org>

Usenet Address Database, file of Internet addresses
<http://usenet-addresses.mit.edu/>

Free Online Dictionary of Computing
<http://wombat.doc.ic.ac.uk>

GTE Corp. Telephone/communications technology and services.
<http://wcn.gtec.com>

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Speedways of the Inland Empire ...

continued from Page 12

that find their way into political meetings," Richter said. "But after seeing our plans and learning what we had in mind, they're nearly all on our side now, because they see their land values going up. This was such a depressed area that they used the land to film the television movie Hiroshima here. Now the race track may be the start of a rejuvenation of the neighborhood."

An economic impact study done by John Husing, economist for Penske Speedways Inc., estimates that in 1997 — its first year of operation — spending at The California Speedway will directly attract \$27.1 million to the Inland Empire from outside the area. That primary activity will induce another \$15.6 million in economic activity and \$10.6 million in household earnings.

Husing said outside visitors and

crews will indirectly spend \$26.1 million at hotels, restaurants and businesses, and induce another \$21.2 million in additional economic activity. The California Speedway will support 1,195 jobs and generate \$2.4 million in local tax revenue. By 1999, the speedway would have a total annual impact on the Inland Empire economy of \$135.8 million, support 1,360 jobs, and the local tax revenue generated would rise to \$2.7 million.

According to the report, the opening and operation of The California Speedway would represent the creation of a new sector of the Inland Empire economy and help to put the name "Inland Empire" on the travel, tourism and economic development maps.

The San Bernardino County Board of Supervisors approved the speedway after being flown to the Michigan International Speedway for assurances on what the speedway

would look like. When they arrived, Walt Czarniecki, president of Penske Speedway Inc., greeted them by saying, "Welcome to The California Speedway."

Supervisors approved plans for the speedway on May 2, 1995. Two years to the day after the project was approved, The California Speedway has scheduled its first major race — a Winston Cup series event for May 2, 1997. The speedway will accommodate 80,000 race fans; 71 corporate suites are planned in addition to 55 corporate chalets and parking for 32,822 vehicles and 117 buses.

"We have two major races guaranteed," Richter said, "but we would like to have six major races a year. We expect to keep the place busy year round with testing, shooting commercials, car shows and other events."

Can the Inland Empire support

the number of motorsport raceways planned? Richter answered the question this way: "There isn't room for more than one super-speedway."

Richter should know; he tried to promote races at Riverside International Raceway against Ontario Motor Speedway in the 1970s. "We had two of the finest tracks in the country close," he said.

Nevertheless, Perris Auto Speedway recently opened for short-track auto racing, and other proposed speedway sites in Southern California include one near Alberhill — along I-15 between Corona and Lake Elsinore — and one in Signal Hill, where Long Beach Grand Prix founder Chris Pook announced plans for a \$200 million motor sports and automotive research complex.

Editor Gary Brodeur contributed to this article.

Silver screen proliferation ...

continued from Page 13

inside of half a sphere. The audience will sit under the dome at a slight angle. No plans have been announced about which screen will be used.

Sanzone said, "The experience will be similar between Iwerks and IMAX, the only difference is that Iwerks is more economical." Iwerks is also in the planning stage of installing the Iwerks TurboRide — "the world's leading ride simulator" — with moving seats synchronized to the movie.

"We are number two in the industry, with IMAX being number one, we have try to harder to make the Iwerks experience 'unbelievable,'" Sanzone said.

IMAX, which now only leases its screens, announced plans to open and operate 40 large-screen theaters over the next five years. The company will open a 60-foot by 95-foot screen at the Edwards Cinema 24-screen complex across from Ontario Mills.

Bradley Weschsler, chairman of IMAX said, "IMAX will start producing more commercial films in addition to its educational movies." The firm is in negotiations with Twentieth Century Fox film studios to format its large-screen productions for standard 35mm projection and for doing the reverse.

In the east

Highland economist John Husing said, "Some theaters will survive and some theaters won't. The western economy of the Inland Empire is generally healthier than the eastern part."

CinemaStar Luxury Theaters plans to open a 14-screen theater adjacent to the campus of the University of California-Riverside. The theater will combine the elegant style of the movie palaces built earlier in the century with state-of-the-art projections and sound systems. In the lobby, it will house the Coffee Star Loft, which will serve gourmet blends and a variety of pastries and desserts, and which features an ornate hammered-copper espresso machine. Three of the theater's auditoriums will be used by the university as lecture halls during the morning and afternoon.

"It is an innovative idea that creates a win-win situation for the University, CinemaStar and the city of Riverside," said John Ellison Jr., CinemaStar chief executive officer. CinemaStar plans to open its Ultralex 14-screen theater this month.

In downtown Redlands, ground has already broken for the Krikorian Premiere Theatres complex due to open mid-October. It will feature 14 screens, two showcase theaters designed for premieres and the more popular releases that will have 50-

foot wide screens and 2,750 seats. The focal point of the Redlands Krikorian complex will be an 85-foot, custom-tiled tower with a lighted dome which will be visible from the I-10 freeway.

Redlands Mayor Swen Larson said, "I've lived in Redlands for 50 years and this is the most significant event I've seen. The 14-screen project will help bring business to Redlands."

City Manager Gary Luebbers said, "This is the single biggest thing for downtown Redlands. It is a win-win situation for everyone."

The proposed Citrus Plaza regional mall has plans for Edwards Cinemas to build a 20-screen theater. Marjie Pettus, administrative director for the city of Redlands, said, "There is a lot of talk about Redlands Mall and the two proposed malls — Redlands Fashion Center and Citrus Plaza — to build movie theaters, but nothing is definite yet." Pettus added, "The one movie theater that is definite in Redlands is the 14-screen theater that will be built in downtown Redlands."

The city of San Bernardino's Economic Development Agency (EDA) proposed building a 25-screen movie theater at Fourth and "E" streets. Ron Winkler, the EDA's development director said, "A movie theater complex was a priority for the city."

"The city is very encouraging regarding their efforts to lure a theater downtown," said Sam Catalano, general manager of the Carousel Mall, which was instrumental in a fight against letting Inland Center build a cinema as part of its expansion.

The Inland Center mall submitted plans to double its size and included plans to build a movie theater. After two votes by the San Bernardino City Council earlier this year, the expansion plans were approved.

It was reported that Sam Catalano said to the council, "The theater would compete with EDA's massive cinema project." He later said, "Carousel Mall's own expansion may hinge on whether the downtown movie theater gets developed."

The San Bernardino City Council agreed with the Carousel Mall argument, changing the development agreement with Inland Center — it must delay the construction of a cinema for two years. The start of the theater's construction is scheduled for the spring of 1998.

Inland Center's manager, Arun Parmer, said, "Whether we are first or second in getting a movie theater, a cinema will ultimately be included in the Inland Center expansion project."

Editor Gary Brodeur contributed to this article.

How to Build a More Effective Television Commercial

by Rick Page

What makes a commercial "good?" How can you tell if a commercial is good from looking at a storyboard — the visual concept of the commercial that the agency-producer presents for your review?

Remember, "good" means not pretty, not entertaining, not award-winning, but effective. It's nice to have advertising that charms the customer, as long as it also persuades the customer to buy. How do you know a commercial is going to sell?

Here's a checklist of 10 ways to judge a storyboard and end up with a more effective TV spot:

1) The picture must tell a story. You might forget other rules in this article and still be ahead of the game, but this is most important rule of all.

Time after time in presenting storyboards to clients, we see their eyes shift to the copy column. These clients forget that television is a visual medium; that's why people before the set are called viewers. They remember more of what they see, less of what they hear.

Try this trick when you look at a storyboard. Cover up the words, forget what you know about the campaign, and ask yourself, "what is the message of this commercial? Is there a message at all?" If you don't like the answers, go back to the drawing board. Make the picture tell the story.

2) Look for a key visual. Here is another test to apply to the storyboard. Can you pick out one frame that visually sums up the message? Most good commercials can be reduced to one single key visual.

Years ago, when Merrill Lynch was bullish on America, the key scene that told their story best was the herd of thundering bulls headed for the camera. Commercials with many different scenes may look interesting in storyboard form, but as finished products they often turn out to be overcomplicated, hence ineffective.

Busy, crowded, fast-moving commercials are hard to understand. A television screen is not a movie theater. A simple storyboard can fool you; it may be hopelessly dull on paper, but come alive and thrive in its simplicity on the screen.

4) Grab the viewer's attention. The first five seconds of a

commercial are crucial. Studies analyzing TV audience reactions show either a sharp drop or a sharp rise in interest during these opening seconds.

Attention to commercials does not build. Your audience can only become less interested, not more interested. The level of interest you reach within the first five seconds is the highest you will get, so don't save your punches.

A good example is an American Express ad from a few years back, starting with two men in a crowd and the line, "You are about to witness a crime." Hooked, you keep watching to see one man filch the other's wallet. The ad goes on to state the obvious — that carrying cash is risky. The solution, of course, is American Express travelers' checks.

You can grab attention by offering the viewer something right off the bat, preferably news. Describe the problem and present a solution. Show a conflict that involves viewers and affects them personally.

4) Be single-minded. A good commercial is uncomplicated and direct. It never makes a viewer do a lot of mental work. The basic length of the U.S. television commercial is 30 seconds. The content that can be presented in that time is outlined in the phrase "name, claim, demonstration" — that is, the name of your product, your consumer benefit, and the reason the consumer should believe it.

For example, a few years ago Nabisco introduced the polybag moistureproof wrapper on its Premium brand saltine crackers by showing a little boy accidentally dropping the packet in the ocean. He retrieves it, opens it, eats a cracker and hears a satisfying crunch. Name, claim, demo, all in 30 seconds.

Longer commercials should not add copy points. A 60-second commercial tells the same story as a 30-second one, but with more leisure or detail or, best of all, repetition. The :60 allows time to create a mood. The :30 generally does not.

The 10-second and 20-second commercials are one-point messages. The :10 simply registers the brand name and promise. The :20 makes the promise more explicit. Both lengths are typically used as reminder messages in a media schedule together with longer commercials that tell the whole story.

In a campaign with both :60s and :30s, ask to see the :30s first. If the message cannot be delivered in 30 seconds, you're not being single-minded enough. Back to the drawing board.

5) Register your name. All too often a viewer will remember the commercial but not the name of the product, service, company or brand. This is a particularly troublesome problem for new products or new advertisers. Showing the package or mouthing the name is not enough.

Make an extra effort to implant your product's name in the viewer's mind. A great example was an ad for a new herbal air spray from Glade. A man named Herb is arguing with his wife about whether to pronounce the H in the product's name. The wife finally shouts, "It's 'erb, 'erb!'"

6) Show people, not objects. People are interested in people. Your commercial will be more memorable and register more key copy points if it shows people on camera with your product, not just the product in limbo with a voiceover.

7) Have a payoff. Show that your product does what you say it will. Provide a moment of affirmation. At some point, the housewife should admire the whiter wash — the shaver should stroke his smooth chin — and the cat should eat her cat food.

8) Reflect product personality. If you're fortunate enough to have a product or company with an established market image, the tone of your advertising must reflect this image. It takes dedication on the part of the advertiser and agency to build a brand personality. Discipline yourself to reject advertising that conflicts with this personality.

You may even find it helpful to write down a description of your product's personality on paper and refer to it from time to time. This process is the reverse of the old "If I were a musical instrument, what would I be?" parlor game. Your written statement will describe your product or company as the type of person it would be, if it were a person.

When you launch a new product, remember that people don't already know about it. Your first television commercials for this product don't just talk about it; they announce its existence. They set the tone for the product and define its

personality. The tone of the initial commercial gives viewers an idea of what to expect from the product. Once this perception is established in their minds, it's awfully hard to change.

Be careful to set the right tone from the start, and make sure you sustain it in subsequent commercials. Change advertising campaigns when you must, but always retain the same tone and voice. Locally, Thomason Automotive Group has done an excellent job of maintaining a personality or tone throughout several advertising campaigns. Whatever you think of that tone, you've got to admit that it stays with you.

9) Avoid talky commercials. Look for the simplest, most memorable set of words to convey your consumer benefit. Every word must work hard. A 30-second commercial usually allows no more than 65 words. Be specific. Eliminate clichés, flabbiness, and superlatives. When you want 10 words added to a commercial, you must discipline yourself to decide which 10 words you're going to delete to make room.

10) Build campaigns, not individual commercials. When you're reviewing a new advertisement for your brand or company, make sure the storyboard is based on a big idea, one that can be communicated in other media and other commercials.

You'll be filming several commercials on the same theme to build a campaign. Successful advertising says the same thing over and over, with slight variations. There's one fast way to tell if a single commercial will extend into a campaign: look at the concept or storyboard and pretend you're the person who has to write the next ad. Determine if the concept of this commercial is big enough or broad enough to be expanded into additional storylines.

Rick Page of Rick Page & Associates, Inc. — a Vancouver, B.C. advertising, marketing, graphic design and public relations firm — has been developing advertising and marketing programs since 1971. Page may be reached at (360) 696-0455. This article originally appeared in Vancouver Business Journal and is reprinted by permission of the author.

Banks Post Record Earnings, Mergers Continue

The banking industry posted record earnings during 1995 and in the final quarter, derived primarily from higher net interest income. While strong earnings continued through the first quarter of 1996, so did mergers and acquisitions.

According to the Federal Reserve Bank of San Francisco, improving economic conditions in the Western states and lower interest rates stimulated demand for bank loans, spurred bank growth and improved asset quality. Industry earnings soared to a record \$48.6 billion nationwide —

up from \$44.4 billion the year before.

Western banks broke records for returns on assets, hitting \$7.9 billion in 1995, compared to \$6.4 billion in 1994. The performance of California institutions was the best in the nation for the first time in five years, earning more than \$4.7 billion — almost 10 percent of the national growth.

Asset quality of the state's banks continued to improve through 1995, and by year-end it approached the level for the 12th Federal Reserve District as a whole — for the first time since 1990.

As Dennis Kern, president and chief executive officer of Valley Independent Bank in El Centro, observed: "Quality loan growth and control, with good profitability, certainly builds bank capital and strengthens the safety and soundness of the institution."

Asset growth of 8 percent in the district helped fuel bank earnings growth, and that rate is noted as the district's best since 1989. Most borrowing seems to have been used to invest in equipment and to finance inventories, or to

provide capital for mergers and acquisitions.

While Wells Fargo & Co. absorbed First Interstate Bank, shedding branches and personnel in the process, smaller institutions serving the Inland Empire combined also. The assets of CVB Financial Corp., parent of Citizens Business Bank — formerly Chino Valley Bank — rose to more than \$1 billion after the acquisition of Citizens Commercial Trust and Savings Bank of Pasadena; Landmark Bancorp and California State Bank agreed to merge under the latter's name; Palm Springs Savings Bank is being acquired by HF Bancorp, parent company of Hemet Federal Savings and Loan Association.

The hectic pace of merger activity has contributed to cutbacks in staffing, especially at the larger institutions.

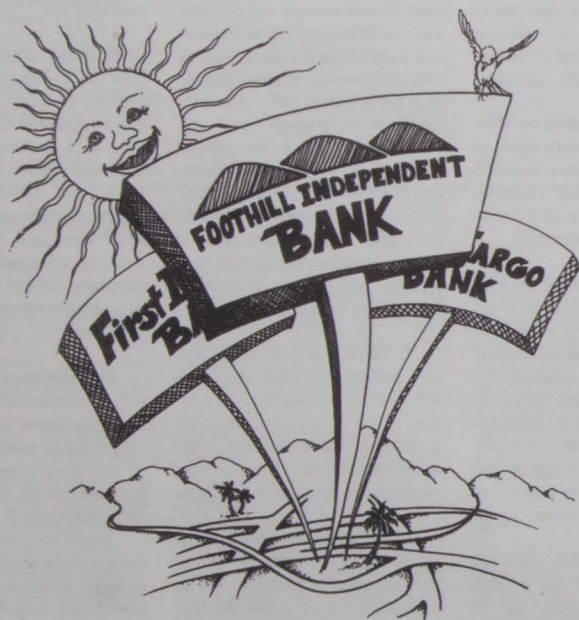
"Banking sector jobs appear to have flattened out, after declining steadily throughout the last three years," said Michael Bazdarich, director of the Inland Empire Economic Databank and Forecasting Center at the University of California, Riverside.

Industry observers expect Inland Empire bank performance to be healthy for some time, but not to match the pace of 1995 and the first quarter of this year.

From staff reports and information published in FRBSF Economic Letter, Number 96-14, April 26, 1996, by Gary C. Zimmerman, economist, and Deanna L. Brock, research associate; opinions expressed in the newsletter do not necessarily reflect the view of the management of the Federal Reserve Bank of San Francisco (FRBSF), or of the board of governors of the Federal Reserve System. FRBSF publications may be ordered by calling (415) 974-2246; FRBSF information and publications are available on FedWest OnLine by setting modems to dial (415) 896-0272.

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The Top Savings & Loans Headquartered in the Inland Empire

Ranked by Total Assets as of December 31, 1995

Bank Name Address City, State, Zip	Total Assets (\$000) % Change Since Dec. 1994	Total Loans (\$000) % Change Since Dec. 1994	Total Nonperforming Loans (\$000) % Change Since Dec. 1994	Total Nonperforming Loans as a % of Gross Loans	Core Capital	Top Local Executive Title Phone/Fax
1. Pomona First Federal Savings & Loan 350 S. Garey Avenue Pomona, CA 91769	1,924,863 9.1	1,585,685 1.1	14,991 24.18	1.1	6.46	Larry Rinehart President/CEO (909) 623-2323/620-0296
2. Redlands Federal Bank, FSB 300 E. State Street Redlands, CA 92373	871,814,000 -9.27	735,100,000 -9.59	17,604,000 +24.8	2.45	5.24	Anne Bacon President/CEO (909) 793-2391 or 335-3551
3. Provident Savings Bank, FSB 3756 Central Avenue Riverside, CA 92506	571,485 5.24	516,203 6.63	4,807 -3.71	.93	6.21	Craig Blunden President/CEO (909) 686-6060/782-6126
4. Hemet Federal Savings & Loan 445 E. Florida Avenue Hemet, CA 92543-4244	748,655 22.6	215,664 +5.4	869 -41.5	0.4	6.17	Robert Eichinger President/CEO (909) 658-4411/925-5398
5. Palm Springs Savings Bank 420 S. Palm Canyon Drive Palm Springs, CA 92262	195,668 2.4	164,738 4.1	3,874 37.6	2.2	5.9	Stephen Hoffmann President/CEO (619) 325-2021/327-1163
6. First Federal Savings & Loan * 599 N. "E" Street San Bernardino, CA 92401	99,000 4.0	*	*	*	5.06	Jerry Miller President/CEO (909) 889-0881/889-7858
7. Life Savings Bank, FSB 1598 E. Highland Avenue San Bernardino, CA 92346	71,402 -8.8	66,728 -4.3	1,967 -15.5	2.9	5.25	Nora Vineyard President (909) 886-9751/882-8548
8. Secure Savings Bank, FSB 16855 Arrow Boulevard Fontana, CA 92335	35,767,000 -35	29,740,000 -10	283,000 +41	7.85	10.7	Mark E. Jaques President (909) 350-2110/350-8016
9. Mission Savings & Loan, AFA 4860 La Sierra Avenue Riverside, CA 92505	47,660,065 .336	5,862,500 -3.4	34,690 -1	0	6.7	Donavon Ternes President/CEO (909) 359-4700/359-3029

N/A=Not Applicable WND=Would Not Disclose na = Not Available. Except as noted, the information above was obtained from Savings & Loans listed. Savings & Loans marked with an asterisk (*) were contacted by fax and phone but failed to provide updated information; figures for these Savings & Loans were provided by Sheehanoff Information Services, updated as of Sept. 30, 1995, and were rounded off to the nearest \$ million. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Henry Salazar. Copyright 1996, IEBC.



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Banking Industry Updates

CVB Bancorp Is First to List \$1 Billion in Assets

After acquiring Citizens Commercial Trust and Savings Bank of Pasadena, and posting \$1 billion in assets as of March 31, Chino Valley Bank changed its name to Citizens Business Bank. The change results from significant growth and geographic expansion during the last four years by parent company CVB Financial Corp., and established Citizens Business Bank as the largest bank headquartered in the Inland Empire.

"We believe this name most closely represents the character and culture of our company. A culture that has always been committed to the people, the citizens and businesses of the communities we serve," said D. Linn Wiley, president and chief executive officer of CVB Financial Corp and Citizens Business Bank.

vice president and regional service manager of the sales and service



James A. (Tony) Ellis

division. Michael K. Riffey became vice president and manager of the San Marino office.

HF Bancorp hits \$1 billion mark

On the heels of purchasing three San Diego branches of Hawthorne Savings F.S.B., HF Bancorp, announced an agreement to acquire Palm Springs Savings Bank (PSSB). HF Bancorp is the holding company for Hemet Federal Savings and Loan Association.

Stephen G. Hoffman, PSSB's

president and chief executive officer will join Hemet Federal as president and managing officer.

"This is truly a win-win situation for both institutions, our customers and our shareholders," said Hemet Federal Chairman and Chief Executive Officer Robert Eichinger. With the acquisition, Hemet Federal Savings achieves the billion-dollar asset mark.

Bank of San Bernardino promotes three officers

The Bank of San Bernardino announced the promotion of three officers to key management positions: Greg Hickel to senior vice president and chief credit officer; Peggy Merryman to regional vice president; and Dave LePore to vice president and manager of the main office.

California State Bank, Landmark Bancorp to merge

Thomas A. Bishop, Chairman and Chief Executive Officer of California State Bank, and Craig D. Collette, president and chief executive officer of Landmark Bancorp, announced the merger of the two institutions. "We are delighted that

the shareholders of California State Bank and Landmark Bancorp have approved this very important transaction," said Bishop.

California State Bank released first quarter results which indi-



Gioia Munoz

cated a 14 percent increase in net earnings. "We are pleased with our first quarter" said President Eugene D. Bishop.

Community Bank posts strong earnings growth

With assets of more than \$713

continued on Page 37

Banking Industry Updates ...

Continued from Page 36



Dolly Nugent

million, Community Bank, headquartered in Pasadena, announced first quarter earnings of \$1.8 million. This reflects a 70.9 percent increase over the first quarter of 1995.

"Our strong first quarter earnings results reflect ongoing improvements in asset quality and operating efficiency. We look forward to continued earnings growth as consolidations among local competitors provide additional opportunities to increase our customer base," said Community Bank Chairman and Chief Executive Officer John C. Getzelman.



Michael K. Riffey

the title of vice president-controller of the bank's holding company, FP Bancorp Inc.

Record assets achieved at Foothill Independent Bank

Foothill Independent Bank in Glendora announced record-high assets of \$400 million in the first quarter. Foothill Independent announced growth and expansion plans in the first quarter of 1995, and one year later the bank boasts three new offices growing at a consistent pace to reach another record high.

George E. Langley, president and CEO said, "Reaching this record high of \$400 million in assets culminates what has been a year of firsts for Foothill."

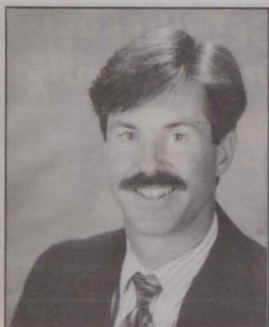
Inland Empire National boasts huge net income figures

Candace Hunter Weist, president and chief executive officer of Inland Empire National Bank (IENB), reported that net income for the first quarter was up 132 percent from the same period last year. IENB was founded in Riverside in 1984 and in Fallbrook in 1990. The bank specializes in small business lending.

Quick recovery noted for North County Bank

A cease and desist order imposed on North County Bank (NCB) in Escondido more than one year ago was lifted by the Federal Deposit Insurance Corporation. Chairman James M. Gregg of NCB said the regulator's decision to lift the order came after a December 1995 examination of bank records.

With the lifting of the regulatory order, according to a spokesman for the bank, NCB is considered a "well capitalized bank" by federal regulators. It serves communities in southern Riverside County and northern San Diego County.



Keith O. Johnson

New branch for First Pacific Bank

First Pacific National Bank (FPNB), the largest community bank in the Temecula market, announced the opening of a new full-service branch in the Lucky Shopping Center. Carol A. Jones was named vice president and manager.

First Pacific also promoted past manager Keith O. Johnson to senior vice president in charge of developing and overseeing corporate and commercial lending.

Additionally, FPNB named Michelle D. Owens senior vice president and chief financial officer of the bank. Owens also holds

"1995 was the best year in the history of North County Bank," said Gregg. "We are aware of no other Southern California community bank which has been able to achieve such a great improvement in this short time frame."

Orange County Bancorp changes accounting methods, profits stable

Orange National Bancorp, holding company for Orange National Bank, reported first quarter and year-to-date earnings of \$415,000. Operational net profits remained consistent with last year as the bank benefited from a positive "change in accounting methods."

President and Chief Executive Officer Kenneth J. Cosgrove said, "The continued positive earnings are the result of improved business conditions and effective expense controls. Net profits were lessened by reduced interest margins, resultant from downward movement in the prime rate and soft loan demand early in the quarter. Positive indicators exist for the second quarter with significant prospective business under evaluation."

Redlands Federal Bank first quarter earnings improve from 1995

Redlands Federal Bank announced first quarter earnings of \$941,000, or 23 cents per share, as compared with a net loss of \$2 million, or 51 cents per share in the first quarter of 1995.

The improved operating results were due primarily to a \$2.7 million decrease in non-interest expense between the two quarterly periods. "We have made tremendous progress with our nonperforming multi-family portfolio over the last four quarters," said President and Chief Executive Officer Anne Bacon.

Ninth consecutive quarter of growth at Riverside National

Riverside National Bank reported net income of \$650,000, or 28 cents per share for the first quarter of 1996, an increase of \$43,000 compared to the first quarter of last year. The 1996 result represents the ninth consecutive quarter of positive earnings.

Riverside National Bank is Riverside's oldest locally-owned bank.

Union Bank reps rated tops

Two national publications, *The Wall Street Journal* and *US Banker*

have rated Union Bank of California's sales force first in a national survey. The poll sought to evaluate how clearly customers were made to understand the relevant risks of investing in mutual and no-load funds.

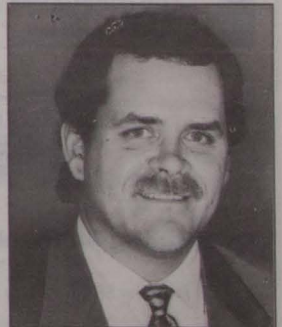
Bank of the Desert merges with Valley Independent Bank

Valley Independent Bank (VIB) and Bank of the Desert signed a formal merger agreement. The proposed merger is scheduled to close in the third quarter, subject to approval by the shareholders of Bank of the Desert and regulatory agencies.

Dennis Kern, president and CEO of Valley Independent, said, "This merger is a natural extension of our market and recent events, such as the expansion of our Coachella Valley loan center, show a precise timing which will allow us to offer a superior level of service to our new customers."

Earlier this quarter, VIB declared a 4 percent stock dividend to shareholders of record on May 16. The dividend follows a three-for-two stock split in October 1995.

Valley Independent also announced plans for the construction of a large bank complex in El Centro. The building will be adjacent to the bank's main branch and will house the El Centro loan center and most of the bank's corporate offices including accounting, human resources, international business, marketing, and loan and branch administration.



Scott Andrews

Wells Fargo buys back shares, names Andrews area manager

Wells Fargo and Co. announced the repurchase of 9.6 million shares

continued on Page 41

ADVERTORIAL

Local Community Bank Emphasizes Personal Service

"Banking with a local community bank still offers many advantages for the retail customer as well as the small- to medium-size business owner," says Vineyard National Bank President Steven R. Sensenbach.

Big isn't always better. Customer service is still an advantage that the smaller bank has to offer, and Vineyard National Bank continues to strive to meet all its customers' needs. The bank will move forward into the next century offering what the customers like best: low cost checking, low cost automobile and boat loans, tellers that you can talk to without a charge, longer hours (open from 8:00 a.m. to 6:00 p.m. Monday through Friday) and small business loans from \$5,000 to \$50,000.

All branches have walk-up and drive-up service available on Saturdays and will be offering lobby hours from 9:00 a.m. to 10:00 p.m. on Saturdays by the end of June. Personal service is what the bank emphasizes.

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SBA Lenders Serving the Inland Empire

Ranked by loans funded (Riverside, San Bernardino & Orange Counties)

Company Name Address City, State, Zip	SBA Loans Funded-10/94-9/95 (\$ Amount)	Number of SBA Loans Funded	Types of Loans Offered: 7A 504 Loans Contract Loan Prg.	Types SBA Loans Funded: Intl. Loans Programs Seas'L Line of Cred. Small Loan Programs	Number of Offices: Inland Empire Companywide	Top Local Executive Title Phone/Fax
1. The Money Store One Park Plaza #450 Irvine, CA 92714	12,660,500	37	Yes Yes No	No No No	1 110	Mark Hogan Business Development Officer (909) 983-8100/(714) 251-9016
2. CDC Small Business Finance Corp. 10370 Hemet St., Ste. 360 Riverside, CA 92503	12,200,000	31	Yes Yes Yes	Yes Yes Yes	2 4	Michael Owen Vice President (909) 352-5730/352-5737
3. Bank of Commerce 765 The City Dr., Ste. 255 Orange, CA 92668	10,397,500	30	Yes Yes No	Yes No Yes	10	Judy Banacky Vice President (800) 870-4043/(714) 748-7320
4. Liberty National Bank 7777 Center Ave. Huntington Beach, CA 92647	11,793,917	29	Yes Yes Yes	No Yes Yes	1 5	Catherine Clamitt Senior V.P. SBA Manager (714) 895-2929/895-5228
5. Valley Bank 24081 Postal Ave. Moreno Valley, CA 92553	8,355,760	27	Yes Yes Yes	No No Yes	1 7	Bill Phipps V.P. SBA Manager (909) 242-1170/242-5388
6. Desert Community Bank 14800 La Paz Dr. Victorville, CA 92392	4,477,350	22	Yes Yes No	No No Yes	4 4	Ronald L. Wilson Chairman/President/CEO (619) 243-2140/243-0310
7. Government Funding 6600 Magnolia Ave. Riverside, CA 92506	8,764,700	21	Yes Yes No	No No No	1 6	Chris W. Garton SR. Commercial Loan Officer (909) 781-4988/781-0828
8. Valley Bank 24081 Postal Ave. Moreno Valley, CA 92553	8,355,760	27	Yes Yes Yes	No No Yes	1 7	Bill Phipps V.P. SBA Manager (909) 242-1170/242-5388
9. Orange National Bank 274 N. Glassell Ave. Orange, CA 92666	6,557,878	18	Yes Yes Yes	Yes Yes Yes	1 7	Joan K. Earhart First V.P. Manager SBA Loan Dept. (800) 303-4662 x350/(714) 639-2051
10. North County Bank 499 E. Sixth St. Beaumont, CA 92223	4,681,700	18	Yes Yes No	Yes Yes Yes	4 8	Vance Welch SBA Loan Officer (909) 465-7698/699-8957
11. Bank of San Bernardino 140 S. Arrowhead Ave. San Bernardino, CA 92408	2,660,000	18	Yes Yes Yes	No No Yes	4 4	John Neiswender V.P. of SBA Loans (909) 888-2265/885-6173
12. Eldorado Bank 250 N. "G" St. San Bernardino, CA 92410	5,315,040	15	Yes Yes No	Yes No No	3 11	Peter Ramirez V.P. Commercial Loans (909) 884-6471/798-1174

continued on Page 40

An Overview of Small Business Administration Services

by Richard Jett

In the beginning, the U.S. Small Business Administration (SBA) offered a very restricted program that was funded directly and available only to a very few. Today, almost all loans — excluding disaster loans — are funded by lenders and guaranteed by the federal government. As a result, the funds are available to any qualified and eligible borrower and the number of programs have significantly expanded.

The most popular and basic plan is the SBA 7a Program. The funds from this loan program can be used for almost any purpose. These include, but are not limited to, financing of equipment, real estate, leaseholds and working capital. Depending on the purpose and collateral, repayment may be extended up to 25 years. Rates are very competitive. There are no prepayment penalties, and all loans are fully amortized — there is no balloon payment. These loans can help you minimize down payment needs and the terms are usually longer than what is available in the conventional market.

Under the 7a umbrella are several specialized programs. "Low Doc" is a plan for smaller loans, \$100,000 or less, that requires less paperwork for the borrower and can usually be processed in a timely manner. "Cap Lines" are basically asset-based credits, akin to receivables financing. It is for short-term needs, up to five years, and may

have a revolving feature.

The 504 loan program is primarily for acquisition of real estate and/or equipment. The key feature is that it only requires a 10 percent down payment. Terms can extend to 20 years, and it involves two loans. Both are initially made by a bank. One is for 40 percent of the transaction — up to \$750,000, or \$1 million in enterprise zones — and the other is for 50 percent. After approximately 90 to 120 days, the 40 percent will be paid off by an SBA-guaranteed loan from a Credit Development Corporation,

and the borrower has two permanent loans. The 40 percent loan does have a drawback, which is a repayment penalty period of 10 years. It also cannot be used to refinance.

Other specialized plans include the "Delta" loan which can be processed under the 7a or 504 Program. It is for companies which are transitioning from a defense industry customer base to domestic markets. There are also several international loan programs that can help with export financing and/or capital needs.

SBA financing has evolved into a full-service loan program that can be the difference between survival and failure for the small business. The key for the borrower is to work with experienced SBA lenders who can help determine the right program for you and quickly evaluate whether your purpose meets the agency's eligibility requirements.

Richard Jett is an executive vice president with California State Bank and serves as SBA loan department manager at the bank's Covina office.



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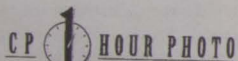
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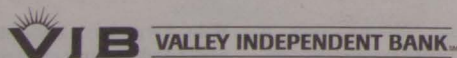


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SBA Lenders *continued from Page 38*

Company Name Address City, State, Zip	SBA Loans Funded-10/94-9/95 (\$ Amount)	Number of SBA Loans Funded	Types of Loans Offered: 7A 504 Loans Contract Loan Prg.	Types SBA Loans Funded: Int'l. Loans Programs Seas'l. Line of Cred. Small Loan Program	Number of Offices: Inland Empire Companywide	Top Local Executive Title Phone/Fax
13. Pacific National Bank 41 Corporate Park, Ste. 300 Irvine, CA 92714	4,614,750	15	Yes Yes Yes	Yes Yes Yes	0 4	Dave Steven V.P. of Operations (714) 442-9400/442-9444
14. Sun Country Bank 19181 Town Center Dr., South Apple Valley, CA 92308	2,022,600	14	Yes No No	Yes No Yes	1	Mike Wilson Manager (619) 240-2262/240-3525
15. Bank of America 7489 Ynez Rd. Temecula, CA 92591	1,894,500	13	Yes Yes Yes	Yes Yes Yes	800+ 1,000+	John Osborne Vice President (909) 676-4114
16. Redlands Centennial Bank 233 E. State Street Redlands, CA 92373	2,699,000	13	Yes Yes Yes	Yes Yes Yes	1	Robert Hoebelheirich Vice President (909) 798-3611/335-2363
17. California State Bank 100 N. Barranca St., Ste. 1200 West Covina, CA 91791	1,7938,000	10	Yes Yes	No Yes	4 20	Richard Jett Executive Vice President (818) 915-4424/915-0964
18. Enterprise Funding Corp. 419 N. 3rd Ave. Upland, CA 91786	2,389,000	9	No Yes No	No No No	1	Nick Landis President (909) 989-1485/608-0876
19. National Bank of So. California 625 The City Dr. Orange, CA 92668	1,624,195	9	Yes Yes No	No No No	0 4	Frank R. Anderson Vice President (714) 748-8643/663-9434
20. Valley Independent Bank 81711 Hwy. 111, Ste. 202 Indio, CA 92201	758,080	8	Yes Yes Yes	No Yes Yes	3 9	Richard Krieb Asst. V.P. SBA Loan Officer (619) 775-5600/775-7055
21. Golden Pacific Bank 845 N. Encid Ave. Ontario, CA 91762	2,123,614	7	Yes Yes No	Yes No Yes	1	Stan Cruse Vice President (909) 983-4600/391-1168
22. Wells Fargo Bank 3801 University Ave. Riverside, CA 92501	1,402,175	6	Yes Yes Yes	Yes Yes Yes	26 1,137	Antonio Zate V.P./Area Manager (909) 781-1933/276-9815
23. Western State Bank 1801 E. Huntington Dr. Duarte, CA 91010	2,982,500	6	Yes Yes Yes	Yes No Yes	1 2	Guy A. Bovee AVP/SBA Manager (818) 357-9611/358-9613
24. Foothill Independent Bank 101 N. Barranca St. West Covina, CA 91791	1,208,500	5	Yes Yes Yes	No Yes Yes	6 11	Katrina Hamilton Vice President (818) 966-2199/966-9011

N/A = Not Applicable WND = Would Not Disclose na = not available. Loan figures provided by Santa Ana District Office, U.S. Small Business Administration. Additional information provided by institutions listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8550 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Henry Salazar Copyright 1996 Inland Empire Business Journal.

Entrepreneurs Honored During Small Business Week

Each year for the past 33 years, the President of the United States has issued a proclamation for the celebration of Small Business Week. Sponsored by the U.S. Small Business Administration (SBA), this year's annual observance is for the week June 2 through 8.

There are an estimated 22 million small businesses in America that employ half the country's work force, create two of every three new jobs and generate a majority of American innovations. The theme for the 1996 celebration is "Championing America's Entrepreneurs."

Honored last month at an annual SBA awards luncheon in Anaheim were Peter and Brian Mendoza of MBE Electric Inc. of Riverside, who were named the

national Young Entrepreneur of the Year. The Mendozas were scheduled to receive the national award in the nation's capital during Small Business Week. MBE Electric grew from a three-employee firm with less than \$100 in assets to a \$5.5 million electrical contracting company with 40 employees.

"The honor is something very satisfying," said Peter Mendoza. "It proves that even though the region is not yet recognized as a major metropolis, we have the potential to grow."

Also honored as Inland Empire finalists for Small Business Person of the Year were Marcos and Carmen Montalvan of Montalvan's Sales Inc. in Ontario. The Montalvans were nominated by the Chaffey College Center for Economic Development because of their unique product and sales growth. Montalvan Sales Inc. is a family-owned wholesale company which distributes ethnic foods under the Polynesian Treasures label throughout the United States, Guam, American Samoa and Saipan. The

business was started in the family garage in 1986 and expanded to over \$4 million in sales with the help of SBA funding.

Gov. Pete Wilson proclaimed the month of May "Small Business Month" in California, and honored Inland Graphics of Riverside and owner David Wilmon with the state's Small Business Advocate Award. Wilmon was cited for nearly a decade of community and business leadership in the Riverside area.

—Gary Brodeur

Banking Industry Updates ...

Continued from Page 37

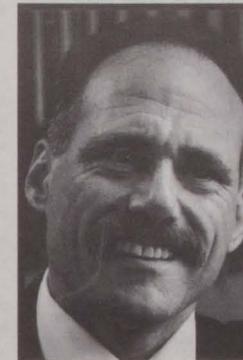
of the company's outstanding common stock, approximately 10 percent of Wells Fargo's outstanding common shares. The action represents the company's strong capital position and will continue to allow Wells Fargo to manage overall position in the best interests of its shareholders.

Wells Fargo also added a new range of services for its online customers, who will now be able to access their checking, savings, money market and credit card accounts. Fund transfers will be free, but it will cost \$5 per month to make unlimited bill payments.

The bank announced the appointment of Scott Andrews, 39, to senior vice president and division manager for the Wells Fargo Inland Empire branch banking network. Andrews will manage a total network of 180 branches in Riverside, San Bernardino, San Diego and Imperial counties.

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Downsizing after mergers may lead to corporate regret

The corporate quest for a "magic answer" to restore profits often leads to the false idol of downsizing, according to Fortune 500 management consultant Rick Maurer.

"It turns out that downsizing alone is not the Holy Grail corporations believed it to be. Cost-cutting by itself will only reap short-term profit and the effect of downsizing often leads to a corporate environment that resists further change," said Maurer, who is author of *Beyond the Wall of Resistance*.

"Mergers and downsizing usually make good business sense, but the failure often comes in the softer areas, such as when the new corporate cultures try to get along."

AT&T's purchase of NCR is one prominent example of where AT&T tried to absorb the old NCR corporate culture, but they met up with huge resistance that just isn't as simple as changing the name of a company and expecting the people to change too, added Maurer.

To create successful mergers and staff reductions, Maurer says the company needs to:

- 1) Acknowledge the loss. Everyone loses something in a merger or lay-off.
- 2) Build bridges. One corporate culture or department is likely to feel vanquished and will build up fortresses between departments to keep the "attackers" out.
- 3) Examine cultural differences such as: informal vs. formal management styles, reporting standards and corporate rewards.

"The larger company usually assumes that its way of doing things is best, and like missionaries out to convert the heathens, they are surprised to find significant resistance from the smaller company to their business style," said Maurer.

—BusinessWire

MANAGERS BOOKSHELF

Leading in the Midst of Uncertain Changes

"The Leader of the Future: New Visions, Strategies and Practices for the Next Era," edited by Frances Hesselbein, Marshal Goldsmith and Richard Beckhard; Jossey-Bass Publishers, San Francisco, Calif.: 1996. 319 pages: \$25.00.

How does a business sustain continuity and growth in an era marked by rapid change? The answer may be the single most important question that business leaders must resolve. Which, of course, raises another equally important question: what kind of leader is necessary to help guide an organization through an era of rapid change?

This second question is the one which the book sets out to answer, offering the opinions of some of today's most highly respected chief executive officers and managerial gurus — including Ken Blanchard; AT&T's Alex Mandl and Deepak Sethi; Gifford Pinchot; William Steere, CEO of Pfizer, Inc.; Rosabeth Moss Kanter; and Alfred C. DeCrane Jr., CEO of Texaco,

Inc., to mention just a few. These are precisely the people whose names you might expect to find within the covers of any book published with the support of the Peter F. Drucker Foundation.

Together, these very heavy hitters do far more than outline what it will take to lead the business organizations of tomorrow. What they have done is to create a snapshot of what doing business will be like before and after 2000. That's because you can't define who the leaders will be without defining the kind of world in which they will be operating.

As AT&T's Mandl and Sethi point out, "Determining what skills will be needed to lead in a future that can't reliably be foretold is a bit like trying to herd cats. Yet there are some signposts today that may illuminate tomorrow. And that presents an opportunity not unlike the one described by an AT&T human factors expert who asked, 'How do you build a frog? Do you study the croak, the prodigious leap, the hyperbolic eyes?' 'No,'

she concluded, 'you study the pool.'"

Although there are some areas of disagreement among this array of "pool studiers," most arrive at the same conclusions. The leadership hierarchy is a dinosaur plodding toward extinction, and senior managers must encourage new organizational forms and new leaders, or watch their business get its brains beaten out by more flexible competitors. Leaders must evolve new forms of corporate culture from the older quasi-military style, autocratic and bureaucratic cultures that still permeate business.

Finally, growing leaders need the freedom to make mistakes without getting their heads handed to them. That's not to say that they shouldn't face the consequences of making a mistake, but it's hard to demonstrate an ability to learn and improve without the springboard of success or failure. This becomes an increasingly important factor as organizational teams continue to demonstrate the power and flexibil-

ity of entrepreneurship from within.

One of the most impressive aspects of the book is the ability of most contributors to communicate their thoughts clearly and, in some cases, with nearly a novelist's skill. Perhaps David M. Noer's contribution, titled "A Recipe for Glue," neatly fits into that category. Perhaps the best of all the contributions is the book's foreword by Peter Drucker. Titled "Not Enough Generals Were Killed," it demonstrates that some people don't ever seem to lose their vision or their skills.

If there's a fault in the book, it's the repetition of the message sent by each of the contributors: everything you thought you knew about business is changing, so you have a choice ... change or disappear. However, some people may need the message repeated. On the whole, the \$25 price tag for The Leader of the Future is a banquet of ideas for less than the price of a business lunch.

—Henry Holtzman

DESERT BUSINESS JOURNAL

Hyatt Grand Champions Resort Garners Golden Links Award

Hyatt Grand Champions received the prestigious Golden Links Award for the third consecutive year. In its April issue, *Corporate Meetings & Incentives Magazine* honored the facility among 100 resorts for meeting stringent requirements in the following categories: overall quality of golf facility; overall quality of golf course condition and design; quality and condition of golf pro shop; friendliness and capability of pro-shop staff; quality and condition of golf carts and equipment; and the ability and cooperation of staff in hosting golf events.

The 34-ace Hyatt Grand Champions resort offers meeting facilities capable of accommodating groups up to 1,000 with nearly 30,000-square-feet of public space. Located in the resort community of Indian Wells, the resort features 336 all-suite guest rooms, 36 holes of golf designed by Ted Robinson, a dozen tennis courts — with grass, clay, and hard surfaces — a health spa, beauty salon, pools, whirlpool spas and two restaurants.

Coachella Valley campus offers MBA program

Students wanting to earn a master's of business administration (MBA) degree from an accredited university no longer have to drive outside the Coachella Valley to attend classes — an MBA program is now being offered by California State University at San Bernardino's Coachella Valley campus in Palm Desert.

"Although classes towards an MBA have been offered in the desert before, this is the first time students can complete their MBAs locally. It's a big step for us and we're excited about the response to it," said CSU Coachella Valley Dean Peter Wilson.

It's also a valuable asset for the Low Desert. "We think a four-year university is a crucial element in attracting businesses to this area," explained Bob Marra, marketing chairman for the Coachella Valley Economic Partners.

Fully accredited by the American Assembly of Collegiate Schools of Business, the MBA program is flexible in design and can accommodate the requirements of both full-time students and career professionals.

The classes will be taught by full-

time instructors who will commute from the main campus.

Information about the MBA program may be obtained by contacting Cal State University's Coachella Valley Campus at (619) 341-2883.

Accountant joins CPA firm

Richard Snelson, certified public accountant, joined Maryanov, Madsen, Gordon and Campbell CPAs as a tax manager in the firm's Palm Springs office.

Snelson is a graduate of Brigham Young University School of Accountancy and specialized in taxation; he later earned a Master of Accountancy degree at the same institution. Snelson has more than 11 years of experience in the industry and is a member of the American Institute of CPAs and the California Society of CPAs.

Renaissance Esmeralda drops Stouffer name

In conjunction with an international rebranding, the Stouffer Renaissance Esmeralda Resort will drop its "Stouffer" identity and carry the Renaissance name exclusively, said General Manager Tim Tata. The popular Indian Wells resort is one of 28 properties worldwide to be affected by the name change.

"The Stouffer hotel chain was sold in 1993," Tata said, "but to build name awareness during the transition period, Renaissance temporarily kept the Stouffer name. Now that transition is complete, our hotel will be known as the Renaissance Esmeralda Resort."

Taxi driver receives award

Taxi driver Tim Mettert was honored as "Cabassador of 1996" for exemplary courtesy and service to passengers. The honor was bestowed by the SunLine Transit Agency board of directors at a meeting in Thousand Palms.

SunLine's Regulatory Administration encourages drivers to be courteous and become knowledgeable about the Coachella Valley and offers a successful certification program which has become a model for other taxi regulatory agencies throughout the country.

Mettert previously owned and operated a valet parking concession, was a country club locker room attendant and a construction industry salesman/estimator. A 26-year

resident of the area, he enjoys tennis and bicycling.

SunLine Transit saves money, pollutes less with natural gas

While most U.S. public transit systems continue to use diesel fuel to run their buses, a spokesman for SunLine Transit Agency said that the agency's switch from diesel to CNG two years ago is saving taxpayers approximately \$240,000 per

year in fuel costs. Diesel fuel costs have skyrocketed while the price of compressed natural gas (CNG) has remained stable.

The price of diesel is 40 percent higher than CNG, and given that SunLine Transit uses over a half million gallons of fuel a year, a price fluctuation of 40 percent would have been devastating, according to Tracy Daly, the agency's director of resource development.

Ambitious program ...

continued from Page 3

lines the goals, strategies and criteria that will bring additional quality growth to the area."

The program's goals are to attract new business, retain and expand existing businesses, improve the image and reputation of the region, and nurture a pro-business public policy via legislative action and a public-private teamwork approach to economic development.

The economic partnership's chairman, Don Ecker, said the effort "is an economic program worthy of its potential." He said nearly half of the program's funding had already

been deposited or pledged; projections for financial return on the \$10 million investment indicate that \$9 million in gross regional product would be generated as a result.

Sunrise Inland Empire's inclusion of the research and development capabilities of the University of California at Riverside, California State University at San Bernardino, and the various private and community colleges in the Inland Empire may infuse a level of prestige and improved focus not seen in any previous economic development efforts in the region.

—Gary Brodeur

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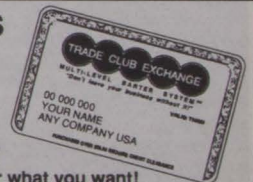
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Post-downsize Blues? Re-establish 'Entrepreneurial Networking,' Innovation

by Peta G. Penson

Every company needs new ideas — ideas for new products or services, ideas for how to repackage existing products or services, and ideas for new applications of old products or services. We need suggestions on how to economize, capitalize, diversify, and multiply.

To still be in business in the year 2000, we need Innovation with a capital "I."

But a funny thing is happening on the way to the millennium. Just when Corporate America needs innovative ideas from employees more than ever before, we're finding that we may have unintentionally dismantled the informal structure within our companies that allowed new ideas to germinate and flower.

While studying the effects of downsizing on product innovation, researchers Deborah Dougherty and Edward H. Bowman discovered that within every organization is an informal, but stunningly powerful, network of cross-boundary or long-term relationships among employees that is actually the basis for how work gets done.

We sometimes refer to it as "deal-making" or "working the system," but what we are describing is relationship problem solving. Employees make use of their personal influence to gather resources, draw on others' experiences and knowledge, and to obtain support. This relationship-based problem solving reaches across normal organizational boundaries and pulls in contacts with a variety of job titles and positions on the organizational chart.

These relationship networks are especially crucial to the development of new ideas, and that's why it is so disheartening to find that we may have unwittingly dismantled this invisible, but highly effective, structure during downsizing and reorganizations.

A popular goal of downsizing and reorganization is to enhance innovation by eliminating waste, smoothing communication and speeding up decision-making. Instead, the researchers learned that downsizing and reorganization have often strangled innovation by disrupting or cutting off the strategic linking activity among employees that helped new ideas see the light of day.

"Downsizing conflicts with innovation," Dougherty and Bowman assert in a recent article in *California Management Review*.

How can you re-establish the "entrepreneurial networking" that encourages innovation within your company if you suspect it has been a side-effect victim of recent downsizing or reorganization? Here are a few ideas for managers:

- Acknowledge the existence of these informal relationships. "Shannon, we're going to need everyone's help to get this new product off the ground. Can you start talking it up with your contacts in other departments?"

- Model the way. Think about ways to formally cut through organizational barriers and encourage conversations about innovation among operating people and planners, lower and higher level employees. Bring in people from the outside from totally different businesses. Demonstrate how collaboration fosters creativity.

- Celebrate victories publicly. Invite the collaborators from all over the company. "Hey, gang, I hate to add to your list of e-mail

messages, but I wanted to say thank you for all of your help in developing our new gizmo. The first one was shipped today and we have orders to keep us busy for quite a while. We were only able to pull this product together so quickly because of your suggestions and support. Thanks and hooray! What should we cook up next?"

- Let people who are working on existing products and-or services know how important it is to be involved with innovators. "Memo to the A-Team: You will soon be hearing directly from members of the Special Forces Team about a couple of new ideas they are exploring. Please give them your candid thoughts on these innovations. We need your suggestions on how to make these work well for us!"

- Give people training in the skills it takes to start and maintain "entrepreneurial relationships": communication, negotiation, problem-solving.

And certainly, if you are considering a downsizing or reorganization in the future, it is crucial to

continued on Page 46

Financing for Growth and Planning Your Exit

by Thom Hunzicker

Business financing methods lead to several different sources of money. One source of money that the business owner should seriously consider is the U.S. Small Business Administration (SBA) loan, and dealing with experienced SBA lenders takes no more time or effort than borrowing under conventional bank loan programs. SBA Preferred Lenders can approve a loan without prior approval of the agency. Other than when signing forms, the borrower will probably never see anyone from the SBA.

Small Business Administration loans can be written with terms and conditions not available in conventional lending. For example, financing for equipment can go as long as 15 years, and when real estate is involved, that time frame can be as long as 25 years. Additionally, as much as 90 percent or 100 percent financing can be approved in some cases. SBA loans are generally assumable, do not have prepayment penalties and are fully amortizing — no balloon payment! An additional consideration of SBA borrowing is that of comparing interest rates: fixed versus variable.

The very popular SBA 7a loans usually carry a variable loan rate tied to the prime interest rate — such as 2.0 points over prime — while the SBA 504 loan features a fixed loan rate. Both of these rate calculations have their good and bad points, and the borrower needs to look at these factors in light of their own situation. When evaluating both of these, remember that the lenders set fixed rates after considering what will happen to floating rates over the terms of the loan.

Getting the loan requires a close look at the borrower and the ability of the business to make the monthly payment to pay off the loan. Deciding on whether or not an SBA loan makes sense for you, contact an SBA Preferred Lender and ask that an SBA lending officer visit you at your business.

To make best use of your time — and his or her time — you should have the following documents ready for the meeting: 1) the last three years' business and personal tax returns; 2) the last three year's business financial statements; and 3) a current personal financial statement. You should also have a good idea of

how much money you seek and the purpose of the loan.

Thoroughly discuss your needs with the bank and the bank's offer to you. If you need to "shop around," do so. But don't take an offer based solely on the loan rate; you need to establish a long-term relationship with the bank because odds are that you will need additional financing down the road.

Planning for Your Exit

After you've worked so hard all these years building the business and getting the business financed properly, there comes a time when "going fishing a lot" makes sense.

Some business owners give little thought to planning for the sale of their business or for the effect on the business of the owner's death or disability! Ninety percent of small businesses are family owned, yet very few owners know how to pass the business down to the next generation of family members. Isn't it amazing that a hefty percentage of family-owned companies will have to be liquidated at the death of the owner simply because the IRS took so much money out of the company upon the death?

Planning the business correctly means preparing:

- 1) a plan to get the full value out of the business;
- 2) a plan that transfers the business intact to a family member;
- 3) a plan that transfers the business in an orderly fashion to a new owner;
- 4) a plan that protects the business from the death or disability of the owner;
- 5) a plan for the owner's retirement — an exit strategy;
- 6) an estate plan.

Succession planning for your business is every bit as important as finding the right financing and should be an integral part of your business plan. It is an absolute necessity if you are to meet goals, provide for an effective transition and protect the business from liquidation due to taxes.

Steps to an Effective Succession Plan

Deciding to put together a succession plan is actually the very first thing that must be done. Some business owners find it necessary to firm up their personal and business goals prior to thinking through how

they want their succession plan to go. So, once the personal and business goals have been clearly identified and the decision to support these goals with an effective succession plan has been made, there are three remaining major steps to be done.

- 1) Do the succession planning early in the business life. It's never too early — remember that certain aspects of the plan are dynamic so as to react to changing situations of the owner and/or the business.

- 2) Assemble the right team of outside advisors to help you. Your team should include an accountant, attorney, financial planner and trusted business leaders. You may also want to touch base with a family business specialist — one who can evaluate family member dynamics. One step that is crucial here is that of forming a family transition team, for the family-owned business transition. Family dynamics can often be the demise of the plan if not recognized and dealt with properly.

- 3) Put the plan on paper. This gives the plan the formality that it deserves and helps avoid ambiguity

and confusion. All of your advisors should have a copy. Review the plan every quarter to keep the components in your mind and to consider changes.

Thom Hunzicker is a business planning specialist with Mass Mutual and a board member of the California Venture Forum. He may be reached at (909) 483-1126, ext. 4424.

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EXPORTING

Pricing competitively while maintaining profits

by Susan M. Thomas

Accurate pricing is a critical element in selling products overseas. The goal is to establish export pricing that allows the U.S. manufacturer to remain competitive, yet still generate a fair profit.

Pricing for international sales depends on the product, as well as market factors. A manufacturer must also establish objectives for international marketing: long-term sales, entering a new market where competition already exists, a single sale or disposing of obsolete inventory.

Assuming a U.S. manufacturer has a goal of establishing long-term sales, an appropriate export price makes it possible for the overseas buyer to initiate sales, generate increased volumes, expand market penetration and capture the long-term market.

According to *Exporting from Start to Finish* by L. Fargo Wells and Karin B. Dulat, many variables apply to quoting export pricing:

- Time sensitivity of price, keeping in mind the longer time cycle of export sales.
- Anticipated volume and its incremental effect.
- Availability of supplies or components.
- Anticipated major complications in filling the order.
- Payment terms, including special risks and costs.
- Extra export selling and export administration costs.
- Special product modification costs.

Manufacturers new to exporting often incorrectly compute pricing

based on domestic selling price and adding from there. This is mistakenly justified by the belief that there are more complex sales procedures required for international markets. The effect of this "cost plus" method is that the export price escalates into a noncompetitive range.

Henry A. Samuel, in *Export ABCs*, recommends that the actual cost of all raw material and labor to produce a product — the cost of goods — must be determined in order to obtain the "bare" cost. However, Samuel advises that "mechanical modifications in the overseas-bound product, short production runs, higher component costs," and packaging or packing must be included for an accurate "bare" cost. The cost of these changes or modifications are legitimate reasons to add to the "bare" cost.

In *The Do's and Taboos of International Trade*, Roger E. Axtell outlines that the "three traditional ingredients of pricing — cost, market demand, competition — remain dominant and each must be carefully considered in exporting."

Traditional expenses added to the cost of goods include research and development, advertising, marketing, travel, taxes, after-sale service and commissions. This is in addition to general and administrative costs. Profit is an obvious ratio of the selling price.

For international cost determination, it may be appropriate to disregard traditional domestic "cost of doing business" expenses and substitute unfamiliar ones.

New expenses may include higher costs for travel, after-sale ser-

vice, commissions, communication methods, currency fluctuations, banking charges, preparation of documentation, market research, administration, advertising, training and education. However, many expenses normally incurred by a manufacturer for a domestic sale, such as freight and insurance costs, are eliminated in an international transaction because they are paid by the overseas buyer.

The overseas buyer incurs many expenses beside the actual cost of goods: freight and insurance, duty and taxes, banking fees, exchange rate fluctuations, commissions, etc. This is in addition to the standard cost of doing business.

As recommended in *Fast-Track Exporting* by Sandra L. Renner and W. Gary Winget, compute the exact factory cost for the product to be exported. Add the cost of getting the shipment to the carrier, plus freight and insurance. Estimate the additional import costs for getting the shipment to the buyer's office — including duty and taxes, banking fees, exchange rate fluctuations and commissions. These costs are in addition to the importer's standard costs of doing business.

Calculate the desired import price which allows the buyer to be competitive, yet allows the U.S. manufacturer to meet desired profit margins.

Compare the estimated import price with the price being quoted by the competition. Renner concludes that if the final estimate of the import price is higher than that of your competitors, you may be in the wrong market unless you differenti-

ate your product from the competition or reduce some of your costs. On the other hand, your estimated import price may be significantly lower than your competitor's price and you can adjust prices to provide a larger profit margin.

Demand in the overseas market, and what the market will bear, is the key to establishing prices. Per capita income is a method of gauging the country's ability to pay. Industrialized nations are comparable to the United States. For many other countries, it is much lower. While some products — such as Levi's jeans — will sell at any price, Renner concludes that the goal of an exporter is to "keep costs, and resulting export price, as low as possible."

Susan M. Thomas has been involved in exporting since 1972. She established Export Associates in 1991 specifically to help small manufacturers get their products sold in the international market. Thomas works out of Anaheim Hills and serves a number of clients in the Inland Empire. She may be contacted at (714) 282-7694.

Managing ...

continued from Page 44

analyze how the proposed changes may affect the informal processes and procedures — based on interpersonal relationships — which allow innovation to occur.

A recent cartoon in the *Philadelphia Inquirer* showed the "largest carnivore discovered: the Downsizosaurus" about to gobble up a fleeing worker. If Dougherty and Bowman are to be believed, we had better notice that the Downsizosaurus has already munched up one tasty treat — the internal network that supported innovation.

Peta G. Penson, Ed.D., is a principal with CDI • Co-Development International. CDI is a global management consulting firm which helps corporations with strategic planning and complex business issues. Penson may be reached at the firm's Saratoga, Calif. office by calling (408) 366-0466.

modity classifications during the past two years were mailed a supply of new forms last month. Requests for BX-748P multipurpose forms may be requested by facsimile at (202) 219-9179, or by calling BX-Forms Request Service at (202) 482-3332, and providing name, mailing address and telephone number.

Limited quantities of the new form are available at the BX- Western Regional Office and may be obtained by calling (714) 660-0144.

in the *Federal Register*.

The bureau will process all classification requests and license applications on its new form BX-748P, Multipurpose Application Form, beginning June 17. The multipurpose form replaces three forms — BX-622P, BX-685P and BX-699P — and classification requests in letter form, which will not be accepted after June 14.

Exporters which submitted applications for licenses or com-

Palm Springs, an Oasis in California

by Camille Bounds, Travel Editor

An Oasis

When one thinks of an oasis, thoughts of Africa, the Sahara and sand come to mind. Well, for those that are not aware, we can start thinking: California, the Coachella Valley and, of course, sand.

Think Palm Springs Villages. Here are some of the most subtly cosmopolitan places in the universe. Eight little gems in the desert — some with world-class shopping, gourmet restaurants and places to stay. With 600 tennis courts, 87 golf courses, no less than 30,000 swimming pools and two polo clubs. No high-rise construction here — no structure over 30-feet tall is permitted.

350 Days of Sunshine Per Year

Here is a pleasant, relaxing laid-back place in which to take advantage of the 350 days of sunshine per year. Many young folks have chosen to make this their home, and many retirees have a great time enjoying their golden years in Palm Springs.

The population basks, plays and simply enjoys life in this idyllic area. The high season runs from mid-December through the end of May. Shoulder season, with mid-range prices, runs from mid-September through mid-December. Low season, when tariffs are the lowest, runs from June 1 through mid-September.

Something for Everyone

There is something for everybody in this idyllic spot, including discos, sports bars, performing arts venues, botanical gardens, date gardens, museums, an aerial tramway, casinos, and on and on and on.

You must go to Palm Springs, if for no other reason,

to see two special attractions: *The Fabulous Palm Springs Follies*, and the new Palm Springs Air Museum.

See It to Believe It

The Fabulous Palm Springs Follies is a true sight to behold. The production takes place in the historic 691-seat Plaza Theater, where Jack Benny, Bob Hope, Bing Crosby, Frank Sinatra and many others appeared. It was built in 1936, in the heyday of vaudeville and when Jack Benny's radio show was one of the most popular entertainments on the air. It was the mecca for the glamorous movie stars of the time. They came here to rest and unwind between productions or appear at world premiers of their movies. It was reported that Greta Garbo quietly entered a side entrance of the Plaza, avoiding the crowd, in order to be able to view the world premiere of her film "Camille."

Ageless Wonders

The Fabulous Palm Springs Follies features no one under 50 years young. There are showgirls — and what showgirls! — comedians, singers, dancers, dog acts and headliners. Producer Riff Markowitz carefully auditions, casts and hones a show that encompasses experience and professionalism that I think cannot be found anywhere else in this universe.

The "long-legged lovelies" to see two special attractions: *The Fabulous Palm Springs Follies*, and the new Palm Springs Air Museum.

chorus line is made up of gorgeous ladies. Their ages are between 58 and 79 years old and they sing, they dance, they are sexy — this is not an illusion; this is the real thing and very hard to believe unless you see it for yourself. The dancers come from another era wherein they were



The Fabulous Palm Springs Follies

entertainment professionals.

Great musical arrangements, interesting choreography, glorious costumes and super sets and lighting make up the rest of this adventure in entertainment. Then there is the glue that holds it all together in Mr. Markowitz himself. He unfolds the show with panache and tongue-in-cheek good humor. Markowitz displays a subtle humor which is more sophisticated than he would like you to believe, and fosters audience inclusion — which is not to be mistaken for audience participation; he is in complete control at all times.

All the clichés have been said about *The Fabulous Palm Springs Follies*. All I can say is go and see it for yourself and be entertained whether you're 20 or 90 years old. If you are over 50, take a page from it and understand the meaning of the saying that life begins there.

The show at this time features Kay Star, Bill Dana (José Jimenes) and a special appearance by Tempest Storm. The production changes twice a year and will feature Howard Keel for the sixth season of *The Fabulous Palm Springs Follies* opening Nov. 12. ... I can hardly wait.

A Dream Is Being Realized

A dream is being realized in this desert, within a 50,000-square-foot air museum complex. It will consist of two air-condi-

tioned hangers which will surround a museum building. It will display World War II vintage aircraft in flying condition, including the highly-regarded B-29 bomber. There will be two 30-foot high hanger doors for easy accessibility.

This museum will have programs to actually put aircraft in the air and make this an actual "living" museum. A 75-foot taxiway will connect the runway system to the Palm Springs Regional Airport with a 60,000-square-foot parking ramp. The museum is expected to be completed and opened to the public next month. A gala grand opening is scheduled for Nov. 10.

This will be well worth a trip to Palm Springs to see these moments of history.

A Gracious Place to Stay

There are numerous places to stay in Palm Springs. Each seems to offer a unique different charm. I had the fortunate opportunity to stay at the Estrella Inn on Belardo Road. This property is a delightful trip into another time.

Estrella Inn is situated on three beautifully landscaped acres, with three swimming pools and two spas, with friendly hospitality and excellent service.

The location is just perfect. You are one block from just about everything and yet far enough away so the peace and tranquility of the area is not broken.

The Estrella has been recently and lovingly restored to the original 1930 charm and elegance of that era, boasting 62 beautifully appointed deluxe guest rooms, suites and private villas with fully-equipped kitchens and fireplaces. A complimentary breakfast is offered in your room, at one of the villas or at poolside.

The Inn has a very comfortable ambiance that makes you feel at home. For information or reservations, call (800) 237-3687.

Camille Bounds is the travel editor for Inland Empire Business Journal and for Sunrise Publications.



Lush Landscaping at the Estrella Inn

CORNER ON THE MARKET

Waste Makers Have Fallen by the Wayside

by Ron Burgess

Vance Packard was a noted columnist of the 1950s. He wrote several books critical of American business: *Hidden Persuaders*, *Status Seekers*, and *The Waste Makers*. Packard was one of the first to blow the whistle on subliminal advertising, planned obsolescence and conspicuous consumption. He made business seem dirty, wasteful and self-serving. The image of the market he portrayed was one of never-ending cycles of "new and improved washing machines" that must be replaced every few years. Consumers were led to believe that new features make life better.

Packard was instrumental in awakening consumer awareness by exposing planned obsolescence: the manufacturing of items intentionally destined to last a short period of time. This stratagem created dependency on the product, which increased sales — but this marketing method also backfired, breaking down consumer trust.

Today, it is hard to imagine that some families actually bought a new car every year or two! It happened with regularity! My dad drove his cars a long time. He actually owned nine cars while I was at home. I have owned four in a like time period.

While Packard probably did not influence the new attitudes of the Baby Boomers in the '60s, he certainly did foretell the new awareness that would dominate the thinking of the next generation's enlightened consumer. As the Baby Boomers accumulated some money, they shocked Detroit with their yen for quality. They bought German and Japanese cars to the point that some wondered if our automobile industry would survive. Only in the last two or three years has the trend finally turned. It took Detroit 20-plus years to figure it out, nearly 40 years after Packard's first book.

The first Baby Boomers are the highest-educated cohort in history. They are more informed; they want real products, not fluff or hype. Packard tried to tell big business it

was immoral to blatantly waste resources just to make money. Millions of Baby Boomers share that belief. While the media spent years talking about "yuppies" being insatiable consumers, they didn't carefully explain what a small minority of "middle or late" Boomers this select group represented. They also forgot to explain that the Boomer group bought quality and kept their BMW, Volvo or Accura longer — sometimes, much longer. I have a hard time explaining to my sons why I still have a 1979 Volvo for them to drive. In 1979, I was a big spender, buying an expensive foreign car. Believe me, it outlasted most of the American cars of the period.

Marketing to Baby Boomers (those 34 and 50 years old, today) is not the same task as marketing to the War babies and the World War II era cohort. Businesses that fail to produce products with real value and quality have a tougher time persuading Boomers to buy. Sales campaigns that contain hype or misrepresent products do their companies more harm than good. Today, marketing old-fashioned value and honesty is not only a moral choice, it simply makes good marketing sense.

As the Boomers gray, they will become very tough customers. They are wiser, have bought much of what they need, and they are not driven by the same materialism of their parents. They seek experience, they value friendships and they thirst for

inner peace — as evidenced by the current church boom.

Packard was ahead of the game. He saw the new wave of consumers as intelligent and inquisitive, not just pawns in the hands of archaic business logic that believed the adage, "A sucker is born every minute." Gone are the days when industrial giants can call the shots and persuade the public to believe that what consumers need is what they are promoting.

It is evident why building relationships with customers is becoming the hottest trend for business-related books. Consumers respond positively to marketing which respects their intelligence, shows them quality products and enlists their partnership in the decision-making process. The Boomer group is selective about how they spend their dollars. However, once they decide to purchase, they are loyal to the end. Who knows? I might even buy another Volvo in the next 20 years or so!

Ron Burgess is a business development consultant specializing in strategic marketing planning, relationship marketing and integrated marketing systems. As a consultant for nearly 15 years, he has counseled and grown hundreds of small- and medium-sized businesses. Burgess may be contacted at BURGESS group by calling (909) 798-7092.

Man loses prize ...

continued from Page 3

up clearly, whether the caller was not paying sufficient attention, or whether it was a combination of both. "Whatever the causes, it just shouldn't have happened," he said, "and we're making sure that it doesn't happen again."

Discol said that the casino's bingo business has not been hurt by the incident. A local newspaper account erroneously reported that the disputed prize was \$1 million.

Niedenfuhr said that he is not

bitter over the incident, but that he no longer plays bingo at Casino Morongo.

"It's a nice place, and I've never had any problems before," he said. "But, you know, we argued with them for almost two hours and they didn't do anything to meet me halfway."

Niedenfuhr said that the least the casino could have done was to offer him \$50 just for the sake of goodwill.

— Marc T. Edwards

I heard it on ...

Southern California Focus
KCKC-AM 1350 Monday through Friday

PhonePrint Technology Helps Prevent Cellular Phone Fraud Usage

by Gary Brodeur

A unique fraud profiling system is responsible for more than 1,000 cellular fraud and felony convictions in 1995, and the numbers are rising.

PhonePrint, a radio frequency fingerprinting technology, is helping cellular service providers such as AirTouch Cellular and L.A. Cellular detect and block illicitly generated calls, ultimately tracing such calls to the equipment of origin.

According to Melissa May of AirTouch Cellular, every phone comes with its own unique electronic serial number and mobile identification number (MIN). Cloners steal those two sources of information and program them into another phone, attempting to mimic the original cellular signal to complete a call anonymously while avoiding charges.

The PhonePrint technology is used to discern three electronic elements of cellular phone transmission — if any of the three elements is absent or differs from an existing match print, the call will not go through.

Proprietary equipment and tracing methods are being employed to track down equipment used to make illicit calls.

Frequently, law enforcement agencies using information supplied by the cellular phone companies will secure felony convictions for drug dealing, weapons smuggling, illegal gambling or other illicit activity connected to use of the phone.

Deployment of the PhonePrint system has reduced the incidence of fraud by 70 percent to 75 percent

since 1994.

"The decrease in fraud has been significant," said May, "but we want to do more than decrease it — we are now looking at ways of preventing it."

Jim Goode, director of fraud control at L.A. Cellular, said his company is offering its customers the use of a personal identification number (PIN) to be input before calling out — the cellular phone can still receive calls, but outgoing calls are protected.

L.A. Cellular is also allowing customers to restrict the system's acceptance of roam-originated calls; customers may indicate which service areas outgoing calls may be originated from.

"There are some obvious idiosyncrasies that indicate phone fraud," said May. "One good way is if a customer makes a call from New York, and then suddenly makes a call from Los Angeles."

May and Goode each said unusual patterns of usage alert their companies' fraud divisions; a friendly check-up call may be made to a customer at home or at work to confirm legitimate use of the cellular phone in such circumstances.

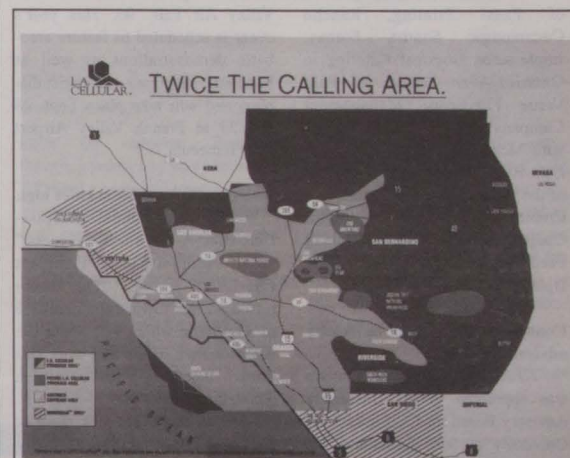
Goode reminds customers there is no such thing as a legal cellular "extension" phone in California, nor under federal law. So-called extension phones are programmed to use the same number as the customer's company-issued phone — they may seem to provide convenience, but Goode said they are also illegal to use.

Correspondent Rebecca Jo James contributed to this article.

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Monday - Friday
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Wireless Telephony Companies in the Inland Empire

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1. 177785 Center Ct. Dr., North Cerritos, CA 90703 NEXTEL Communications	*	4	David Kuhlman District Manager (310) 924-0000/403-1824
2. 1650 Spruce St., Suite 305 Riverside, CA 92507 AirTouch	96,000	1	Don Girsks General Manager (714) 740-6500/740-9431
3. 3 Park Plaza Irvine, CA 92714	*	2	Brian Jones Exe.V.P./Gen. Mgr. (800) Touch-14/222-7786

* Numbers not available. The information above was obtained from the Cellular Phone companies listed. To the best of our knowledge, the information supplied is accurate as of press time. While every effort is made to insure the accuracy and thoroughness of the list, omissions and typographical errors occur. Please send corrections or additions to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Henry Salazar. Copyright 1996, IEBJ.

ADVERTORIAL

L.A. CELLULAR Announces New Point of Choice Team

SAN BERNARDINO — Now, in addition to the L.A. CELLULAR Superstores, the company has formed a new channel of distribution called the Point of Choice Team. The primary focus will be special events and kiosks. With technology in the communications industry changing so fast, this front line sales force can get new product and services to the public instantly.

L.A. CELLULAR can be found at most major venues including the L.A. County Fair, the National Orange Show and the Orange Blossom Festival.

L.A. CELLULAR also sponsors many charitable events that draw from the general public. If you have an event in the Inland Empire and are seeking sponsors, please contact the regional sales manager for the Events Team: Randy Reese (909) 889-1880; or fax your information to (909) 388-4095.

L.A. CELLULAR has formed teams throughout Southern California and hopes to gain exposure by attending those events that have gate appeal through special interest.

PEOPLE, PLACES & EVENTS

Chaffey Institute Honors Eight Small Business Persons

Chaffey College Business and Professional Development Institute in Rancho Cucamonga honored eight individuals as small business persons of the year on May 17. The honorees were: Joseph Bonafede of JoJo's Pizza in Chino Hills; Michael Ray Chico of Mission Glass in Fontana; Rosemary Faust of Faust Printing, Rancho Cucamonga; Sandra Forney, Impressions Gourmet Catering in Ontario; Walt Pocock of Palo Verde Landscape Management Company in Chino; Rosa Rangel with Montclair Florist, Montclair; Luis Rojas, Rojas Enterprises out of the United Hispanic Chamber of Commerce, Inland Empire Chapter; and Ray Stump of Upland Feed and Fuel Retail Store Inc., Upland.

Consultant to serve on university advisory board

Kathleen Mitchum-MacIntosh was appointed to the University Advisory Board for California State University at San Bernardino. As vice president with Johnson and Higgins, Mitchum-MacIntosh oversees property-casualty brokers and is an employee insurance benefit consultant for clients in the inland counties.



Kathleen Mitchum-MacIntosh

Architectural firm reorganizes

WLC Architects Inc. — formerly Wolff/Lang/Christopher Architects Inc. — announced a new corporate identity and re-organization of its management team following the departure of former principal, Gaylaird Christopher.

"Our possibilities and potential for growth are unlimited as we continue to evolve and provide distinguished service of value to public and private enterprises throughout California and the Pacific regions," said George

Wiens, A.I.A., chief executive officer.

French Valley Air Fair '96 selects marketing company

Bill Woods, chairman of French Valley Air '96 announced the selection of The Harker Group as marketing consultants for French Valley Air Fair '96. This year's event is scheduled to feature aerobic demonstrations as well as hundreds of planes on static display, and will take place Sept. 28 and 29 at French Valley Airport near Temecula.

Inaugural Bike-a-Thon rides high

"The first annual Adopt-a-Bike Bike-A-Thon was a success," said Adopt-a-Bike President Charlie Seymore. "The event raised \$5,000 toward the purchase of a building which will house the Adopt-a-Bike office and work stations necessary to refurbish donated bicycles."

The all-day event took place at the Los Padrinos facility at the new San Bernardino International Airport. Among many participants were PGA golfer David Stockton, Assemblyman Joe Baca, San Bernardino County Fifth District Supervisor Jerry Eaves, San Bernardino Mayor Tom Minor, and Westside Story Publisher Wallace Allen.

To donate bicycles, bicycle parts, funds — or for information on how to earn a bike — call Adopt-A-Bike at (909) 888-1695.

Convention Bureau lists Internet address

The Ontario Convention and Visitors Bureau unveiled its World Wide Web site where clients and visitors may discover everything from the number of hotel rooms available in the Ontario area to the exact location of such nearby attractions as Empire Lakes Golf Course. Net surfers may reach the OCVB on the Internet at "http://www.ontario-ocvb.org".

Wirtes named acting city clerk

The Ontario City Council appointed Mary E. Wirtes as the city's new Acting City Clerk. She replaced DeLoris E. Arterburn who retired after more than 30 years of service to the city.

Wirtes has worked within

Ontario's city clerk department since 1980. She served as deputy clerk for the last eight years and was responsible for the development and supervision of the city's records management program — a program that has gained statewide recognition and recently was honored with the "President's Award of Distinction in Records Management" from the California City Clerks Association.

Hall of Fame alumni named

College of the Desert Alumni Association announced Hall of Fame recipients at an awards dinner on May 11. Outstanding Faculty awards went to: Brett Romer, mathematics instructor, and Cliff Oney, Professor of Mathematics.

Mary Ann Monica and Steve Cowdry received the Outstanding Staff Award. Outstanding Community Leader Award recipi-

ents were Jane Foster, Jim Ventura, Veloma Waldron, Carol Meier and Ruth Kennedy. A Special Recognition Award was made to Lance Read.

Webb Schools seniors place second in national science competition

The Webb Schools team members Ewurama E. Ewusi-Mensah, Christopher B. Maffris and William Marshall placed second nationally in the high school division of the 1996 Toshiba/National Science Teachers Association's ExploraVision Awards program. The Claremont students won the award by designing an artificial heart-of-the-future.

The awards competition is the world's largest kindergarten through 12th grade student science competition. Each team member will receive a \$5,000 U.S. Savings Bond in a June 22 ceremony in Washington, D.C.



1996 Inductees to the College of the Desert Alumni Hall of Fame: (Seated from left to right) Carol Meier, Lance Read, Veloma Waldron. (Back row) Brett Romer, Steve Cowdry, Jane Foster, Cliff Oney, Gerry Romero (Alumni President) & Jim Venturi. Missing from the photo are inductees Mary Ann Monica and Ruth Kennedy.

Quincey Hired as District Chief

Chino Municipal Water District's (MWD) board of directors announced the appointment of Dr. Robb Quincey to the position of chief executive officer-general manager.

Quincey's appointment follows the retirement of the agency's general manager, Robert G. Westdyke. Quincey, 35, has a doctorate in public administration and has held several executive management positions with Chino Basin MWD

for six years, most recently as the district's executive officer.

Chino Basin MWD is a regional public agency that provides wholesale water, wastewater treatment, reclaimed water distribution, co-composting and related utility services to about 600,000 people in Chino, Chino Hills, Fontana, Montclair, Ontario, Upland and the Cucamonga County Water District.

CLASSIFIEDS

Avoiding Back Injuries ...

continued from Page 27

steroidal anti-inflammatory — for example, Ibuprofen — which may help tremendously in decreasing the inflammation and pain associated with the low back injury.

- Low back exercises, including stretching and strengthening exercises, as recommended by a physician or physical therapist.

- Overall general conditioning that includes cardiovascular activities — such as a progressive walking program or riding a stationary bike — is extremely important in helping to not only rehabilitate, but also to prevent, back injuries.

- Performing proper body mechanics at all times. Correct lifting techniques and correct posture during sitting, for example, are very important in not only the rehabilitation process, but also in prevention of low back injuries.

- Modified or restrictive duty assignments for employees recover-

ing from work-related injuries. At the Central Avenue facility, the physician assigned to the case determines the precise limitations of duty and contacts the employer to discuss appropriate alternative work assignments.

Your human resource department or safety education department can be a valuable resource for developing an injury prevention program that meets the needs of your particular business and its employees.

Antoinette M. "Toni" Fernandez, M.S., P.T., is associate director of physical therapy at Pomona Valley Hospital Medical Center and manages the physical therapy department at the hospital's Central Avenue Urgent Care Center in Montclair. The center's staff may be contacted for injury prevention program information by calling (909) 625-4848.

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Cybrarians ...

continued from Page 21

know the outcome. Recently though, a young boy was bitten by a rattlesnake and I had to research the latest anti-venom. Later, the physician came and told me that the young boy was doing okay."

"The job is very rewarding," she continued. "Early in my career I considered becoming a nurse, but as a medical librarian — the job is very challenging everyday."

"The profession is really evolving with online information," said Dowd. "Typically, doctors are doing their own research; many even have their own laptops to access the medical library. Our job will be training physicians to research the superhighway themselves."

—D'Lorah DeBarge

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Inland Empire Restaurant Review

by Robert Bledsoe

DiCenso, Upland

I've ranted and raved about authentic Italian food before. Always hunting for the real deal, I am. I found it out at Ferraro's in Rialto, but who wants to go to Rialto for a night on the town unless you already live in Rialto? — which probably means you've been looking forward to getting out of town all week long.

Luckily, I've stumbled upon DiCenso. I know, I know, it's been

around for umpteen years, but I just went there for the first time. You see so many places to eat as you drive around, it's ridiculous. You can't possibly try them all. Most of them are complete s-crap anyways and better suited for feeding the cattle down in Chino, rather than the humans of the Inland Empire.

DiCenso is located in Upland and close to the night life of that region. It is also one of the finest human feed troughs around.

The prices may be slightly higher than the Olive Garden (then again, maybe they're not; how the hell should I know, I don't eat there), but the quality makes it all worthwhile. If you're going to order appetizers, I highly recommend the fried artichoke hearts (\$5.95).

Maybe the words "fried" and "heart" in the same sentence scares you, but I'm here to tell you that one of the most important things anyone can remember to do in this short journey called life is to give oneself a gift everyday. A gift can be something as small as watching your favorite soap opera, or as large as buying yourself a brand new car. Whatever it is, it has got to be an indulgence, a luxury by any other name. Why is this so damn important? Three words: piece of mind. Life is a pursuit of happiness. I know I don't wake up in the morning to go to work. The reason I wake up is to earn money enough to allow me to have a rip-roarin' time on this planet we call Earth.

I'm not telling you all to go out and quit your jobs — after all, there are a couple of sick puppies out there who actually enjoy their work — and hustle drugs for the immediate pleasures they may bring. What I'm telling you is to order the fum-duckin' artichoke hearts. You've never tasted an appetizer this good.

And the dippin' sauce is to die for.

I tried the fried calamari (\$5.95) as well, and then went onto the entrées. The gnocchi (\$7.95) are potato dumplings served in a rich meat sauce. The Lasagna Al Forno (\$9.95) is a house specialty. I don't have a clue who Al Forno is, but let me tell you that DiCenso makes their lasagna a little different than the rest. The first thing you'll notice is that it is not layered like everybody else's. Instead, it looks more like manicotti. Second, they use veal as the meat.

Going back to manicotti, the best thing I tried was the crab manicotti (\$12.95). Oh sure, there's a cheaper cheese version, but didn't you listen to what I told you about giving yourself a gift everyday? Gees, I think you must be losing your hearing.

DiCenso is located at 1651 W. Foothill Blvd, Suite A in Upland. For reservations — and they are strongly recommended on weekends — call (909) 920-3303.

New Peking, Ontario

Now, I've saved the best for last. Quite simply, New Peking in Ontario is hands-down the best Chinese restaurant anywhere in the area. A part of me wants to tell the world about the place, and another wants to keep this a secret for myself. For instance, I'm writing this column on Mother's Day, and I was able to make reservations just the day before for the busiest restaurant day of the year!

But this won't last long. New Peking is run by an award-winning master chef who whips out unconventional Chinese dishes like the Cam Phor and Tea Smoked Duck (\$7.95). This platter features pieces of duck and some pastries with a dipping sauce. You're supposed to make little sandwiches and then dip

them. It's like nothing you've ever had before.

The Peking Style Pork Chop (\$4.95) is a plate with several pieces of pork cooked in an unusual barbecue-tasting sauce. The stir fried snow peas with water chestnuts (\$4.95) are an excellent vegetable dish.

If you don't want to go wrong, make your selections from the house specialties list. These are the Chef Peter's top 15 dishes and all are served with daily soup, salad and rice. The General Chow Chicken (\$8.95) has got to be the best Chinese chicken dish I have ever eaten. The Seafood Delight (\$12.95) is just that.

The best, I told you, I would save for the last. It's the Crispy Prawn with Walnut (\$9.95). This will probably be the finest shrimp dish you will ever eat in your life. I'm not kidding! Part of the allure of the dish — and the whole restaurant for that matter — is the huge portions they serve. You don't get just a few shrimp and a bunch of walnuts that will go uneaten.

Don't be intimidated, everything you've come to love in Chinese food is here; the sweet and sour pork (\$3.95), Kung Pao Beef (\$3.95), and the shrimp fried rice (\$4.95).

I'd also like to inform you all that New Peking does catering. The master chef is an artist with his hands. You'll wet your pants when you see the incredible food carvings this guy can do. Remember that lady with potatoes that looked like ex-presidents? She ain't got nothin' on this guy. Imagine your soup bowl with a picturesque panorama of green hillsides and a message sprayed across the sky. Chef Peter can do it. He's incredible. I've already eaten at this restaurant three times since I first tried it. I'm addicted! Get away from me! Are you crazy?! I said go home and eat shake n' bake! This is all mine! Gimme the prawns or I'll wring your neck!

New Peking is located at 816 N. Euclid Avenue in Ontario. Call (909) 983-6939 for reservations, but I'm warning you ... if the prawns are all gone by the time I get there, I swear I'll kill somebody!

Robert Bledsoe is producer of the Inland Empire Television News' weekly "Restaurant Review" segment, airing Thursdays on KZKI-TV Channel 30 and on 72 cable systems in the region.

and Entertainment Guide

MEAD ON WINE

by Jerry D. Mead

Schug Update

The last time I tasted through the Schug wines, it was the label's reds that stole the show. This time a white wine knocked my socks off. "Schug" is Walter Schug, founding winemaker at Joseph Phelps Vineyards, where he pioneered both wine styles and their techniques.

At his own small winery — now with its own wine caves — in Sonoma County, the emphasis has been more on Pinot Noir than anything else, but I'm predicting that some changes in style are likely to make the Chardonnay a star.

Schug 1994 "Sonoma Valley" Sauvignon Blanc (\$10): Previously sold only at the winery tasting room, this vintage yielded enough wine to make it to market. Mildly herbaceous with fruit leaning to grapefruit and fig. Tasted blind, I would have guessed some Semillon in the blend and a bit of time in oak, but it is 100 percent the named varietal and didn't get anywhere near a barrel. The wine is simply richer than it has any right to be, considering. Rating: 86/84.

Schug 1994 "Sonoma Valley" Chardonnay (\$12): A solid Chardonnay effort, with ripe apple flavors and a very subtle oak presence. Very crisp acidity. Fair value. Rating: 83/83.

Schug 1994 "Carneros" Chardonnay (\$18): This "Barrel Fermented & Sur Lie" white wine is simply wonderful. "Sur lie," by the way, refers to a technique that involves aging the wine in contact with the lees (grape solids) that settle to the bottom of the barrel. It is thought to add both richness and complexity of flavor. Fermented in one-third brand new barrels, this is a gorgeous and very serious "White Burgundy" style with layers and layers of flavor. Rich apple and some tropical notes, with flavor that comes across the palate in layers and waves. Delicious buttery, toasty oak component. Rating: 94/88.

Schug 1994 "Napa" Gamay Beaujolais (\$8): Actually a light-weight Pinot Noir, the mostly cranberry aromas and flavors make for an adequate picnic wine ... nothing more. Rating: 81/83.

Schug 1994 "Carneros" Pinot Noir (\$18): Too young, but very

promising. Cranberry, cherry and berry flavors, with undertones of rose hips, make this medium- to full-bodied Pinot — a wine to watch. When it all comes together after some time in the bottle, I suspect its score will go up significantly. Rating: 85/84.

Schug wines are available in a number of states, but they are never easy to find, even in the winery's own backyard. Limited production wines such as these are invariably found at wine specialty shops and select restaurants. For more information on the retail outlet nearest you: Schug Carneros Estate, 602 Bonneau Rd., Sonoma, CA 95476; telephone, (707) 939-9363. You may also inquire about visiting the winery itself.

Food For Thought

More than half of all the wineries in America are based in California, with something like 90 percent of the total production. You would think that with wine being the major agricultural force that it is, and with its positive image as the beverage of moderation and good health, that the state would have the most liberal of laws and regulations regarding nature's fermented miracle.

Alas! It is shocking to note that many other states treat their wineries much more friendly than does California.

Some states — New Mexico is one — permit a winery to take its tasting license with it when doing charity wine festivals and educational seminars. Everyone makes out. The charity sells tickets to consumers to come taste the wine, and the wineries are permitted to sell wine, or at least take orders, to offset the cost of donating the wine to the charity.

California laws permit the wineries to give their wine away at charity tastings, but forbids them to sell a single bottle, take an order, or even pass out a brochure that provides an order form, to help recover costs. Several other states also permit wine sampling in supermarkets and wine shops, in the same way you can taste other new products as you navigate the aisles of your favorite place to shop. But not in the "wine state."

Any friendly legislators listening?

Best Buy Cookbook

There's an organization made up of both wine producers and con-

sumers, called ZAP. It stands for Zinfandel Advocates & Producers, and it's all about loving Zinfandel, drinking Zinfandel, talking about loving and drinking Zinfandel and even cooking with Zinfandel and for Zinfandel. Among other accomplishments of the group is organizing the world's largest Zinfandel tasting each winter in San Francisco.

Inspired by ZAP, a couple of "foodies" — and former *Sunset* magazine types — Jan Nix and Margaret Smith got together on the *Zinfandel Cookbook, Food to Go With California's Heritage Wine*, more than 100 pages of really good stuff to eat with this great red wine variety. The book is a high-quality paperback, and sells for \$14.95 at all the usual places: book stores and winery tasting rooms. If you can't find it anywhere else, send \$17.45 (includes shipping) to: *Zinfandel Cookbook*, Box 880281, San Francisco, CA 94188; (800) 845-9463.

This book gives a lot. Categories of recipes include everything from appetizers through soups, meats, poultry and seafood, pasta, vegetarian dishes, and even desserts. And yes, dry wines can go with desserts if they're the right desserts.

Wines are scored using a unique 100 point system: first number rates quality; second number rates value. For a reprint explaining the scoring system in depth and a pocket scoring guide, send \$1 to: Mead's 100 Points, Box 1598, Carson City, NV 89702.

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Wine Selection & Best Values

by Bill Anthony

California Wines

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Atlas Peak, Napa Valley, California
1993 Sangiovese \$16.00
Atlas Peak, Napa Valley, California
1993 Sangiovese \$24.00
Atlas Peak, Napa Valley, CA (Reserve)
1992 Cabernet Sauvignon \$18.00
Atlas Peak, Napa Valley, California

Benziger Family Winery

1994 Chardonnay \$13.00
Carneros, Napa Valley, California
1994 Chardonnay \$13.00
Sonoma County, California
1994 Fumé Blanc \$10.00
Sonoma County, California
1993 Pinot Noir \$15.00
California
1993 Cabernet Sauvignon \$13.00
Sonoma County, California
1991 Red Meritage \$20.00
Sonoma Mountain, California,
"Estate Tribute"

David Bruce Winery

1994 Petit Sirah \$10.00
Central Coast, California, Vintner's Select
1993 Pinot Noir \$25.00
Russian River Valley, California Reserve
1993 Pinot Noir \$35.00
Santa Cruz Mountains, California, Estate Reserve
1992 Cabernet Sauvignon \$18.00
Santa Clara-Mendocino Counties, California, Reserve Selection
1992 Cabernet Sauvignon \$12.00
California, Vintner's Select

Wild Horse Winery

1994 Chardonnay \$15.00
Central Coast, California
1994 Pinot Blanc \$13.00
Monterey, California
1994 Pinot Noir \$16.00
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1994 Malvasia Bianca \$15.00
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Southland Home Sales Surge

Home sales in Southern California surged to their highest level in years, a real estate information service reported last month.

A total of 19,728 new and resale houses and condos were sold in Los Angeles, Orange, San Diego, San Bernardino, Ventura and Riverside counties in April. That was up 10.4 percent from 17,874 for the month before and up a whopping 41.2 percent from 13,972 for April a year ago, according to DataQuick Information Systems.

The year-over-year increase was the strongest of the 1990s. So far this year, 64,400 homes have been sold in Southern California, the most for any January-to-April period since 84,683 were sold for the same period in 1990.

"The uptick in interest rates seems to have pushed a lot of fence-

sitters into the market," said Donald L. Cohn, DataQuick chief executive officer. "We expect strong sales activity to continue well into the summer season, although the increases probably won't stay this strong. We're encouraged by the leveling off of prices."

The overall median was \$160,000 in April, the same as the month before, and down 0.6 percent from \$161,000 for April a year ago. While price declines continued to affect Los Angeles, Orange and San Bernardino counties, prices were up in San Diego, Riverside and Ventura counties.

DataQuick monitors real estate activity nationwide, and provides information to consumers, lending institutions, title companies and industry analysts.

—BusinessWire

Stronger Job Market Benefits Inland Empire Housing Industry

Strong job growth in the regional economy is fueling new homes sales in the Inland Empire, creating the market for an increasingly robust housing industry during the second half of 1996, according to a report from E&Y Kenneth Leventhal Real Estate Group.

The monthly report, *Residential Data Trends*, shows monthly new home sales in the Inland Empire — as well as in Orange and San Diego counties — have returned to the levels experienced in 1994. The primary driver behind homes sales is job growth, according to Kent Haggerty, senior manager of management advisory services with the Newport Beach office of E&Y Kenneth Leventhal.

"First quarter 1996 sales activity in the south and west portions of Riverside County submarkets are at the highest level since the first quarter 1990," Haggerty said. "These markets are very active."

The *Residential Data Trends* report shows that in the greater Riverside County area, March new home sales were up 33 percent compared to March 1995, and 676 residential building permits were issued in February — the latest figures available — up 26 percent from last year.

The San Bernardino County market is showing signs of improvement from 1995, which recorded the lowest level of sales activity of any year during the 1990s. Most recent statistics show March new homes sales were up 25 percent from March 1995. In contrast, building permit data show a 21 percent

decrease in February 1996 compared to the same month last year.

Haggerty said the primary booster of home sales is job growth, which continues strong in the four counties covered by the data trends report.

"According to the California Employment Development Department, 24,700 new jobs were created in the Inland Empire last year, and 21,900 new jobs were recorded in Orange County despite the effects of the bankruptcy," Haggerty said. "San Diego County's job growth also showed signs of recovery, adding 19,600 jobs in 1995."

Haggerty noted that a large percentage of Inland Empire residents work in surrounding counties, and as those counties add more jobs, many of the new employees will buy homes in Riverside and San Bernardino counties.

"We are currently seeing healthy home sales activity in Orange County, and to a lesser degree in San Diego County, as the result of new job growth," Haggerty said. "It will take a few months for that growth to begin showing up in the broader Inland Empire sales area. We expect that by the end of this year, the Inland Empire housing industry will experience accelerating rates of activity."

E&Y Kenneth Leventhal Real Estate Group is part of Ernst & Young LLP. The firm's Newport Beach office is located at 660 Newport Center Drive, and may be contacted by calling (714) 583-2545.

CORRECTION

"Culinary Chapter Re-established in Inland Empire," May, 1996

The Greater Ontario Chefs and Cooks Association is replacing the former Inland Empire Chefs Association chapter of the American Culinary Federation (ACF). Rather than disbanding, the ACF's Orange Empire chapter lent its support to the organizational efforts of the Greater Ontario chapter and continues to serve a different area.

Team California is a self-supporting coalition of chefs not affiliated with ACF; it is partly sponsored

by the efforts of professional chef organizations such as Les Toques Blanches. Team California was founded by Executive Chef Brad Toles, one of the few chefs to win team and individual gold medals at the Culinary Olympics; his aim was to help refine the international standing of California chefs and to put their talents to work in augmenting and improving the quality of disaster relief food services. Toles is owner-chef of the Los Angeles-area Savoury's Good Earth Cuisine which often provides catering services for charitable causes.

REAL ESTATE FOCUS

Koll Real Estate Group Acquires 22 Prime Acres

Koll Real Estate Group teamed with Guardian Life Insurance of America to develop more than 472,000-square-foot of warehouse and distribution space in Rancho Cucamonga. Located at Arrow Highway and White Oak in Rancho Cucamonga, the complex will feature a 208,000-square-foot speculative facility and a 264,000-square-foot, permit-ready, build-to-suit project for warehouse, distribution and manufacturing uses.

"The Inland Empire's attractive market conditions, including extremely low vacancy rates and increasing rents — combined with its emergence as a key West Coast distribution center — have created an ideal climate for new industrial development," said Paul Marshall, vice president of Koll Real Estate Group. "Based on the region's diminishing supply of existing industrial product and continued influx of warehouse-and-distribution-related businesses, we're confident that quality speculative and build-to-suit projects will be in high demand."

Texaco Relocates Headquarters

Texaco Refining and Marketing Inc. signed a three-year lease for about 4,600-square-foot of office space in Gateway Plaza in Rancho Cucamonga. The two-story project is located at 9485 N. Haven Ave. and is owned by Property Reserve Inc. which was represented by Lee & Associates. CB Commercial Real Estate Group's Mark Sandoval said the deal was reported to be worth about \$160,000 and involves the move of Texaco's Inland Empire regional office from Upland. Sandoval and Jerra Lynne Beckett of

CB Commercial's Riverside office represented the lessee.

Hunter Park Adds High-Tech Tenants

An engineering firm and a research and development company moved to project sites in Riverside's Hunter Park developments. Psomas and Associates moved to a two-story office complex in Citrus Park at 1700 Iowa Ave., moving from the downtown area. The engineering firm inked a five-year lease for 5,140 square feet. Doskosil Specialty Brands Company signed a two-year lease for about 24,424-square-foot of office and warehouse space in the Magnon Business Park at 2038 Iowa Ave. for frozen food products research and development.

Industrial Developer Changes Name, Focus

GW Realty Group in Newport Beach announced a name change to Master Development Corporation. The change was inspired to reflect the owner-builder's large-scale, master planned development projects. In the works are the 105-acre Thoroughbred Business Park in Ontario. The state-of-the-art business park includes the nation's largest speculative warehouse and has already attracted anchor tenant Inacom Corp., a global provider of information technology products and services based in Omaha, Neb.

Citing the business park's proximity to Ontario International Airport and the park's high-quality corporate environment, Inacom announced its new 178,000-square-foot flagship distribution center would meet its goal to serve the 11 western states and its Pacific Rim customers.

'Run to the Border' Just Got Shorter from Riverside

Taco Bell signed a five-year lease for restaurant space in the Mission Square building, located at 3750 University Ave. in downtown Riverside. Occupancy is scheduled for June 15. The tenant will operate a Taco Bell "Express" on the ground floor of the office building.

Door Handle Company Moves to Corona

B & B Products signed a five-year lease for approximately 20,622 square feet of industrial space at 2465 Railroad St. in Corona. The project is owned by Donald B. Gediman. The value of the transaction was approximately \$500,000, with occupancy scheduled for May 1, which is a relocation for the commercial door handle and grab bar manufacturer. Richard Roby of CB Commercial Real Estate Group Inc. in Riverside represented the tenant.

Internet Company Takes Space in Riverside

Empire Net signed a five-year lease for approximately 1,535-square-foot of office space located at 2038 Iowa Ave. in Riverside. The project is owned by The Magnon Companies, which was represented by Philip Woodford of CB Commercial Real Estate Group in Riverside.

Gas, Sandwiches at Perris 'Star Mart'

Texaco Refining and Marketing signed a 15-year lease for the northeast corner of Perris and Ramona Expressway in Perris. The value of the transaction was approximately \$1.6 million. Texaco will be using

its new "Star Mart" gas station format which includes service of sub-way sandwiches and a Taco Bell drive-through.

Carpet Store, Candy Store to Open

Powers Carpet purchased a 15,500-square-foot retail building on 1.03 acres of commercial land at 67-615 E. Palm Canyon Drive in Cathedral City. The building was formerly owned and occupied by Standard Brands Paint Company, which was represented by Kelly Patscheck Murphy of CB Commercial Real Estate Group Inc. A new business, Powers Carpet will distribute the Stone Mountain carpet brand by Bigelow; it was represented by Peter Bray of Lambert, Smith, Hampton. Occupancy is scheduled for June 1.

The Candy Shoppe in Hemet signed a three-year lease for approximately 1,170 square feet of retail space at 130 E. Stetson Ave. The space is located in a neighborhood shopping center anchored by Stater Bros. and Payless Drugs. The project is owned by Hemet Center Partners, which was represented by Owen Grade and Mark Sandoval of CB Commercial Real Estate Group, Inc. in Riverside. The new business is scheduled for occupancy in May.

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NEW BUSINESS

1st Class Trucking Co., 1428 W. Lorraine Pl., Rialto, CA, 92376, Stanley N. Cox

1st Place Trophies, 6816 Venice Pl., Rancho Cucamonga, CA 91701, Cynthia Lynn Shull

3 Star Auto Sales, 17514 Valley Blvd., Bloomington, CA 92316, Raul Romo

A Motor Sports, 4770 Chino Ave. #G, Chino, CA 91710, Patricia Marie Cate

A&D Carpet Care, 4180 Mt. Baldy Ct., Norco, CA 91760-1713, Donovan Henderson

A-1 Postal, 2097 E. Washington #1E, Colton, CA 92324, Chester A. Hancock

A-Z Handyman Svc., 4383 Aldrich Ct., Riverside, CA 92503, Ernest J. Hastings

AA Check Cashing Centre, 1630 E. 4th St., Ontario, CA 91761, Abdul Hakeem

AB Crafters, 3283 Chardoney Way, Mira Loma, CA 91752, Angela C. Harris

ABC Bookkeeping Svc., 39635 Almansa Ct., Murrieta, CA 92562, Raquel L. Ybarra

Ability Publications, 35156 Ave. D #101, Yucaipa, CA 92399, William A. Brown

Accent Auto Body, 11550 Ave. I, Hesperia, CA 92345, John Martinez

Accent Graphics, 554 Via Zapata, Riverside, CA 92507, Consuelo Hagar

ADB Broadcast Media, 10142 Northridge, Rancho Cucamonga, CA 91737, Michael D. Parken

Adobe Veterinary Clinic, 31535 Dunlap Blvd., Yucaipa, CA 92399, J. Ward Thompson

Air Free Communications, 28910 Rancho Cal. Rd. #202, Temecula, CA 92590, Robert Newell

Aircraft Interiors By Sill, 1749 West 13th St., Upland, CA 91786, David Sill

Alejandro's, 57154 29 Palms Hwy. #B, Yucca Valley, CA 92284, Manuel Hernandez

Alia Wholesales, 15411 Athol St., Fontana, CA 92335, Abdullah Huzzza

Amco Pharmacy, 1663 East 6th St., Beaumont, CA 92223, John Am Kim

American Business Commun., 544 Cajin St., Redlands, CA 92373, Jesse W. Siglow

American Construction, 310 Rexford, Colton, CA 92324, Curtis P. Lines

Angel Heart Creations, 1170 W. Banyon St., Rialto, CA 92377, Roberta Irene Jurgensen

Another Pool Svc., 8766 Boxwood Ct., Fontana, CA 92335, Lawrence

A. Daquila

Apex Construction, 11278 San Mateo Dr., Loma Linda, CA 92354, Gabriel Isaia

Aquatic Adventures, 15797 Lime St., Hesperia, CA 92345, Kenneth B. Schafer

Aries Hair Salon, 7576 Sterling Ave. #H, San Bernardino, CA 92404, Gerogina Barrera

Arrow Auto Cntr., 13710 Arrow Rte., Fontana, CA 92335, Mark R. Tarascoui

Arrowbear Lake Rec., 33306 Sierra View Dr., Arrowbear, CA 92382, James Delano Allison

Arthur Monique Co., 4211 Merrill Ave., Riverside, CA 92506, Saiful Islam

Artworks, 35009 Yucaipa Blvd., Yucaipa, CA 92399, Jenny Gifford

Assured Service Cntr., 314 S. 8th Street, Banning, CA 92220, Hilary J. Jones

ATC Enterprise, 13996 Wawona Rd., Apple Valley, CA 92307, Richard Reinhold

Athletes Int'l Ministries, 11255 Central Ave., Ontario, CA 91761, Marvin Smith

Aunt Dee's, 23721 Via Segovia, Murrieta, CA 92562, Dolores J. Rainey

Authorized Dealer Snap On, 1530 Francis Way, Upland, CA 91786, Jeff Olsavsky

Aydee Art, 5170 Village Dr., Montclair, CA 91763, Victor D. Martinez

Azteca Travel Agency, 325 W. 6th St. #B, Corona, CA 91720, Paulino Marquez

B&B Nursery, 13544 Indiana Ave., Corona, CA 91719, Joe D. Burk

BAC Transport Co., 22155 Hooftbeat Way, Canyon Lake, CA 92587-7618, Patricia Gritton

Bad Finger Electronics, 17950 Barbee St., Fontana, CA 92336, John S. McCarthy

BB Wholesale, 9238 Stone Cyn. Rd., Corona, CA 91720, Robert O. Burns

Bear Creek Estates, 38481 Shoal Creek Dr., Murrieta, CA 92562, Alton Frazier

Bear Creek Properties, 38431 Glen Abby Ln., Murrieta, CA 92562, Dianne Creighton

Bea's House of Dolls, 9438 Magnolia Ave., Riverside, CA 92503, Joyce Colvig

Beck Public Relations, 640-A E. Meadow Lane, Big Bear City, CA 92314, Barbara A. Beck

Becky's Cleaning Svc., 25685 Jason Pl., Moreno Valley, CA 92557, Rebecca Melendez

Bella Models, 42830 Kalmia St., Murrieta, CA 92562, Robert Matilla

Big Bob's Farms, 12940 14th St., Chino, CA 91710, James Galindo

Biomonitor, 10743 Civic Cntr. Dr., Rancho Cucamonga, CA 91730, Lawrence Wood

BJ's Auto Movers, 9367 Lomita, Alta Loma, CA 91701, William Joe Jankiewicz

BK's Computer Svc., 1204 West F St., Ontario, CA 91762, Bryan Keith Eubanks

Blenders, 27475 S. Sante Fe, Hemet, CA 92543, Matthew R. Davis

Bob A Lous Heirlooms, 22663 Sitting Bull Rd., Apple Valley, CA 92308, Barbara Louise Payne

Bomberos Mexican, 1799 N. Waterman Ave. #C, San Bernardino, CA 92404, William Charles Eich

Bottom Line Publishing, 1243 N. Gene Autry Tr. #121, Palm Springs, CA 92262, William R. Gordon

Bright Beginnings Preschool, 16149 Foothill Blvd., Fontana, CA 92335, Sandra Trull

Bros. Toy Box, 37151 Industrial Ave. #3, Hemet, CA 92545, Gerald Galusha

Bucks For Bob, 1633 Sessums Dr., Redlands, CA 92374, Edwin Krick Jr.

Buckstone Designs, 51871 North Ridge Rd., Moreno Valley, CA 92256, Kathryn A. Smajik

By Invitation Only, 6908b Desert View Ct., 29 Palms, CA 92278, Betsy Anne Pigg

C Auto Parts, 27856 Hwy. 74, Romoland, CA 92585, Jose Luis Cortez

C&B Farms, 25102 Terreno Dr., Temecula, CA 92590, Nassef M. Francis

CA Courier, 12464 Jacaranda, Chino, CA 91710, George Benny Lopez

Cantos Jewelry, 17667 San Bernardino Ave., Fontana, CA 92335, Miguel J. Cantos

Cedar Mill, 32555 Dunlap Blvd., Yucaipa, CA 92399, Ann E. Franco

Chino Hills Collision Repair, 14694 Pipeline Ave., Chino Hills, CA 91709, Jerald Becerra

Circulation Ltd., 123 E. 9th St. #323, Upland, CA 91786, Duane Jan Fjelstad

Classy B's Liquor & Deli, 23962 Alessandro Blvd. #D, Moreno Valley, CA 92553, Shyam S. Brar

Colleen's Custom Connection, 2794 Fairlane Pl., Chino Hills, CA 91709, Collen Ann Lentz

Construction & Development, 23773 Via Madrid, Murrieta, CA 92562, Fred Bostick

Cook Trucking, 8728 Magnolia, Riverside, CA 92503, Keith Martin Cook

Craft Tools & Things, 15674 Kingswood Dr., Victorville, CA 92392, Jerry M. Walsh

Cross Board Surfwear, 9389 Wasco Ave., Hesperia, CA 92345, Robert Picard

Curtain Call, 7057 Davenport Ct., Rancho Cucamonga, CA 91701, Betty Jane Starnes

Custom Boat Interiors, 1553 Yorba St., Corona, CA 91720, Carl Dreager

D. Hernandez Trucking, 10167 Live Oak, Fontana, CA 92335, Patricia Hernandez

D&G Construction, 4143 Gardena Dr., Riverside, CA 92506, Daniel Popp

Dale's Tire Sales, 1919 Grand Bahama E, Palm Springs, CA 92264, Dale F. Cunningham

DB Freelance Photo, 10944 Evans St., Loma Linda, CA 92354-2760, Denise Bell

Debi's Gadget Basket, 16825 Dooley Pl., Riverside, CA 92504, Deborah K. Keys

Digital Partners Int'l., 6022 Alvarado Cir., Riverside, CA 92509, Daniel C. Mahoney

Discount & Liquidators, 15568 7th St., Victorville, CA 92392, James M. Winn

DMT Registration Svc., 959 West 20th St., Upland, CA 91786, Dawn Marie Thill

Dollar Auto Body, 10782 Central Ave., Ontario, CA 91762, Carlos Barba

Dream Builders, 2745 Plaza Serena Dr., Rialto, CA 92377, Reginald Charles Rogers

Drifting Sads Mobile Home, 14246 Osage Rd., Apple Valley, CA 92307, Carl G. Griffin

DW Tax Service, 45110 Acacia Ave., Hemet, CA 92544, Doris Diane Wilhite

E&A Engineering & Const., 17632 Yucca St., Hesperia, CA 92345, Earl Bricker

Echo Call Siberian Huskies, 670 Orange Ave., Perris, CA 92571-4003, Richard Arthur Gagne

Ed's Electric, 35290 Butterfly Peak #267., Mt. Center, CA 92561, Eric Shuler

El Cachanilla Mt. Mkt., 1553 East 4th St., Ontario, CA 91764, Daniel Muñoz

Empire 10 Productions, 3801 Mission Inn Blvd., Riverside, CA 92504, Julio C. Vargas

Enterprise Publish., 14920 Seneca Rd. 31, Victorville, CA 92392, Kenneth A. Crosby Jr.

Eye Scry Designs, 7822 Victor

MORE NEW BUSINESS

Vista, Yucca Valley, CA 92284, Alayne Gelfand

EZ Life Home Care, 1632 Arrow Hwy. 251, Upland, CA 91786, Milena Cernile

F&E Mobile Fleet Repair, 18551 Santa Ana, Bloomington, CA 92316, Edmondo Limon

Family Medical Cntr., 28910 Rancho Cal Rd. #102, Temecula, CA 92590, Carolyn Campbell Flathers

Fibrecycle, 820 College Ave., Redlands, CA 92374, Larry Huisken

Financial Dynamics, 4020 Chicago Ave. #107, Riverside, CA 92507, Robert Hammond

First Trust Financial, 72-925 Fred Waring Dr., 2nd Fl., Palm Desert, CA 92260, John B. Sherman

Flamingo Dairy, 14970 Chandler St., Corona, CA 91720, Robert M. McCune

Fresh Ventures, 29614 Camarillo Ct., Barstow, CA 92311, Victor P. Keaton

Friend Indeed, 29071 Prestwick Rd., Sun City, CA 92831, Dennis C. Cline

G&G Liquor, 424 W. Mill St., Colton, CA 92324, Ghassan Nassar

Galindo & Leary Ranch, 86-025 Ave. 62, Thermal, CA 92274, Stacey L. Galindo

GE Mart Svc., 1111 Tahquitz Cyn. Way #203, Palm Springs, CA 92262, Jeremy R. Newman

Genesis Machine Prods., 22164 Ottawa Rd., Apple Valley, CA 92308, Chris Apao

GGA, 18280 Harley John Rd., Riverside, CA 92504, Gustavo Gonzalez

Gingerly Crafted, 6185 Magnolia Ave. #314, Riverside, CA 92501, Virginia L. Dement

GMW Enterprise, 29455 Stampede Way, Canyon Lake, CA 92587, Melecia L. Weston

Gomez Wheel ACC Tools, 9952 Catawba Ave., Fontana, CA 92335, Javier Gomez Garcia

Graf-Attack Headquarters, 3868 Pierce St., Riverside, CA 92503, Rhonda L. Everhart

Grocery Coupon Fund Raiser, 685 Bunkerhill Dr., San Bernardino, CA 92410, Stephen A. Clocksin

H&R Block, 55417 29 Palms Hwy., Yucca Valley, CA 92284, Elmer T. Garrett

Had Co., 23695 Parkland Ave., Moreno Valley, CA 92557, Carmen J. Boatright

Hair Crafters, 23871-D Sunnymead Blvd., Moreno Valley, CA 92553, Steven Lester Jacobson

Hair West, 17357 Main St., Hesperia, CA 92345, Arthur L. Rapp

Head To Toe, 28657 Front St. #A, Temecula, CA 92590-2741, Howard Seegar

Health Aire, 27465 Pacific St., Highland, CA 92346, James Dotson

Help U Sell Classic Realty, 1450 University Ave., Riverside, CA 92503, Betty M. Scialabba

He Shall Govern, 5951 Buchanan St., San Bernardino, CA 92404, Thomas Shaler

Here For Hair, 56244 Papago Tr., Yucca Valley, CA 92284, Bobbi E. Shaw

Highland Bakery, 1458 E. Highland Ave., San Bernardino, CA 92304, Kimberly Ann Schneider

High Mt. Cellular, 12632 Blazing Star Ln., Victorville, CA 92392, Mishelle D. Roberts

HMI Health Ministries Int., 815 Elmwood St., Colton, CA 92324, Maximino A. Mejia

HMS Services, 13038 Palmdale Rd., Victorville, CA 92392, Emory W. Honeycutt Jr.

Home Base Properties, 5994 Valley View Rd., Wrightwood, CA 92397, Mario J. Rodriguez

Home Video, 2575 Chino Hills Pkwy. #F, Chino Hills, CA 91709, Chung Jae Lee

Honda of The Desert, 68-025 Kyle Rd., Cathedral City, CA 92234, Robert L. Frink

Hot Rod Factory, 41109 Sandalwood Cir., Murrieta, CA 92562, Steve Malarchick

Ichiban Express, 48450 Seminole Dr. #FC440, Cabazon, CA 92230, Elizabeth Chau

Idyllwild Arts, 52500 Temecula Rd., Idyllwild, CA 92549, William M. Lowman

IE Driving Club, 17280 High Country Cir., Perris, CA 92570, Kathleen E. Rogers

IE Ministries, 7186 Etiwanda Ave., Rancho Cucamonga, CA 91739, Jerry Liddell

Illustrious Images of Art, 2396 Scenic Ridge Dr., Chino Hills, CA 91709, Jacqueline T. Jones

Impat Supply Co., 1722 S. Grove Ave. #A, Ontario, CA 91761, Ninette Ruiz Deyoung

In & Out Tire, 697 N Waterman Ave., San Bernardino, CA 92410, Marco Antonio Rached

IS Grps Co., 10873 Ring Ave., Alta Loma, CA 91737, Sitthiphong Siphomsay

J&J Co., 11150 Christenson Rd., Lucerne Valley, CA 92356, Janet M. Smale

J&J Farms, 18597 St Basil Ave., El

Mirage, CA 92301, James M. Rucker

Jackie's Flowers & Gifts, 1206 Magnolia Ave. #106, Corona, CA 91719, Frank A. Colapinto

Jackco Trucking, 26721 Columbia St., Hemet, CA 92544, David A. Nelson

JB Electric, 2270 Bloomfield Ln., Corona, CA 91720, Jeffrey J. Bernardino

JC Care Pharmacy, 1410 Third St., Riverside, CA 92507, Martin R. Copon

Jennifer Hair & Nails, 1979 S. Diners Ct., San Bernardino, CA 92408, Duyen L. Tran

Jerky Junction, 22190 Tumbleweed Dr., Canyon Lake, CA 92587, Andrew Stephen Baird

Jimmy D's Care Care Cntr., 140 S. Western, Hemet, CA 92544, James Clifton Depasse

JNS Industries, 1802 Cedar St. #G, Ontario, CA 91761, Janet Sheikh

Jodie's Horse Supplies, 38417 Ave. Bonita, Murrieta, CA 92562, Jody Marie Knott

John Henry's Cafe, 1785 E. Tahquitz Cyn. Way, Palm Springs, CA 92262, John H. Laslo

John T. Shepard Co., 1526

Brookdale, Corona, CA 91720, John T. Shepard

K&B Pool Supplies, 18434 Valley Blvd., Bloomington, CA 92316, William T. Smith

KFC Chino, 12862 Central, Chino, CA 91710, Gloria Harrison

Kim Bin Nails, 233 N. Mountain Ave., Upland, CA 91786, Nguyen Mylan Huong

Kleen Kraft Restoration, 281 San Jacinto River Rd., Lake Elsinore, CA 92530, Joe Lamoureux

KM Drywall, 15277 Aqueduct Ln., Chino Hills, CA 91709, Kevin Murphy

KMG Construction, 4195 Nessel St., Riverside, CA 92503, Greg Gardina

Kwik Rack, 10784 Fremont Ave., Ontario, CA 91762, Terrill E. Stewart

La Cabana Taco Shop, 2901 West Florida Ave., Hemet, CA 92543, Teodora Cervantes, Marsha J. Wilson

Lake Valley Realty, 24610 Railroad Cyn. Rd. #12, Canyon Lake, CA 92587, Elsa Jane Gadgetta

Lead Safe Co-Op, 61476 Sandalwood Tr., Joshua Tree, CA 92252, Victor P. Boka Jr

Logistics Consult of America, 2635

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New business mailing lists that mean business.

MORE NEW BUSINESS

Victoria Park Dr., Riverside, CA 92506-3341, Gary L. Burton
Ma & Pa Merchants, 33298 Ave. F, Yucaipa, CA 92399, Mary Kathleen Schulz-Oliver
Mag-Ell Industries, 17195 Owl Tree Rd., Riverside, CA 92504, Luz Magbual Ellorin
MBS Repair & Toner, 17176 Main St., Hesperia, CA 92345, David Ross
McCauley & Harris, 31749 Poole Ct., Temecula, CA 92591, Patrice Tschabitzer
Medes Enterprise, 1302 N. Isadora Way, Ontario, CA 91764, Nicome Des O. Martinez
MGB Construction, 28115 Gerald Ave., Moreno Valley, CA 92555, Jerome M. Myrdahl
Midnite Mini Storage, 2180 Highland Ave., San Bernardino, CA 92405, Gordon K. Huntley
Mobile Hacienda Park, 1380 W. Florida Ave., Hemet, CA 92543, Ted Stefan Dzikowski
Mr. Cool Property Svc., 159 N. Vicentia, Corona, CA 91720, Bobby Leon Vian
Muir To Dre, 5097 Genevieve St., San Bernardino, CA 92407, Sandra Raymond
National Auto Wholesalers, 6716 Butte Dr., Riverside, CA 92505, George F. Nino
Netserve, 25321 W. Main St., Barstow, CA 92311, Nick Benson
Nick Produce, 1780 W. Highland Shop Cntr., San Bernardino, CA 92405, Nicolas Miranda
Noah's Ark Critter Sitters, 11636 Range View Rd., Mira Loma, CA 91752, Cheri G. Torres
Off Road Enterprise, 4667 Holt Blvd., Montclair, CA 91763, Greg Sawyer
Onaima's, 1362 Lafayette Rd. #M, Claremont, CA 91711, Rafat Afefy
Optiman Adult Day Care, 1304 Campus, Redlands, CA 92374, Dora Elva Evatt
Orange Show Station, 1266 South E. St., Hesperia, CA 92345, Moussa G. Rael
Pacific Auto Sales & Rep., 1512 E. Baseline, San Bernardino, CA 92410, Hiep Van Nguyen
Pagers Unltd., 17 W. Hays St., Banning, CA 92220, Darryl Ester
Parts for the Rebuilder, 222 West B St., Ontario, CA 91726, Donald Jones
PC Hook Up, 14487 El Contento, Fontana, CA 92337, Stacey L. Gilbert
Peacock Healthcare Systems, 99 N. San Antonio Ave #310, Upland, CA 91786, C Basu

Phyl's Flooring, 54000 County Park Rd., Idyllwild, CA 92549
Pins & Needles Embroidery, 25285 Antelope Rd., Romoland, CA 92585, Robert C. Warning
Planet Paintball, 26801 Larson Ave., Lake Elsinore, CA 92530, Paul M. Ostrowski
Polygon Computer Resource, 2933 Bronco Dr., Ontario, CA 91761, Reynaldo L. Lu
Pride Construction, 7178 Bel Air St., Corona, CA 91719, Rudolph Finamore II
Pyramid Sign Co., 1551 West 13th St., Upland, CA 91786, Michael Bormann
Quality Auto Body, 16701 Walnut #G, Hesperia, CA 92345, Hung Dang Nguyen
R. Dugan Construction Co., 7006 Coeysier Ct., Phelan, CA 92371, Randall R. Dugan
R&E Bedding Manuf., 8990 Cottage Ave. #B, Rancho Cucamonga, CA 91730, Raul Estrada
Realteam Real Estate Cntr., 1633 North D St., San Bernardino, CA 92405, John D. Lingle
Realty Trac. San Diego Co., 35085 Persimmon Ave., Yucaipa, CA 92399, Gary Reynolds
Richard's Beauty College, 16803 Arrow Hwy., Fontana, CA 92335, Robert Gross
Richard's Beauty College, 1411 Rimpau #112, Corona, CA 91719, Robert Gross
Riverside Surplus, 11042 Hole Ave., Riverside, CA 92505, Fred E. Norris
Roberts Fabrication, 10476 Mangrove St., Rancho Cucamonga, CA 91730, Robert Ernest Herbster
Robins Family Daycare, 14148 Whispering Sands Dr., Victorville, CA 92392, Robin G. Davis
RTS Co., 8851 Central G241, Montclair, CA 91763, Kimberly D. Brown
S&A Transmission, 2004 Sage Ave., Corona, CA 91720, Sargis Khacherian
Sanchez Carpet, 4211 Mariposa Ave. #108, Riverside, CA 92503, Salvador Sanchez
SC Enterprise, 26769 Red Coach Ln., Helendale, CA 92342, Sean Timothy Carlson
Sean Construction & Develop., 3837 Tenth St., Riverside, CA 92501, Sean L. Price
Sgt. Kozs Airport Auto, 26740 Lawston Ave., Hemet, CA 92545, Robert A. Cose
Shade Tree Productions, 155 S. Memorial Dr. #1, San Bernardino,

CA 92408, Frank Arnold Williams
Smart Choice Cleaning Svc., 4266 Valley View, Norco, CA 91760, Melinda Balderas
So. Cal. Pbis, 672 El Molina St., Bloomington, CA 92316, Michael E. Parada
Specialty Juice, 4016 Crown Ranch Rd., Corona, CA 91719, John Knaak
St. Stephen's Book Exchange, 2861 S. La Cadena Dr. #C, Colton, CA 92324, Stephen Henry Roquist
Stabile's Custom Fabricating, 504 San Miguel Dr., Corona, CA 91719, Kevin A. Stabile
Stenciled Interiors Etc., 13068 Red Corral Dr., Corona, CA 91719, Christina M. Wunrow
Summit Concrete Pumping, 16769 Hawthorne, Fontana, CA 92335, Cary R. Cope
Svc. Pro Software, 29097 Crestline Dr., Menifee, CA 92584, Philip P. Notarianni
T Enterprise, 12235 Columbia, Yucaipa, CA 92399, Marvin N. Talbert Jr.
Tava Lanes Bowl, 3439 Arlington Ave., Riverside, CA 92506, Cheryl J. Tavaglione
Tee Taggers, 11360 Spring St., Adelanto, CA 92301, Kelli Merice Ferguson
The Book of Acts, 7480 Sterling, San Bernardino, CA 92410, Harvey S. Jones Jr
This N' That, 2012 El Monte, Needles, CA 92363, Jesse James Sparks
Tiberivs Int'l Fashion, 1280 E. Cooley Dr. #29, Colton, CA 92324, Sergio Ruben Merlos
Tiffany Lamps & Gifts, 113 The Plaza, Palm Springs, CA 92262, Luis Fernando Orduña
TJC Consulting, 9474 Placer St., Rancho Cucamonga, CA 91730, Raul A. Arias
To Land Brokerage, 3178 Belvedere Ave., Highland, CA 92346, Thomas Wendell Owens
Trelco, 8953 Granite Hill Dr., Riverside, CA 92509, Henry L. Spears
Truck & Auto Fleet Svc., 28733 Via Montezuma #K, Temecula, CA 92590, Donald R. Ayer II
Turn of Century Antiques, 28636 Front St. #100, Temecula, CA 92590, Carole A. Meyer
Turver Engineering, 1693 Commerce St., Corona, CA 91720, Ann Fitzgerald
Tweetie's Birds & Friends, 17382 Paine St., Fontana, CA 92336, Roberta Lopez
Ultra Kustom Cycles, 11631

Sterling Ave., Riverside, CA 92503, William Cole
Uni Concepts, 2248 S. Baker Ave., Ontario, CA 91761, Razgo Lee
United Legal Recovery, 1634 N. Orange St., Redlands, CA 92374, Walter Gonzalez Coto
USI Wholesale Distribution, 3746 Comer Ave., Riverside, CA 92507, Edward C. Rocci
Valley Chiro & Sports Rehab., 29377 Rancho Cal Blvd #106, Temecula, CA 92591, Karen McGanno
Villa Construction Co., 22838 Canyon Lake Dr. N, Canyon Lake, CA 92587, Anthony W. Villa
Volvo Specialists, 3265 Van Buren Blvd. #E-F, Riverside, CA 92503, Steven Carl Cervino
W&N Transport, 1720 East D St. #18A, Ontario, CA 91761, Winston W. Ng
Walker Enterprise, 923 N. Mayfield Ave., San Bernardino, CA 92410, Dessie Walker
Wallace & Wallace, 14650 Argentine Ct., Fontana, CA 92337, Icilda Ionie Wallace
Walt Farnum Trucking, 4347 Descanso Ave., Chino Hills, CA 91709, Walter Farnum
Wes Green Real Estate, 1721 Allison Way, Redlands, CA 92373, Wes Green
West States Collection, 10875 Locust Ave., Hesperia, CA 92345, Patricia J. Pyre
Wheels of Experience Trucking, 3574 Amberwood N, Rialto, CA 92377, Rodney Jackson
Woodview Partners, 13106 McKinley Ave., Chino, CA 91710, Bryant W. Sellers
Worldwide Travel Svc., 414 Mission Grove Pkwy. N, Riverside, CA 92506, Ruth Tamara Jon Baxter
WPR Enterprise, 9085 Mission Blvd. #A128, Riverside, CA 92509-2806, Johnnie Ann Potvin
Xpress PAGING, 2416 N. Teakwood, Rialto, CA 92377, Robert F. Baray
Yar Record Co., 9432 Shadowwood Dr. #E, Montclair, CA 91763, Marshall R. Greathouse
Yolany Souvenir, 255 E. 2nd St., Rialto, CA 92376, Yolany Chicas
Yucaipa Fam Dentistry, 34488 Yucaipa Blvd. #G6, Yucaipa, CA 92399, Elliott M. Yeo Dds
Zion Distributions, 3517 Susan St., Riverside, CA 92504, Leslie Edward Price
Zone 5 Aircraft, 8105 Minstead Ave., Hesperia, CA 92345, Daniel D. Gill

CHAMBER of COMMERCE

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Convention Centers ...

continued from Page 7

if we're to be successful."

Layoffs in the Riverside bureau shed some light on recent financial problems. An override of \$170,000 was mistakenly submitted twice into the budget. By the time the mistake came to light, drastic measures had to be taken.

Director Bill Miller resigned in an effort to save the bureau money. Ironically, Miller was credited with helping the bureau reach record hotel room bookings; the 1995-96 fiscal year should bring in \$10 million revenue into the city.

"The bureau ran out of money," said Wilson. "The city had to lay some people off and try to save on expenses until the end of the fiscal year in June."

Subduing rumors of closure, the city of Riverside is honoring all promises kept to conventioners prior to the layoff while the bureau continues to target the SMERF (social, military, educational, religious and fraternal groups) market with five full-time and one part-time employees. Funded through the city's transient occupancy tax, the bureau is looking at developing other avenues of income. Currently, the bureau does not maintain a membership.

In spite of these challenges, the Riverside bureau plans to bid for the 2001 Junior Olympics that could bring more than 50,000 people into the Inland Empire.

"It will take the entire Inland Empire to host and accommodate those people," said Wilson, "so, we'll definitely be working with our neighboring cities."

Palm Springs targets a different clientele that the Ontario Convention Center might not impact.

"The center will have a mild affect on us," said Laurie Armstrong, vice president of communications for the Palm Springs Desert Resorts Convention and Visitors Bureau. "Because the desert tends to appeal as a resort area, that makes us different."

Representing eight desert cities as well as Riverside County, the bureau recently entered into a cooperative agreement with San Diego, Los Angeles, Anaheim and San Francisco to be represented in foreign cities. This liaison ensures Palm Springs a high profile internationally, bringing more visitors from overseas markets.

"The state Division of Tourism is drastically underfunded and spends less money on advertising than the state of Illinois," said Armstrong. "That's why this cooperative effort with the other cities is so vital to us."

The portion of the \$33,000 which secures Palm Springs additional international exposure will be provided through city funding and the bureau's 1,000 members. Other bureau income is generated by serving as the local liaison with the California Film Commission.

"We help the commission find locations and get permits that they need," Armstrong said. "Although we don't get much media exposure, it's a good source of income."

In addition to its international efforts, the bureau targets the entire United States. It maintains a staff in Washington, D.C., that works closely with meeting planners.

These widespread markets provoke Armstrong's motto, "If you really want to know what we're doing here in Palm Springs, get outta town."

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BANKRUPTCIES

Richard C. Allen Jr., Evelyn J. Allen, fdba T-Shirts Unlimited, 31405 Contour Ave., Nuevo; debts: \$152,705; assets: \$92,895; Chapter 7.

Robert Apalategui, Lynn Diane Susan Apalategui, dba R.L. Apalategui & Son's Trucking, 5686 San Jose St., Montclair; debts: \$165,467; assets: \$148,460; Chapter 7.

Leroy Allen Bell, aka Lee Bell, Alice Lorraine Bell, Arrowhead Lake Estates, Aleco, 45 Price St., Redlands; debts: \$801,213; assets: \$159,690; Chapter 7.

Harold B. Bettag, Mary E. Bettag, dba Faith Painting and Decorating, 29796 Yellow Gold Drive, Canyon Lake; debts: \$34,661; assets: \$33,302; Chapter 7.

Steven Gene Brown, Yvonne Ann Brown, fdba C & H Landscape, debts: 13330 Ninebark St., Moreno Valley; debts: \$144,094; assets: \$112,550; Chapter 7.

John Calvert, fdba L&J Enterprises, 1252 Artisia Ave., Yucca Valley; debts: \$91,128; assets: \$46,970; Chapter 7.

Yuker Cassell Jr., Linda Diane Cassell, dba Cut Ups, 1365 Orange, Beaumont; debts: \$528,776; assets: \$438,360; Chapter 7.

Robert S. Clark, Cynthia L. Clark, faw R&B Restaurant Enterprises, Inc., 5549 El Palomino Drive, Riverside; debts: \$706,573; assets: \$242,845; Chapter 7.

Wallace Edward Currie, Rene Rosemarie Hall Currie, aka Rene R. Hall, Rene R. Currie, fdba Joy to the Lord, 30774 Knoll View, Running Springs; debts: \$116,606; assets: \$85,770; Chapter 7.

Fernanda DaCosta, fdba/sp Mira Loma Bird Farm, 3535 Banbury Drive #66, Riverside; debts: \$46,219; assets: \$8,290; Chapter 7.

Edward D. Dixon, Carol L. Dixon, aka Dixon Development, 222 East Marshall Blvd., San Bernardino; debts: \$114,84; assets: \$6,250; Chapter 7.

Richard Dodson, aka Richard Dale Dodson, faw Bangkok Grocery, 9400 East 18th Ave., Blythe; debts: \$77,406; assets: \$50,450; Chapter 7.

Joel Harrison Dortch, Donna Ayers Dortch, faw Dortch Business

Service, 6487 Via Florencia, Riverside; debts: \$221,152; assets: \$134,550; Chapter 7.

David Allen Dzeima, Kimberly Denise Dzeima, dba H & M Equipment Services (Bobcat Operator), 39373 Prospect Drive, Forest Falls; debts: \$74,971; assets: \$37,605; Chapter 7.

Michael Eugene England, aka Michael E. England, Michael England, Cheryl Jean Lansdown-England, aka Cheryl J. England, Cheryl England, fdba England Full Service, faw Air Pro On-Une, 15601 San Jacinto Drive, Fontana; debts: \$294,70; assets: \$151,889; Chapter 7.

James L. Garvoux, Barbra E. Garvoux, aka B. Elaine Garvoux, fdba Garvoux Trucking, 4209 Magnolia Drive, San Bernardino; debts: \$113,528; assets: \$48,930; Chapter 7.

Roy Jason Given, dba Distinctive Detailing, 713 Corvette Drive #2, Ontario; debts: \$31,149; assets: \$16,710; Chapter 7.

Mark Edward Halquist, Marsha Gayle Halquist, dba Nordic Fire Protection, 26609 Windward Road, Lake Arrowhead; debts: \$445,503; assets: \$411,153; Chapter 7.

Robert Hoye, aka Bob Hoye, Corinne Hoye, fdba Via General Insurance Agency, 713 Sandpiper, Palm Desert; debts: \$189,090; assets: \$159,098; Chapter 7.

George S. Huard, dba Family Medical Center, 71511 Highway 111, Suite E, Rancho Mirage; debts: \$365,347; assets: \$49,367; Chapter 7.

Allan Kalpakoff, Darlene Kalpakoff, dba AWK Specialty Contracting, Applied Systems Waterproofing, 5438 Concha Drive, Mira Loma; debts: \$599,838; assets: \$136,000; Chapter 7.

Edward Krause, Judith Ann Krause, fdba Family Bowling Center, 681 Snowbird Court, Big Bear; debts: \$861,209; assets: \$344,663; Chapter 7.

Patricia Ann Mandolene, faw Gardening Gals & Co., 27621 14th St., Highland; debts: \$176,424; assets: \$129,590; Chapter 7.

Lori Raschelle Messner, faw Gardening Gals & Co., 27621 14th St., Highland; debts: \$45,806; assets: \$1,800; Chapter 7.

Reynaldo Elouterio Orozco, Margarita Orozco, aka Margarita Villela Orozco, fdba Stars Cleaners, 100 South Sycamore, Corona; debts: \$128,843; assets: \$124,250; Chapter 7.

Hans Jan Nemecek, Janet Lee Nemecek, fdba Hans Foreign Car Service, 10087 Thunderhead, Moreno Valley; debts: \$394,131; assets: \$184,515; Chapter 7.

Leander George Nett, fdba L.N.P. Inc., Nett Financial Services, Nett Real Estate, 45276 Silverado Lane, Temecula; debts: \$158,164; assets: \$250; Chapter 7.

David Ordorica, Carol Ordorica, fdba Ramirez Polishing, 3290 Ruth Ann, Riverside; debts: \$100,792; assets: \$58,573; Chapter 7.

Mahyar Parniani, aka Mike Parniani, Maureen Parniani, MP Micro Systems Consultants, Service Computers, 8817 Digger Pine Drive, Riverside; debts: \$217,399; assets: \$157,227; Chapter 7.

Evelina Ann Patterson, aka Evie Patterson, fdba American Display Products, 16011 Coronado Drive, Victorville; debts: \$48,200; assets: \$2,865; Chapter 7.

James Edward Powers, Patricia Ellen Powers, fdba J P Trucking, 23720 Whiteowl Court, Moreno Valley; debts: \$240,351; assets: \$133,675; Chapter 7.

Robert N. Rasmussen, fdba McMahon & Rasmussen, 9130 Shaddock Circle, Riverside; debts: \$188,304; assets: \$148,090; Chapter 7.

Robert J. Rodello, Stephanie M. Rodello, fdba Shine-Rite Floors, 6224 North Beechwood Ave., San Bernardino; debts: \$271,203; assets: \$151,500; Chapter 7.

Joseph Fredrick Rodgers, Cynthia Ann Rodgers, dba Keystone Concrete & Coating, 43-306 Wild Rose St., Indio; debts: \$141,986; assets: \$125,720; Chapter 7.

Anthony J. Rossi, aka Tony Rossi. Anita L. Rossi, fdba Rossi Performance, A Partnership, Rossi Transmissions & Gear Rossi Transmissions, A Partnership, 18916 Live Oak, Hesperia; debts: \$179,123; assets: \$94,915; Chapter 7.

Alon Lee Ryan, aka Alan L. Ryan,

Debra Ann Ryan, aka Debra A. Ryan, fdba A.L. Ryan Electric Company, 21715 Oak St., Perris; debts: \$128,178; assets: \$76,450; Chapter 7.

Alicia Saca, fdba Licha's Restaurant, 12558 Fern Ave., Chino; debts: \$114,937; assets: \$85,620; Chapter 7.

Michael L Salzberg, faw The Doll House, 73-935 Shadow Mountain Drive #3, Palm Desert; debts: \$24,846; assets: \$14,500; Chapter 7.

Richard Andrew Shampine, Medie C. Shampine, Tri Valley Shopping Spree, aka Shopping Sprees, Shopping Sprees International, 10400 Arrow Rte. P6, Rancho Cucamonga; debts: \$20,166; assets: \$4,050; Chapter 7.

James C. Siriani, Cathy L. Sampson-Siriani, aka Cathy L. Sampson, Subway Sandwiches & Salads CJ Quest Enterprises, 3704 Canyon Terrace Drive, San Bernardino; debts: \$320,725; assets: \$235,585; Chapter 7.

Shelley J. Smith, aka Shelley Cooke, dba Balanced Bookkeeping, 31036 Corte Anza, Temecula; debts: \$144,641; assets: \$127,350; Chapter 7.

Mark Allan Stack, Janine Eleanor Stack, dba Marquis Door & Hardware, 681 Santa Fe Court, Perris; debts: \$298,450; assets: \$124,820; Chapter 7.

Harrel Dale Stocking Jr., aka Dee Stocking, Donna Irene Stocking, dba Dalco, 1033 Alta Loma, Corona; debts: \$736,233; assets: \$529,815; Chapter 7.

Michael G. Tiglio II, Virginia L. Tiglio, dba M G Tiglio Trucking Co., 11695 Pampus Drive, Mira Loma; debts: \$191,049; assets: \$178,100; Chapter 7.

Robert B. Whalen, Mary J. Whalen, aka Mary J. Chasmer, aw Inland Empire Erectors, fdba Whalen's Family Restaurant, 30701 Pyramid Pt. Drive, Canyon Lake; debts: \$467,749; assets: \$498,225; Chapter 7.

Debra Wilson, Charles F. Wilson, fdba D & D Enterprises, and ClaimJumpers Ins. Service, 830 San Carlos Circle, Corona; debts: \$227,298; assets: \$172,500; Chapter 7.

june CALENDAR 96

7 The San Bernardino County Medical Center Auxiliary hosts an art exhibition and auction of modern masters and regional talent to benefit the facility's burn center, trauma center and neonatal intensive care unit. Preview ready-framed art at 7 p.m.; the auction begins at 8 p.m. in the County Government Center, first floor, 385 N. Arrowhead Ave., San Bernardino. Donation: \$5. Wine, hors d'oeuvres and door prizes will be available.

7 "Chautauqua '96," a women's conference sponsored by Inland Valley Recovery Services, is scheduled from 7:30 a.m. to 5 p.m. at 934 N. Mountain Ave., Upland. The event's theme is "Awakening, Growth and Glory," and features keynote speaker Kathy Collard Miller and a day full of networking, personal growth seminars and fun. For information, contact Deanna Moody at (909) 949-4667.

8 and 9 Inaugural Apple Valley Chamber of Commerce Tennis Tournament at the Apple Valley Country Club. Novices are encouraged to participate in this business-tennis mixer which features product demonstrations, a pro exhibition match and door prizes. Limited to the first 40 players to sign up, the tournament cost is \$20 per person. Food and beverages will be available for spectators who are welcome to attend. For information, call Heidi Larkin-Reed at (619) 242-2753.

10 The Greater Ontario Chefs and Cooks Association hosts a six-course dinner at the Mission Inn, Riverside, to benefit apprentice training and a Culinary Olympics team. The \$75 per person event begins with a 6 p.m. champagne reception; dinner is accompanied by live jazz. For information, call Randy Torres at (909) 653-7756, or Jim Deluhery at (909) 780-0968. Reservations requested by June 3, due to limited seating.

25 Export Licensing Workshop at Chaffey College in Rancho Cucamonga. A hands-on guide through the requirements of the Bureau of Export Administration regulations. The cost is \$95. For information, contact Susan Walsh by calling (909) 477-2959, or by fax at (909) 477-2966.

26 Sperry Van Ness hosts Inland Empire Forums the fourth Wednesday of each month. These forums have become a valuable marketing tool for investment brokers who benefit from instant exposure of their newest listing to the marketplace. For information, contact Justin Rodenbeck at (909) 466-2500.

27 The Inland Empire Ad Club will host its first-ever Media Mixer and Auction. Rub elbows with advertising VIPs and save a ton of money! The mixer and auction will be held at the J. Filippi Winery at 12467 Baseline Road, Rancho Cucamonga, and will begin at 6 p.m. The auction is open to the public and is a great chance to get bargains on advertising — including television, radio, outdoor and print media, as well as unique items from a silent auction. Items to be auctioned at discount include show tickets, dinners, weekend getaway trips, gift certificates and more.

There is no charge to attend the fund-raiser which benefits the IEAC Scholarship Fund. Hors d'oeuvres and a no-host bar will be available. The mixer begins at 6 p.m. and the silent auction begins at 6:30 p.m. For information, call Joe Lyons at (909) 980-7200.

Other Calendar Events:

June 12 The International Marketing Association of Orange County presents "How to Prepare an International Contract," from 10 a.m. to 11:30 a.m. at the Phoenix Club in Anaheim, followed by a monthly luncheon program. For information, call (714) 553-3686, or fax (714) 455-0160.

June 13 International Trade in the '90s, at the Chaffey College Office of International Trade. For information, call (909) 477-2959.

June 15 Mardi Gras fundraiser to benefit the Inland Empire Pediatric AIDS Foundation, 6 p.m. at Thornton Winery in Temecula. The event is sponsored by the Inland Empire Association of Health Underwriters and the Riverside County Association of Life Underwriters. For ticket information, call Veronica Sparks at (909) 484-9882.

June 27 The Export Small Business Development Center offers a monthly seminar the fourth Thursday of each month, from 9 a.m. to 1 p.m. at its Los Angeles headquarters, 110 East Ninth Street, Suite A669. The seminar fee is \$25 prepaid, and \$35 at the door if space is available. For information, call (213) 892-1111.

June 28 Deadline for acceptance of fees to attend the Bureau of Export Administration's "Update '96," to be held July 9 and 10 at the J.W. Marriott Hotel in Washington,

D.C. Hotel reservations are recommended to be completed by June 7. The cost to attend the annual update seminar is \$460, to be made payable to: BXA Seminar Trust Account, #6B9972; and to be remitted to Export Seminar Staff, Bureau of Export Administration, U.S. Department of Commerce, 14th and Pennsylvania Ave., N.W., Room 1099C, Washington, D.C. 20230. For information, call (202) 482-2927.

July 8 "Chef's First Annual Golf Tournament" to benefit the education fund of the American Culinary Federation, Greater Ontario Chef's and Cook's Association. Tee off at 10 a.m. at the Bear Creek Golf Club, 22640 Bear Creek Drive North, Murrieta. Cost to participate is \$125. For sponsor or participant information, contact Chef Steve Gale of Sun Lakes Country Club at (909) 845-2135.

July 9 An Inland Empire Business Seminar sponsored by the Service Corps of Retired Executives Association. The seminar covers many aspects of starting and running a business and is scheduled 9 a.m. to 4 p.m. The cost to attend is \$20 per person. For reservations and location call (909) 793-3863 or (909) 386-8278.

Staffing Services ...

continued from Page 4

Conclusion

As in any industry, there are excellent staffing services and poor ones. Maintain your business with the former and quickly cut your losses with the latter. To maximize the partnership, employers need to initiate the planning process and openly communicate their expectations to their staffing partner. In this way, your staffing service can prepare to present you with the best applicants: whether it is for one hire a year or for one hundred assemblers tomorrow.

A successful partnership, built

on open and ongoing communication and shared expectations, produces a win-win situation for all the parties involved. After all, that's the bottom line to any successful partnership.

Christine W. Bozar is the administrator for the M.S. in Human Resources Design program and an adjunct faculty member at the Claremont Graduate School, (909) 607-3286. Bozar is also a member of Summit Consulting, a consortium of organizational development and human resources professionals.

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MAY IN REVIEW

2nd The United States Senate approved a bill to toughen laws dealing with illegal immigration and the employment of undocumented aliens on a 97-3 vote. It would provide for adding 4,700 Border Patrol agents over five years, hiring 1,200 additional Immigration and Naturalization Service agents over the next three years, erecting 14 miles of triple fences along the border near San Diego and standardizing birth certificates and drivers' licenses. The Senate bill is traced to the passage of California's Proposition 187 by voters in November 1994.

6th Directors of the Riverside Visitors and Convention Bureau halved its staff to four positions after Managing Director Bill Miller resigned earlier in the week due to the discovery of a pending budget deficit. The city-funded tourism bureau was projected to lose at least \$67,000 for the fiscal year ending June 1; although the convention bureau posted record bookings for the year ending March 1996, additional revenue from the city of Riverside is unlikely because of its own budget woes.

7th The governments of the United States and Mexico signed a series of 11 agreements meant to improve relations between the neighboring countries. At issue are the treatment of illegal immigrants, the eradication of drug trafficking and curbing environmental pollution and money-laundering.

8th An aircraft maintenance firm continued payment to reserve 10 hangars at San Bernardino International Airport. Pemco, the subsidiary of Birmingham, Ala.-based Precision Standard Inc., is extending its lease through next month, when one of two cargo carriers

may begin operations. The airport authority also chose a fire and rescue service company in anticipation of attracting a commercial air carrier.
 Officials from the city of Adelanto presented a letter requesting negotiations to explore the possibility of joining the Victor Valley Economic Development Authority, the reuse agency for the former George Air Force Base. The move followed years of acrimonious litigation between the two entities over base reuse and water rights issues, and the March recall of three long-time Adelanto councilmembers.

9th While officials from the California Department of Food and Agriculture and the U.S. Department of Agriculture met with wheat growers and toured areas affected by the Karnal bunt fungus in Blythe and El Centro, Miller Milling Co. in Fresno agreed to purchase the infested grain. The federal agency offered a premium price for wheat milled from the quarantined areas to help offset Miller's costs for complying with stricter processing requirements. The actions will help conserve up to 20 percent of California's wheat crop which otherwise could not be used in making pasta and animal feed due to the quarantine, a situation complicated by drastically reduced wheat yields in the Midwest.

18th Gov. Pete Wilson, Congressman Jerry Lewis and Barstow Mayor Mal Wessel dedicated the first veterans' home to be opened in California in 112 years. The Veterans Home of California, Barstow, is the first of four new Southland locations to be opened for full-service retirement living for aged and disabled wartime veterans of any U.S. military conflict through the Vietnam War.

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