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INLAND EMPIRE business journal

VOLUME 6, NUMBER 1

\$2.00 JANUARY 1994

Inland Empire Symphony



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**NEW YEAR
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NEW TAXES**

**EXPORTING
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**1993
YEAR IN
REVIEW**

ANNUAL ECONOMIC FORECAST CONFERENCE JANUARY 13th

SEE PAGE 16

RCR PLUMBING NEEDED A BUSINESS TERM LOAN TO PURCHASE NEW TRUCKS.



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INLAND EMPIRE business journal

VOLUME 6, NUMBER 1

JANUARY 1994

\$2.00

Mixed Predictions for 1994 Economy

According to economists' predictions, although the U.S. may be in the midst of an economic comeback, the first half of 1994 is still going to be sluggish.

The U.S. will be feeling the effects of a number of different economic factors that will be dragging the nation's recovery down, according to economists at Chapman University's Center for Economic Research.

Among the negative influences will be the reduced spending and ready cash available after the impact of the first year of President Clinton's tax reforms.

While the nation may be dragging its heels toward economic stability, the Inland Empire may finally be seeing some light at the end of what has been a long tunnel.

Reports from the University of California at Riverside Graduate School of Management show that the Riverside/San Bernardino County area could be poised for a modest recovery.

The economists predict a rise in retail sales and real estate activity could lead the region out of its economic slump.

Please See Economic Forecast Section Starting on Page 9

Riverside EDC Files for Bankruptcy

Even though the economy is showing signs of pulling out of its four-year nose dive, the list of its casualties continues to grow.

The latest victim of the region's brutal economic battle is the Riverside County Economic Development Corporation which, in December, filed for Chapter 11 bankruptcy protection under the weight of nearly \$7 million in debts.

Established in 1986 to serve as the lending arm of the county-run Economic Development Agency, the private, non-profit, Riverside County EDC supplied more than \$50 million in small business loans to corporations throughout the county. It wasn't until the EDC decided to get involved in industrial land development that the corporation ran into financial troubles.

"Everything was going along quite merrily for a couple years," said Brian Thieboux, executive director of the EDC. "Then, like a lot of other people, around 1988, before I came on board, the corporation decided to

invest in an industrial park project called Oakwood. It was a conscious decision and I think a good decision. The complex is very nice."

After completion of the 150-acre Oakwood industrial complex the corporation fell victim to the bullish real estate market and were unable to sell enough parcels to keep up with the creditors.

"The loan we had for the property with Security Pacific, now Bank of America, was an unsecured loan," said Thieboux. "It had purportedly been secured by the Riverside County Redevelopment Agency but it wasn't, so the creditor sued us."

Apparently, the loan's security, which is still a matter of contention within the county development offices, was not properly backed by County funds. "There was documentation saying the redevelopment agency would secure the loan but the county is disputing the validity of that documentation," said Thieboux.

The resulting lawsuit, by the lender, against the EDC forced

the corporation to protect itself by filing Chapter 11, according to Thieboux.

Chapter 11 will allow the corporation time to try to sell the remaining parcels in the Oakwood complex while still helping the county coordinate SBA loans. Thieboux says however, that he has had to cut his entire staff and the San Diego offices of the EDC obtained special permission from the Small Business Administration to assist with loan coordination in Riverside County. ▲

Closeup: Paul Kardos



At Deadline

B of A Announces Contribution to UCR

The Bank of America Foundation made a pledge of \$100,000 last month to the University of California at Riverside Graduate School of Management Capital Fund.

The contribution will be used to establish scholarships for under-represented business students at UCR, according to university releases.

Bank of America's pledge is contingent upon similar donations from other financial institutions.

This is the second largest donation received by UCR's Graduate School of Management in the past few months.

The A. Gary Anderson Memorial Foundation awarded the school grant of \$5 million in November.

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On the Trail of State Taxes

By Assemblyman Ted Weggeland

Based on the most recent calculations by California's non-partisan Legislative Analyst, state and various local governments collect and expend an estimated \$105 billion each fiscal year. This amount is greater than the gross national product of many nations. Unfortunately, the bewildering number and complexity of California taxes leaves most citizens without knowledge of how large their tax burden is, the many ways in which they are taxed, or how their tax dollars are spent.

This is the first in a series of articles looking into our state and local tax burden. The objective is to pro-

vide citizens with basic information about how their government takes and spends their taxes. This article will review the overall California tax burden, how taxes are collected and what the costs are to an average citizen. Following articles will continue on this subject and will also address questions such as where your taxes are spent and what kind of things are purchased with them.

As stated above, California's state and local governments collected and spent an estimated \$105 billion in the most recent fiscal year for which we have statistics. Every dollar of this money came from taxpaying citizens. Dividing this figure by the number of people who live in our state, this amounts to \$3,354.63 from

every man, woman and child in California. For the average family of four, this adds up to \$13,418.53 per year. These figures exclude any federal taxes, representing only state and local taxes.

Over \$40.5 billion will be emptied into the state's general fund coffers from tax revenues and more than \$11.8 billion will be siphoned into special funds. Special funds are monies automatically set aside for specific purposes by either statute or the state constitution. General fund revenues comprise the discretionary pot of money which the state legislature and the governor decide how to spend in the yearly budget. Together, these special and general fund revenues

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About the Cover

With this month marking the beginning of a new year, the Inland Empire Business Journal is recognizing some of the finer things to be found in the Inland area.

On the cover, we feature a collage of the musical arts featuring Maestro Stewart Robertson of the Inland Empire Symphony.

With the dawn of 1994, the Inland Empire Symphony celebrates its 23rd year in existence; providing the Inland Empire with some of the finest musical entertainment in all of Southern California.

The IE Symphony is also involved in a number of civic and educational events every year including the Sinfonia Mexico which celebrates and promotes a greater understanding of the music and culture of Mexico and the free "Pops in the Park" annual concert.

Inside of this month's issue we feature a close-up on Paul Kardos, the man behind the music at San Bernardino Valley College. Kardos and the different musical groups at SBVC have brought music to the area for years.

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Father of Positive Thinking Passes Away

Norman Vincent Peale, author of 46 books and best known for his motivational speaking tours, died on Christmas Eve at 95-years-old.

Peale wrote "The Power of Positive Thinking," one of the most successful books ever published, having been translated into more than 40 languages and selling more than 20 million copies worldwide.

Regarded as the father of positive thinking, Peale also established the Peale Center for Christian Living in Pawling, New York.

The Peale Center for Christian Living was responsible for spreading Peale's teachings to more than 31 million people throughout the world. The center will continue to operate under the guidance of "new, young and enthusiastic leaders that have been prepared to continue his work." Among the plans for the center will be the release of a new magazine in spring of 1994 called "Positive Living."

At the time of Peale's death, he was still involved in projects revolving around the center.

In his last public speech given before his Alma Mater at Ohio Wesleyan University in May of 1992, Peale said, "Shoot for the moon. Even if you miss it, you will land among the stars." ▲

Quote of the Month

Never be entirely idle; but either be reading; or writing; or praying; or meditating; or endeavoring something for the public good.

Thomas Kempis
1380-1471

Local Company Cleans-Up With \$6.3 Million Contract

Rancho Cucamonga-based Ultra Shield Products International, Inc. has reached an agreement worth \$6.3 million with FINA Oil and Chemical Company to supply FINA with various environmentally friendly car care products, industrial cleaning and coating products.

FINA has selected Ultra Shield as their exclusive car care, cleaning and coating lines supplier.

The 12-month supply agreement commencing the first of this year has an immediate worth to the company of \$6.3 million. Jay Rutherford, president and CEO of Ultra Shield, describes the agreement to be the single most significant opportunity for expansive growth. Rutherford further states, "This is the tip of the iceberg, we expect after the initial

This is the tip of the iceberg, we expect after the initial order of \$6.3 million that our product line will turnover an additional three times during the contract year...

order of \$6.3 million that our product line will turnover an additional three times during the contract year, enabling the FINA accord to be worth in excess of \$25 million for our company. The year 1994 will be a record-breaking year for our company and we are all excited about the new year's prospects," said Rutherford.

As a result of the contract, an additional 15 jobs will be created at the company's Rancho Cucamonga facilities as well as an additional 20 jobs at the company's Shenandoah,



Iowa plant. "This is a 175% increase in employees, from our current number of 20," said Rutherford.

The terms of the contract also include FINA providing Ultra Shield with certain benefits relating to

FINA's sponsorship of an automobile racing car on the NASCAR and Busch Grand National racing circuits, including the Ultra Shield name to be displayed on FINA's

NASCAR race car through the end of the 1994 season. Driving the FINA car will be a trio of drivers including veteran, Buddy Baker, Randy La Jola and Kenny Hendricks. More than five million fans follow the racing circuit on television. As consideration for its sponsorship rights and other rights of the agreement, Ultra Shield agrees to

pay FINA \$600,000. "In addition to NASCAR sponsorship, an aggressive advertising and marketing campaign to establish consumer awareness is underway," said Rutherford.

FINA Oil and Chemical Co. was organized in 1956 and is part of an international group of 166 companies in 34 different countries affiliated with Petrofina S.A., Brussels, Belgium. FINA, Dallas-based operates approximately 2,900 gas station/mini-mart enterprises in the United States and 3,400 in Europe. FINA's 1992 sales exceeded \$3.4 billion.

Ultra Shield Products International Inc., organized in 1978 and recently went public through acquisition. The company develops, manufactures and distributes environmentally friendly, automotive care and cleaning products. The company's securities trade on the OTC Bulletin Board under the symbol "USPIU." ▲

Riverside County Agriculture Dealt Blow by Med-Fly

On Jan. 3 the Cooperative Medfly Project announced the establishment of an agricultural quarantine of Riverside County after the detection of a mated female Med-Fly in the city of Corona.

The quarantine will include about 2,400 acres of commercial agricultural land which yields primarily citrus and avocados.

Designed to prevent the spread of the Med-Flies, the quarantine restricts the movement of fruit and vegetables within or out of the area. Commercial growers and produce vendors must sign compliance agreements which stipulate how

the produce is to be handled to make sure that it does not become infested.

Residents living within the quarantine area who have home-grown fruit and vegetables must not remove any fresh fruit or vegetables from their property, unless it is processed in some way such as freezing, canning or cooking.

Any excess produce may be disposed of by placing it in double plastic trash bags, tied at the top and placed curbside for collection.

The boundaries of the quarantine are generally the Riverside/San Bernardino County line on the northwest, Highway 15 on the east

down to 6th St. in Norco, then east to California Ave., continuing on an imaginary line southeasterly to the intersection of Highway 91 and Magnolia in Corona, then along a southerly line to the intersection of El Cerritos Road and Temescal in El Cerritos, with the southern boundary being the city limits of Corona. The western edge of the boundary is Highway 71 northward to where it intersects with the San Bernardino/Riverside County line.

Under current restrictions, the quarantine will also affect the international export of fruit and vegetables. Japan will not allow any produce grown within the

quarantine area to be exported to that country. If compliance agreements are followed, this produce may, however, be shipped to other areas. Compliance agreements could include the use of pesticides to assure that produce is not infested.

This most recent quarantine brings the total of square miles under quarantine in Los Angeles, Orange, San Bernardino and Riverside Counties due to Med-Fly infestation to 1,268.

Residents or growers who have any questions about the quarantine can refer their inquiries to the Med-Fly project at (800) 491-1899. ▲

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Commentary

Telecommuting White Elephant

There have been a lot of ideas that just looked so good on paper that someone, somewhere decided to sink a ton of money into them; the Edsel, New Formula Coke, the platypus, and "Return to Gilligan's Island" (well, maybe some didn't look so good even on paper). These financial brainstorms though, all have one thing in common — they were all monumental flops.

Such is the case with the idea of the telecommuting center. Years ago, telecommuting centers were being touted as the wave of the future. They provide busy executives with the opportunity to curb their commutes and do all of their work from a local, all-in-one telecommuting center. The centers would help eliminate long drives to the office, free-up workers' time and trim down on rush hour traffic by allowing people to work from their own back yards. While all of this sounds like a gridlock dream come true, it too has proven to be a monumental flop.

Businesses never really took hold of the idea. It seems that the corporate community was just too set in its traditions to welcome such a radical change. Businesses actually wanted their workers to come into the office for one reason or another. This, coupled with the proliferation of more and more sophisticated and relatively inexpensive home computers, spelled the ultimate demise for most telecommuting plans.

So, what does all of this amount to other than just another idea getting stuck on the drawing board? Well, the city of Ontario decided that it would buy into the idea of telecommuting and invest in its very own center. Ontario didn't however, just go it alone, they recruited some money backers to finance the start-up and operation of the center.

Investors, including the county of San Bernardino, the state of California and Caltrans dropped some \$500,000 into the initial phases of the center hoping that, when telecommuting catches on, the center would provide a nice revenue source. The only problem with this is that it never caught on.

The folks that run the center then turned control of the operation over to the Inland Empire Economic Partnership, a private company. The IEPP is now trying to dump their interests in the project, and the city of Ontario is seemingly prepared to pick up the tab for the \$125,000 projected to run the center for the next six months.

After looking at all the private and public monies that have been spent to try to keep this center afloat, one can only ask — Why? Why would the city of Ontario want to sign a check for \$125,000 to try to fund something that just isn't working? We can only hope that officials with the city become acquainted with the old business axiom of not spending good money, chasing bad.

In today's economy, and the especially tight finances faced by city governments, it just doesn't seem feasible for Ontario to spend this kind of money on a telecommuting center. We are confident that once the Ontario politicians drive home in their Edsels, relax with a cold New Coke in their platypus covered recliners, and pop in a tape of "Return to Gilligan's Island," they'll come to their senses and recognize the telecommuting center for what it is — another white elephant. ▲

Commentary

Clean Air Program, Business Prosper Through Local Control

By Leonard Paulitz

In your October opinion page, Assemblyman Richard Polanco (D-Los Angeles) criticized the South Coast Air Quality Management District for sharply increasing its budget and yet doing little to clean the air.

Ironically, during the past two years, Southern Californians have breathed the most smog-free air in 40 years.

As air quality has improved, however, some politicians, like Richard Polanco, have increasingly attacked the region's clean air agency.

As Assemblyman Polanco noted, AQMD's budget did grow significantly between 1986 and 1991 — growth that was mandated by the Legislature as it required AQMD to implement new air pollution programs.

In 1986, when the AQMD budget was \$32 million, the 1990 California Clean Air Act, as well as the federal Clean Air Act Amendment had not yet been adopted. Since 1986, the district has been mandated by the state and federal governments to control smaller businesses and has increased rates substantially in order to do so.

The AQMD made substantial progress in cutting smog in the years its budget grew and continues to do so in spite of shrinking budgets during the past two years. Incidentally, Polanco does not mention that the budget for 1993-94 is \$106 million, down from a peak of \$113 million in 1991-92.

Among the new programs mandated by the state Legislature in 1987 were for AQMD to:

- Launch a carpooling program for almost 6,000 businesses;
- Establish a research program to help business develop clean air technology for both stationary sources and motor vehicles; and
- Develop extensive cost-benefit studies before any new rules can be adopted.

At the same time, the California Air Resources Board (ARB) ordered AQMD to hire more inspectors and attorneys and get tougher with air quality violators.

The Legislature also required AQMD to update its master clean air plan every three years and establish a loan guarantee program to assist businesses. There have been many other mandates.

Obviously these major new duties required an increase in staff and budget to carry them out.

But Polanco didn't mention these mandates when discussing the increase in AQMD's budget and staff.

The fact is that while the mandates from Sacramento have continued to pile up, AQMD's budget and staff have steadily shrunk since 1991.

Under a hiring freeze imposed early in 1992, the staff has decreased from 1,150 employees to 925. This includes layoffs at the beginning of this fiscal year of 24 employees and the early retirement of 29 more. Yet politicians when attacking AQMD still continue to quote the district employment figure as over 1,100. As a further cost-savings, all employees are being furloughed for two weeks without pay this fiscal year.

In spite of budget restraints, AQMD has made major strides in curtailing the nation's worst air pollution. The number of Stage 1 smog alerts, or peak smog days, has dropped from 77 in 1988 to just 24 this year. Population exposure to ozone has been cut by more than half since 1980, according to ARB.

Assemblyman Polanco also criticized the AQMD for lax enforcement of its rules, citing a recent audit by the ARB. AQMD is convinced that its increasingly cooperative approach of working with businesses, instead of against them, to reduce pollution has paid off in cleaner air.

While ARB may want AQMD to act as a traffic cop and pick off local businesses, we've emphasized education instead. AQMD provides technical assistance and loan guarantees to local business operators, whom we would rather meet in the classroom than in the courtroom.

We've amended our regulatory program to increase business flexibility. In October, AQMD's governing board approved RECLAIM, a market-based emission trading program that will save businesses \$58 million a year while

Please See Page 58

I.E.B.J. Close-Up: Paul Kardos



A closer look...

Name: Paul Kardos

Age: 46

Family:
Wife, Lorraine; no children,
but, one dog.

Hobbies:
Playing saxophone and listening to music.

Affiliations:
International Association of Jazz Educators, Southern California Symphonic Band and Orchestra Association, North American Saxophone Alliance, Association of Concert Bands and the World Association of Symphonic Band Ensembles.

For 16 years Paul Kardos has been at the helm of San Bernardino Valley College's symphonic band program. During this time Kardos has been witness to a number of changes in both his program and music education in general.

Tell us how you got involved with music and teaching?

My dad was an art professor and wanted me to follow in his footsteps. So, I registered in seventh grade for an art class but my card fell into the orchestra slot. The orchestra director was new and just recruiting, and I knew nothing about music at the time. Neither of my parents, or any of the family was involved in anything musical.

Anyway, this new director went through all of the instruments, and the last one she presented was the saxophone and I selected the sax. Getting involved with the orchestra gave me meaning in life, it set for me goals I needed to attain and conquer.

That same year I played my first professional gig. I was in a little band called the Eldorados and a guy in the band had a father who owned a hotel in Miami Beach. So, we played there for \$10 per man and all the corned beef sandwiches we could eat.

After finishing junior high and high school, I went to the University of Nevada at Reno where I got my BA and MA. I've also done some post-masters work at North Texas State University, working on my doctorate.

For a time I taught in Nevada at the elementary and junior high, high school and community college levels for eight years. Then I moved to San Bernardino Valley College in 1978 and took on the position of director of bands and then became a professor of music within seven years.

Tell us a little bit about the program at SBVC?

We currently have the community concert band which is a 50-member Sousa-type concert band. It is made up of a good mix of people. The youngest member is in elementary school and the oldest are the retired senior citizens. The gap is between eleven-years-old to about 75 or 78.

That's the main band, they've played over 200 concerts in the last sixteen years. We also have the KICKS Big band which was founded in 1979. It's a Count Basie-style big band. Kind of like the old show

bands like the old NBC Tonight Show band.

We also have auxiliary groups like the Triple A Dixie and Swing band. These are alumni bands, because the college doesn't have the money to support them as classes. They do a lot of concerts for the city parks and recreation department; they played for Metrolink's opening at the Central City Mall and played for a lot of store openings. There's also a German band which is available for Oktoberfest and so on. There's a jazz sextet; the PK Little Big Band, our very famous sax quartet Joplin Ragtime Sax Ensemble and just about any kind of a group anybody needs. But, there's no heavy metal, no rap.

How many students are involved in your program?

We have probably over one hundred.

With state education being so financially beleaguered, how has the funding of your programs been affected?

It has been absolutely devastating. We haven't purchased any new uniforms or major equipment in over twenty years. The things you need to support a good program just are out of our reach. To be on the cutting edge you need charts, and we have not been able to buy a significant amount of new music in years.

Have you had to resort to creative financing?

The way we have been able to fund things lately is through fundraising concerts. We used to be able to give these concerts for free, but now we have to charge just to support ourselves. We have a Coke

people are not being able to enjoy because they haven't been exposed to them.

What do you think the long-term impacts of cutting back on arts programs in state schools will be?

Just imagine one day in the future when there are no live musicians, everything is generated by synthesizers and electronic samples of musicians that lived 50 years ago. Right now, they are sampling the sounds of Jimi Hendrix into electronic impulses so that 200 years from now, you'll be able to go to a Jimi Hendrix concert that you've never heard before. But, not being able to go to see the music of a Billie Holiday or Sarah Vaughan is sad.

We have people telling us that they enjoyed seeing our band and hearing it live. The public gets a chance to really experience the music not just hear it.

How has your job changed over the last decade?

Well, I've gone from teaching mostly instrumental music to teaching theory just because of numbers. We no longer offer beginning band, we no longer offer beginning studio classes, we don't offer smaller ensemble classes, we no longer offer class instruction for instruments, especially on the beginning and intermediate level. This is really short-changing the students who are coming to the college to get a full music degree.

This is hurting San Bernardino and the future of the city for providing the type of musicians a town needs.

What is the most gratifying part about your job?

I've got a philosophy of education which is very basic. The more you get the kids involved in any type of team activity, like sports or music, the less time they have to get into drugs, crime or gangs. You have to provide them with a goal or reason to be in school. The more kids you can get involved in chess club or water polo where they are actually involved in a team experience, you're going to find that you have a much higher grade point average, less drop-outs, and less pregnancies. ▲

-For more information on music, SBVC's programs, donations or to hire any of the college's bands, please feel free to contact Paul at (909) 888-6511 ext. 1515.

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business journal

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Pro

Indian Gaming Could Form Profitable Partnership

By Tolve Lee Albert

California is in an economic crisis! And yet our governor and our attorney general can not recognize the positive economic power of full casino gaming on Indian reservations. Tribal government gaming is an industry that is creating thousands of new jobs and millions in new tax revenues at a time when other businesses are either laying off thousands of workers or leaving California to relocate.

Did you know that each year more than 2.5 million Southern California automobiles drive across the state line to Las Vegas and Laughlin leaving behind more than \$3 billion (that's three billion dollars) in gaming revenue for Nevada?

The economic impact of taxes paid as a result of jobs created by tribal government gaming amounts to millions of dollars annually for both the state and federal government.

Tribal government gaming in California is an environmentally clean, responsibly run business that benefits both California taxpayers as well as Indians:

•Tribal government gaming generates an estimated \$1 billion in new, badly needed revenue in California. This represents goods and services purchased from more than 1,000 California businesses.

•Tribal government gaming has created more than 5,000 new in the midst of California's worst recession. More than 80% of these jobs are held by non-Indians people like you and me, living in nearby communities but employed by Indian gaming ventures.

•The economic impact of taxes paid as a result of jobs created by tribal government gaming amounts to millions of dollars annually for both the state

and federal government.

•Tribal government gaming is eliminating Indian welfare at no cost to California taxpayers. This means Indian tribes are taking themselves off welfare and have become active, positive contributors to California's economy.

•The vast majority of income received by tribal government gaming is spent off the reservation — purchasing groceries, utilities, transportation and other basic necessities of life from local merchants.

•Profits from tribal government gaming aren't buying luxury yachts or lavish homes. Indian gaming profits are paying for tribal housing, education, health and safety services, roads and community services, things you and I take for granted. Where will California find the money to pay for these Indian reservation services?

•Lastly, tribal government gaming is governed by more regulations than any other type of gaming in the United States. First, there is the tribal government security, then, the Department of the Interior, the Federal Bureau of Investigation, the Bureau of Indian Affairs and finally, the National Indian Gaming Commission. More regulations keeping it crime free than any other form of gaming in any other state including Nevada and New Jersey.

Allow me to close by stating: Indian tribal leaders throughout California are extending their hand — they are not looking for a hand out — rather, they are seeking to form an economic partnership with neighboring communities, counties, cities and the state of California. These elected tribal leaders ask for nothing more than the ability to support their people and determine their tribes' own destinies in the hope that it will help improve life for us all. ▲

-Albert is a representative of Casino Morongo, one of the most successful Indian gaming parlors in the U.S.

Con

Indian Gaming - Panacea or Pandora's Box?

By Carol Engelhard

Indian gaming has become an issue of sovereignty and human rights, helping an oppressed nation out of poverty and inequality. Although true, is this the whole story?

The truth is, Indian gaming is a big business. Legal gaming last year was a \$300 billion business. According to the Wall Street Journal, \$30 billion was spent on legal games of chance compared to \$4.9 billion spent at the box office for movies, \$8.8 billion on books, \$6.5 billion on attractions and \$9 billion for recorded music.

Indian gaming is regulated federally by the Indian Gaming Regulatory Act. This Act was to provide a means of promoting tribal economic development, strong tribal governments, self sufficiency and to shield an Indian tribe from organized crime and to assure that gaming is conducted fairly and honestly. However, the issues of land use planning, local governmental compacts and social problems were not adequately addressed.

Although the State of California does not allow full scale casino gaming (Class III gambling), the Indian Nations operate machines on their land that other gaming interests cannot have.

This is where the issue of Pandora's Box arises. Although Indian gaming is subject to criminal law, it is not subject to state jurisdiction in areas of civil law, so, Indian tribes can offer the same types of gaming but are not subject to the constraints or regulations that the state created.

Another problem is that all Indian games operated by Indian tribes are exempt from state taxes. However, in negotiating with the state, a compact can be negotiated for Class III gaming. The state and Indian Tribe contract for a dollar amount and other possible impacts. The disturbing issue is that local governments are not included in these compacts or negotiations.

Recently, at the California League of Cities I authored a Resolution that asked the State of California to include local governments for distribution of monies from gaming compacts for public safety, infrastructure and compulsive gaming problems. It was passed by the General Assembly in October.

The Coachella Valley and other cities in California have a land use planning problem with Indian gaming. Santa Rosa, Temecula and San Bernardino are only a few. Residential neighborhoods with adjacent tribal land are being subjected to large scale casinos because of Indian Sovereignty. The impact on children, schools and neighborhoods are significant. Not just because of crime, but traffic and infrastructure impacts.

Tourism increases sewer usage, traffic signals, street repairs, etc. If there are no monies to offset these impacts, everyone suffers.

I suggest that local, county, state and Indian tribes work together to minimize the impacts of gaming. I believe that social impact studies should be conducted before any type of gaming is considered. Monies should be set aside for public safety, infrastructure and traffic impacts.

I believe if it has to exist, then we would be responsible to the addicted gambler. Help is available to almost all addictions and compulsive behaviors. Sadly, gaming addiction is where alcoholism was 30 years ago.

Local governments, not necessarily state governments should enter into compacts with local Indian tribes.

Thirdly, local governments and Indian tribes should discuss where gaming is located to minimize the impacts on citizens.

I am dedicated to the regulation of gaming. I believe if it has to exist, then we would be responsible to the addicted gambler. Help is available to almost all addictions and compulsive behaviors. Sadly, gaming addiction is where alcoholism was 30 years ago.

Gaming facilities, state lotteries and Indian casinos should consider those people and families who cannot control their habit.

Gaming will never be a panacea. Its problems can be controlled and the impacts minimized if all elected officials begin to study this billion dollar industry.▲

-Engelhard is Mayor of Cathedral City.

Understanding the Economic Forecasting Model

The following information was provided by Chapman University's Center for Economic Research.

Introduction

As an integral part of the School of Business and Economics at Chapman University, the Center for Economic Research performs scholarly research relating to economic issues. The emphasis of this research is on analyzing the economy - both its structure and the economic implications of the policies which may affect it.

The Chapman Econometric Model is revised on a regular basis by students and faculty in the School of Business and Economics. As a result of this updating, the model can be expected to react more sensitively to the economic impact of explanatory variables which have been affected by recent structural changes.

revision, it has been our practice at the December conference to use the most current data available in evaluating the accuracy of the year-earlier December forecasts. Given the longer reporting lags of regional data as compared to national data, it should be noted that the current estimates of local economic activity are likely to be subject to more significant revision.

Evaluating the U.S. Forecasts for 1993

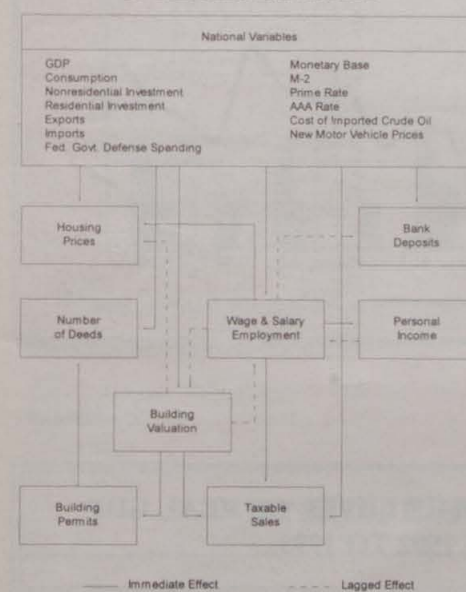
The following table compares Chapman forecasts for several key U.S. variables that were presented last year at the December, 1992 forecast conference with current estimates of those variables. (See Chart A)

Except for the 90-day treasury bill rate, the Chapman forecast correctly called the direction of change for every key U.S. economic variable. While correct in calling for a decline in long-term rates such as the 10-year treasury note rate, the Chapman forecast of an average decline of 60 basis points was far below the actual decline of 110 basis points. We now believe our error in overstating the increase in short-term rates and understating the decline in long-term rates is explained, at least in part, by a more aggressive move on the part of the treasury in funding the deficit largely with short-term instruments. The resulting shortage of newly issued long-term bonds drove up their price thereby reducing interest their interest rates.

The figures show the accuracy of both the Chapman and UCLA forecasts made in December, 1992 for income growth in 1993.

Both forecasts are within two tenths of a percentage point of the 2.9% actual figure. Notice that both the Chapman and UCLA forecasts correctly called the direction of change in income growth every year since 1989.

DIAGRAMMATIC REPRESENTATION OF THE CHAPMAN MODEL



The Chapman Model Its 1993 Forecasting Record

On Dec. 10, 1992, forecasts for quarterly business activity were presented at Chapman's fifteenth annual Economic Forecast Conference. These forecasts for quarterly business activity were revised on June 17, 1993 at our annual Forecast Update Luncheon.

While the values of many economic variables for the last half of 1993 are still uncertain and subject to the possibility of significant

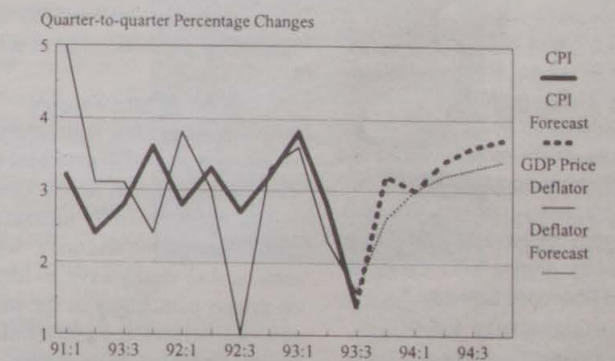
Chart A

A COMPARISON OF CHAPMAN FORECAST AND CURRENT ESTIMATE

U.S. Variables:	Actual 1992	Chapman Forecast 1993 (Dec. '92)	Current Estimate 1993
Real GDP (% Change)	2.6	3.1	2.9
Employment (Millions)	108.5	110.1	110.3
Unemployment Rate	7.4	7.0	6.8
GDP Price Deflator (% Change)	2.6	2.8	2.8
Treasury Bill Rate, 90 Day	3.4	3.7	3.0
Treasury Note Rate, 30 Year	7.7	7.1	6.6
Fixed Mortgage Rate	8.5	8.4	7.5
Term Structure (AAA - T-bill)	4.7	4.0	4.1

Chart B

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Projections Show Sluggish First Half of '94

In 1993, the recovery continued as real GDP increased at a 2.9% rate. (See Chart A)

Total spending came into 1993 like a lamb but is leaving like a lion. First quarter growth in real GDP was a scant 0.8%, but fourth quarter growth is estimated to come in at 4.8%. (See Chart B)

A major source of strength in real GDP growth in 1993 was a sharp increase in capital spending. Without that increase, the recovery could have been easily derailed by declining government spending and a deteriorating net export position. (See Chart C)

Increased corporate profits have made it possible for plant and equipment spending on computers, industrial equipment, trucks and highway construction equipment to increase sharply.

In recent congressional testimony Federal Reserve Chairman Alan Greenspan stated: "The push to acquire state-of-the-art technology has also been providing a discernable thrust to capital spending in recent quarters and likely will continue to do so. Real outlays for office and computing equipment have soared as firms continue the transition to the more powerful and cost-effective machines that are now available, and purchases of communications equipment continued to be boosted by, among other things, the shift to fiber-optic networks."

Going Into 1994 The Fiscal Drag

President Clinton's tax package has significant contractionary fiscal implications associated with it, particularly in the first half of 1994 when the higher tax liabilities need to be paid. It will be difficult in the short run for taxpayers in higher brackets to get around paying these higher taxes. Our national model suggests that real GDP growth will be reduced by about one half of a percent in 1994 from what it otherwise would have been without the tax increase.

In the long run, taxpayers are likely to divert income and economic activity in ways aimed at reducing the incidence of the tax. This long-run diversion of economic resources from productive to less productive activities is the most costly effect of the Clinton tax hike; yet, it is that

aspect of the tax that is most difficult to quantify.

Going Into 1994 The Monetary Push

The figures show the close relationship between year-to-year percentage changes in nominal GDP and the monetary base (seasonally adjusted financial institution deposits on hand with the Federal Reserve, vault cash and the domestic currency component of the money stock) lagged six quarters. The six-quarter lag accounts for the time lag before changes in the monetary base affect spending levels.

While the effects of a contractionary fiscal policy will serve to constrain spending growth in 1994, the lagged effects of a highly expansionary monetary policy will carry over into 1994. We see monetary base growth of eight to ten percent in 1993 leading to nominal GDP growth of six to seven percent in 1994.

In order to convert this forecast of nominal GDP growth to real GDP growth, it will be necessary to forecast the future course of price activity.

Money and Prices

Inflation has often been explained by internal and external shocks to the economy such as floods, OPEC, tariffs, taxes, capacity utilization, global competition and wars. While these shocks clearly have an impact on prices, particularly in the short-run, we believe that inflation is mainly a monetary phenomenon.

The following figure shows since 1950 a six-quarter moving average of real GDP and changes in the nominal monetary base adjusted for past changes in velocity, the rate at which the monetary base turns over per year. The velocity adjustment to the adjustment the Shadow Open Market Committee makes. This committee which serves as a private watchdog of Fed policy makes this adjustment in order to account for changes over time in U.S. currency held abroad, in financial practices and in growth and productivity.

When the adjusted monetary base is growing at a faster rate than real GDP, the difference over time must be made up in higher prices. Hence, the wider the differences between

Please See Page 11

Chart A

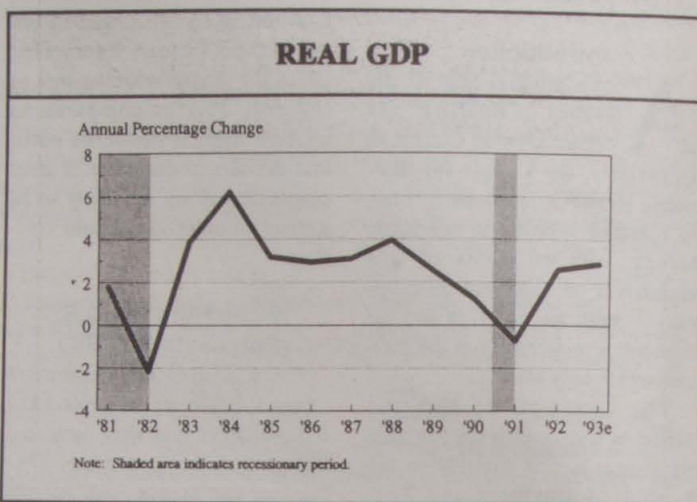


Chart B

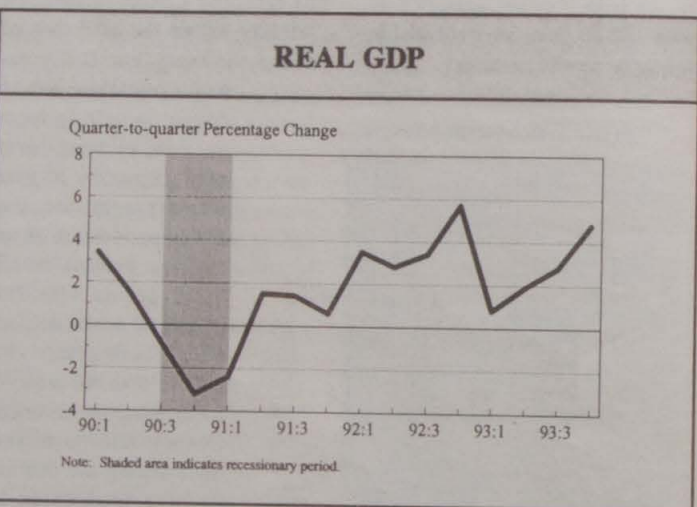


Chart C

	1992 (Billions \$)	1993e (Billions \$)	\$ Change (Billions \$)	% Change
Consumption	\$3341.8	\$3449.1	\$107.3	3.2
Investment	732.8	817.3	84.5	11.5
Government	945.2	937.6	-7.6	-0.8
Net Exports	-33.6	-74.7	-41.1	-122.4
Real GDP	\$4986.3	\$5129.2	\$142.9	2.9

Projections Show Sluggish First Half of '94

Continued From Page 10

Chart D

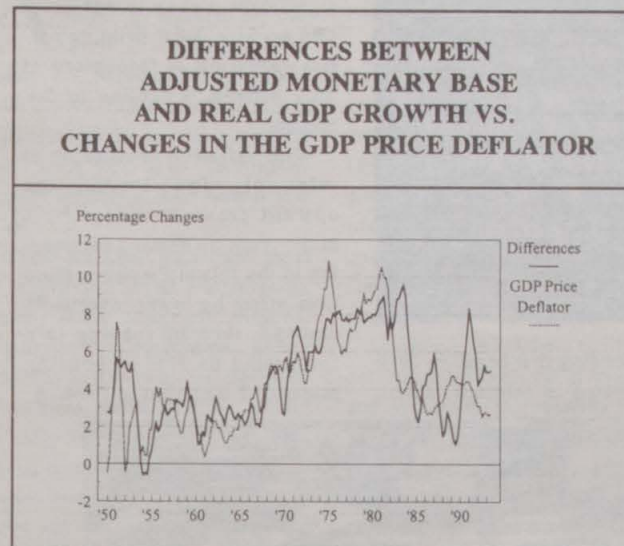


Chart E

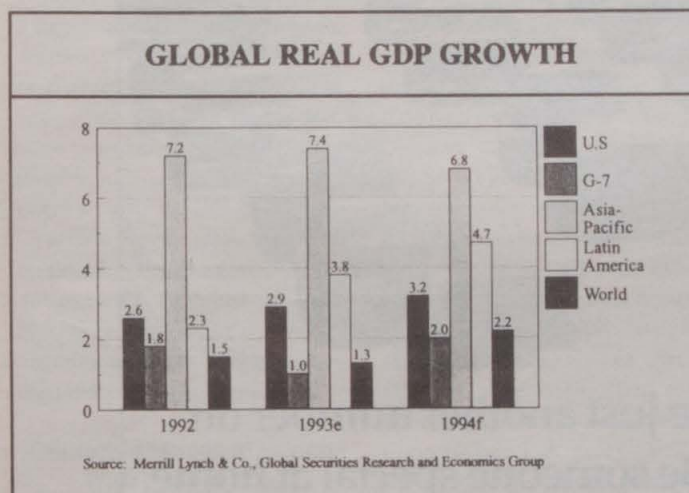
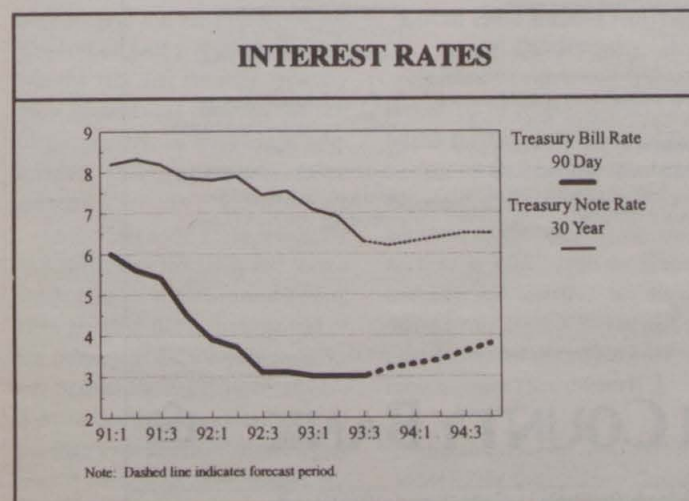


Chart F



growth in the adjusted monetary base and real GDP, the higher the expected rate of future price changes.

Not surprisingly, a close relationship emerges when differences in the two lines shown in the above figure are compared with the change in the GDP price deflator. (See Chart D)

The above figure suggests that differences between money and income growth are an accurate indicator of future inflation. When the differences are greater than current rates of inflation, price changes tend to increase in the future, but when the differences are lower, future price changes tend to decrease.

Recent differences have been greater than recent rates of inflation. For the past two years (eight quarters), differences between adjusted monetary base growth and real GDP growth have averaged 4.9% while inflation has averaged 2.8%. We are confident that this disparity will create greater inflationary pressure in the near future.

Inflation to Rebound in '94

While a combination of intense global competition and improved U.S. productivity will serve to restrain inflation in 1994, we believe the underlying monetary forces we have described will dominate and lead to higher rates of inflation in 1994.

By year end 1994, our forecast calls for the CPI and the GDP price deflator to be increasing at 3.7 and 3.4% rates, respectively.

The Global Economic Picture

In spite of a relatively stable real trade-weighted value of the U.S. dollar over the last four years, real net exports (difference between exports and imports) declined sharply in 1993.

The major factor leading to the weakening U.S. net export position

is the fact that the U.S. has grown at a faster rate than most other parts of the industrialized world. The recessions in Japan and Western Europe have sharply cut into U.S. exports while faster growth in the U.S. has increased U.S. imports. The expected pickup in world-wide income growth in 1994 should help revive export growth in the U.S., thus helping moderate the fall-off in the U.S. net export position. (See Chart E)

Prognosis for 1994:

Real GDP

The rapid pace of real GDP growth forecasted for the fourth quarter of 1993 cannot be sustained.

The rapid pace of real GDP growth forecasted for the fourth quarter of 1993 cannot be sustained. When this fact is coupled with the contractionary effects of the Clinton tax hike, some slowdown in economic growth is to be expected in the first half of 1994.

When this fact is coupled with the contractionary effects of the Clinton tax hike, some slowdown in economic growth is to be expected in the first half of 1994. Expansionary monetary policy, however, will cushion the blow of higher taxes and lead to a pickup in real GDP growth towards the end of 1994 following a quarterly growth path not unlike the 1993

experience.

Recall that our analysis of lagged monetary base growth pointed to nominal GDP growth in the six to seven percent range in 1994. With the GDP price deflator coming in at almost 3%, real GDP is therefore expected to increase at quarterly rates in the three to four percent range. For the year, real GDP is forecasted to increase slightly from a 2.9% rate in 1993 to a 3.2% rate in 1994.

Interest Rates

The Only Place to Go Is Up

With a pickup in income growth and upward pressure on prices, both short-term and long-term interest rates are forecasted to increase in 1994. (See Chart F).▲

-All information provided by the Chapman University Center for Economic Research.

No Change In Taxable Sales Totals Forecast for the Inland Empire

Taxable sales in the Inland Empire during 1994 are forecast to increase 3.0 percent; but after adjusting for inflation, real taxable sales will show no change from 1993, according to the newly released Third Annual Inland Empire Economic Forecast by the Center for Economic Research, Chapman College.

Unlike the Inland Empire, the recession in Orange County has been broad based, affecting almost every sector of employment activity.

Co-sponsored by ORCO Block Co., Inc., and the Inland Empire Business Journal, the Forecast also projects total wage and salary employment on average to remain about the same, decreasing some 2,000 jobs. By the end of 1994, year-to-year employment growth is projected to pick up to about 0.5 percent.

Total personal income is forecasted to increase from \$46.8 billion in 1993 to \$48.3 billion in 1994, an increase of 3.2 percent.

The report shows the Chapman Indicator Series, comprised of variables with a powerful and statistically significant influence on Inland Empire employment, is gradually improving.

Taxable sales in the Inland Empire during 1994 are forecast to increase 3.0 percent; but after adjusting for inflation.

Payroll employment data suggest that the recession in the Inland Empire has been almost

exclusively caused by a sharp decline in the construction and manufacturing industries. Construction and manufacturing sectors lost 16,600 and 2,500 jobs, respectively, while all other sectors of the economy gained 16,500 jobs between 1990 and 1993.

Unlike the Inland Empire, the recession in Orange County has been broad based, affecting almost every sector of employment activity. Employment data currently available for Orange County points to a loss of more than 65,000 jobs between 1990

and 1993.

The steep decline in construction spending that began in 1989 is projected to continue, albeit,

Total personal income is forecasted to increase from \$46.8 billion in 1993 to \$48.3 billion in 1994, an increase of 3.2 percent.

tion spending that began in 1989 is projected to continue, albeit,

at a slower rate. Low demand, lack of financing and high vacancy rates will constrain any significant pickup in construction activity. Total building permit valuation is forecasted at \$2.2 billion, a decline of 2.0 percent.

With inflation continuing at relatively low levels, the upward pressure caused by a higher pent-up demand for housing in the Inland Empire is more than offset by lower investment demand, thereby leading to a forecasted decline in housing prices of 2.6 percent in 1994. ▲



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Modest Recovery May Be in Cards for IE

After the modest but prolonged recession of the last three years, the Inland Empire will likely see job growth of 2 to 3% in 1994, as continuing expansion in the rest of the nation and a weak pick-up in Los Angeles County stimulate local output and sales.

There are already scattered signs of improving retail and housing activity across Southern California. Similarly, employment has grown modestly in Riverside/San Bernardino in 1993, and it stabilized briefly in early 1993 in Orange and San Diego counties. Such signs of life should proliferate and strengthen in 1994 for most of the region, and expansion should be especially apparent in the Inland Empire.

Likely 1994 growth rates will be a significant improvement from the declines of 1990-93, but they will be distinctly lower than the boom years of the '70s and '80s. It will be some years before either the Inland Empire, or Southern California in general, will be able to resume '70s/'80s growth rates, thanks to continued problems stemming from defense cuts, state budget woes, overpriced housing in the state and lingering effects of environmental, legal and safety regulations.

California Moves in Synchrony With Rest of U.S.

While it may not have felt like it at times, the California economy has always moved closely in phase with the overall U.S. economy. What used to give the state residents the illusion of being recession-proof was the fact that the state typically grew much faster than did the rest of the country, so the slumps were milder and expansions were stronger.

In the last four years while the U.S. went into recession and then a weak recovery, California swung from growing faster than the rest of the country to growing much slower, thanks to especially severe defense budget cuts, a bursting of the state's housing bubble and a protracted continuing state budget crisis, not to mention the restrictive effects of state regulatory and legal peculiarities. (See Chart A)

A Mild Recession in the Inland Empire

Just as the Riverside and San Bernardino counties' economies grew more rapidly than the rest of the state in the '70s and '80s, so the 1990-93 recession has also been much more modest here. Total private-sector employment is down only about 1% here since 1990, compared to 10% declines in L.A. County and 7% in Orange County.

Elsewhere in Southern California, declines have centered in high-tech and defense-related manufacturing. In the Inland Empire, while defense cuts have hurt, the bulk of job declines have been in construction, retailing and other growth-oriented industries. (See Chart B)

Retail Activity Apparently Rebounding Across So. Cal.

While no official 1993 retail sales data is yet available for the Inland Empire, the available data for Southern California suggests that Inland Empire sales activity has been improving in 1994. Thus, sales data for the consolidated L.A. area (all of Southern California except for San Diego) show gains throughout this year. Meanwhile, available data for Los Angeles and Orange Counties proper don't reflect these improvements, so that most of the Consolidated L.A. sales gains in 1993 probably occurred outside of L.A. and Orange counties, thus, in the Inland Empire and Ventura County. (See Chart C)

Local Real Estate Activity on the Mend

Home sales activity has also picked up in recent months in the Inland Empire, as it has throughout Southern California. The gains experienced in July through November come on the heels of very severe declines in 1989-92, so the rebound to-date is still tentative, but the second half of 1993 still showed the best and most sustained improvement in years. (See Chart D) ▲

All information and chart data provided by the University of California at Riverside Graduate School of Management, Inland Empire Economic Data Bank.

Chart A

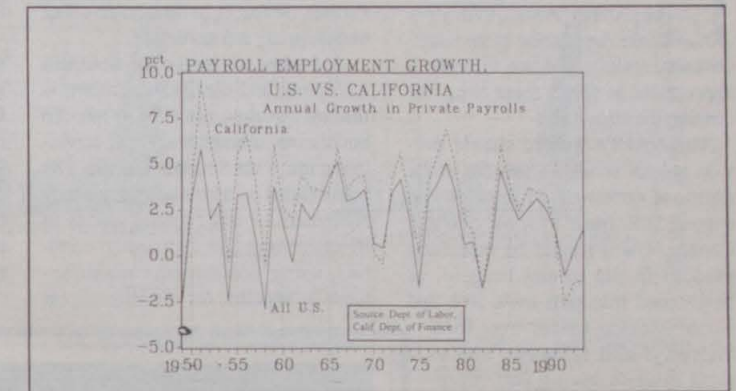
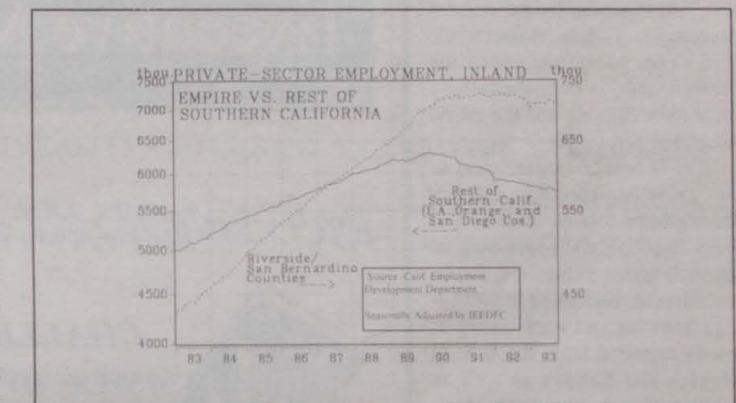
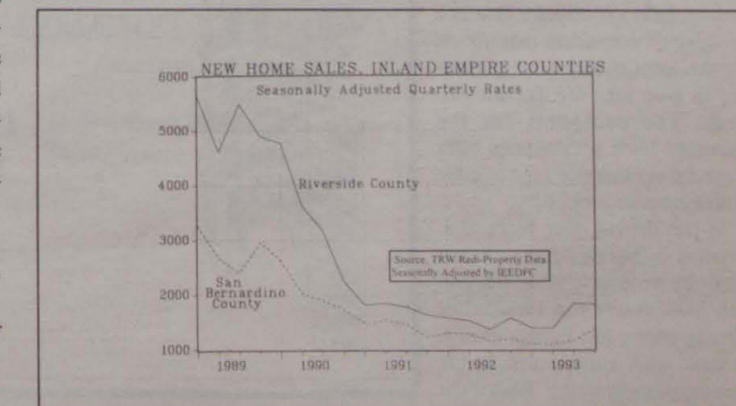
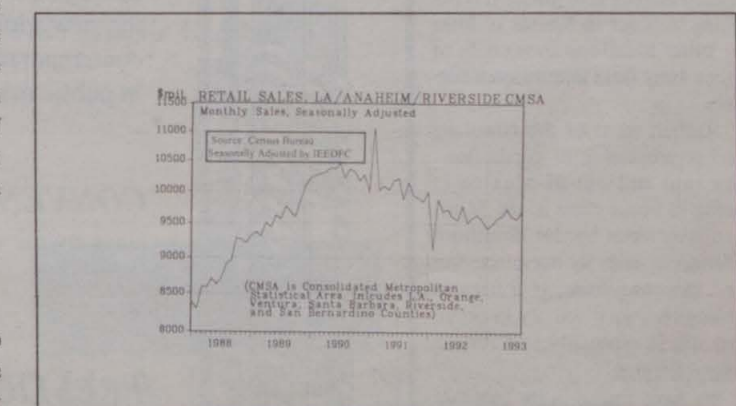


Chart B



Charts C&D



State, Region Should Benefit From NAFTA Passage

Like it or not, the passage of the North American Free Trade Agreement is an auspicious occasion, and we thought it appropriate to spend some time discussing the issue.

The NAFTA accord should provide at least some net benefits to the national economy as it works to expand U.S. trade with Mexico and Canada. Gains should be especially evident in the Inland Empire, as heightened transport trade into and out of Mexico passes over local highways and railways, and as local manufacturing and reprocessing facilities spring up in conjunction with Mexican suppliers.

Now, there are some who find this hard to accept for the national economy as a whole. However, the idea of net gains from expanding foreign trade is overwhelmingly clear for California and the Inland Empire in particular.

This is because a great deal of the gains in economic activity from greater foreign trade accrue from handling and processing of the trade goods themselves, that is, the shipping, packaging, repackaging, financing and warehousing of goods exported from the U.S. to Mexico and Canada as well as those goods imported from Mexico and Canada into the U.S. Where will the bulk of such trade related activity take place? It is not going to occur in Kansas or Iowa or other locations thousands of miles away from international borders.

Rather, most of the handling and re-processing of goods flowing into and out of Mexico is going to occur close to the Mexican-American border. Southern California, with its manufacturing and shipping base, is a natural location for such activity to occur, and this is especially true for the Inland Empire.

We have argued in the past that over the next decade, the local growth path necessarily entails a process of economic maturation for the local economy of generating its own jobs for its own citizens. The prospects for the increased trade with Mexico offer a special opportunity to accelerate that maturation process.

In just the last four years, U.S. exports to Mexico have soared with the economic liberalization and development that Mexico has already undergone. Further growth in trade with Mexico will be the best opportunity in the '90s for the

Riverside-San Bernardino region to further develop its manufacturing and shipping infrastructure.

A further advantage for Southern California and the Inland Empire is that we are close not only to Mexico but also to international ports servicing trade with Southeast Asia. The possibilities of assembling high-tech equipment or other capital goods in Riverside and San Bernardino counties, using components manufactured in Mexico, for ultimate export

to Asian or South American markets is intriguing and exciting.

In sum, there is honest disagreement about the benefits to the U.S. as a whole from the NAFTA accord. However, it would be very hard to argue that the pact is not a clear positive for the Inland Empire economy. Again, it provides tremendous opportunity for the area to continue to move toward becoming a commercial as well as residential center.

California, in general, and the

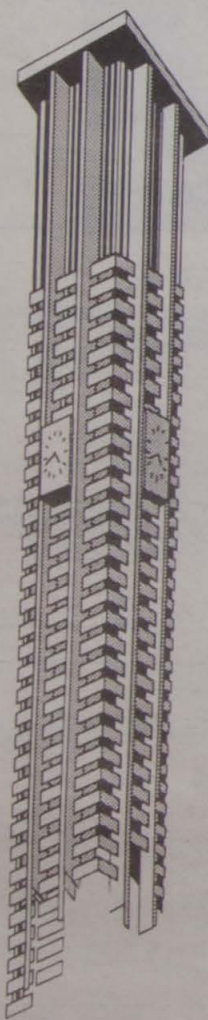
Inland Empire, in particular, used to be known as the lands of the future. Given the adverse economic shocks that we have been dealt in the last four years, it is understandable that our faith in the future has been a little bit shaken. However, the NAFTA pact does offer an opportunity to get back on a fast and beneficial track to the 21st Century. ▲

-Information courtesy UCR Graduate School of Management/IE Economic Forecasting Center.

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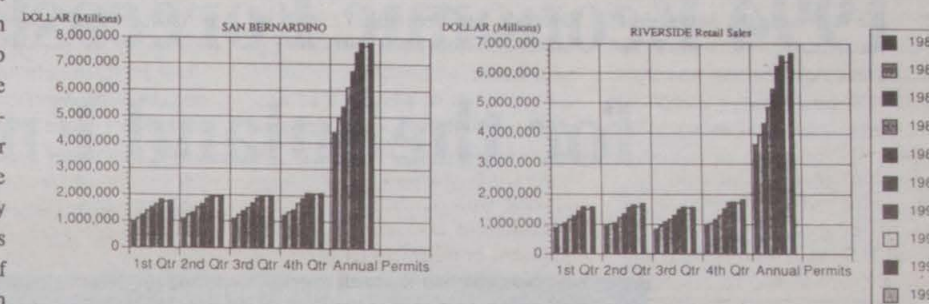
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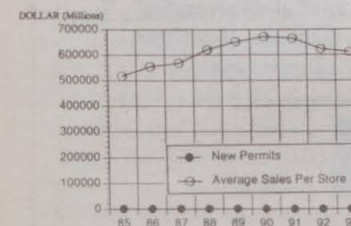
By Earl Beecher, Ph. D.

Taxable retail sales in the Inland Empire continue to expand at a slow rate. During the 1980s, Riverside County's growth rate accelerated each year until it peaked in 1989. Then it was as if someone slammed on the brakes and it slowed to such an extent that there was an actual decrease in 1991. Since then sales have moved ahead cautiously, but never have they approached their previous rapid rate.

greater extent in San Bernardino County. The average annual sales per retail store clearly demonstrates the effect of the recession as each store's sales have declined since



The figures cited do not include all retail outlets, only retail stores as reported by the State Board of Equalization.▲



San Bernardino County's retail sales followed a similar pattern except its growth rate peaked earlier, in 1986. It then more gradually wound down than Riverside County. Both are showing a moderate recovery in 1992, with San Bernardino retaining the larger sales of the two counties.

It is expected that retail sales



will increase slowly during 1993, and then more rapidly in 1994. If expectations are realized, the 1993 annual total sales by retail stores should reach \$7,999,382,000 in San Bernardino County.

The Christmas Season (4th Quarter) sales should amount to about \$1,849,000,000 in Riverside County and \$2,159,000,000 in San Bernardino. That is an increase over last year of about \$25 million and \$80 million for the counties respectively.

The number of stores in the two counties has increased every year since 1984. The effect of the economic downturn shows up to a

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ADVANCE RESERVATIONS MANDATORY

Who Will Run the Health Alliances?

By Michael D. Reagan

President Clinton's massive health reform now awaits refinement, debate and voting in Congress. The 240,000 word bill constitutes the most complex and far-reaching piece of domestic legislation ever proposed, and it will vitally affect one-seventh of the American economy.

Although Clinton says he is open to lots of compromises, it seems clear that to get his signature, the legislation will have to produce universal coverage—even if gradually phased in, and (almost as clear) will have to require (called "the mandate") employers to pay premiums for at least 80% of the basic package's cost. Little else is settled.

One of the major areas of conflict is already becoming apparent: Clinton's proposed use of health insurance purchasing cooperatives, called "health alliances." The idea is to reduce the rate of cost increase by stimulating price competition among health care providers. Small businesses and individuals not included in some other plan can band together to get a "quantity discount." As HMOs and other networks of providers compete for contracts with the alliances, they will have to control their own costs closely in order to succeed.

So far, it sounds like a traditional business approach. But this is not to be completely unfettered competition. Far from it.

It is to be regulated competition, a hybrid between private business and government controls. Why not competition alone? Because there is a history of "cherry picking" by insurers who cover only the healthiest people and drop those who get sick or raise the rates very high when one member of a small group has a costly illness. Small firms find it hard to get coverage.

Because of mounting public concern about such practices, and the fear of losing coverage if one changes jobs, there will be ground rules to ensure that competition is on a level playing field, especially that it be based on "community rating," which means that rates must be set to include all comers, not just the

healthiest, youngest workers.

Because price competition poses a danger that the contracts may be won by sacrificing quality of treatment, the Clinton Administration is also pushing for the development of data on "outcomes" (i.e., results) of medical care among the contract contenders. Such information, made available to the managers of the alliances (and perhaps to individuals) should produce competition partly on the basis of quality. However, it will take years to develop that data base.

Each state is to have at least one alliance; several regional ones in larger states such as California. While cooperative purchasing is hard to disagree with, many in Congress are expressing grave fear that these will be run by political appointees and will become huge bureaucracies in the process of evaluating and choosing competing plans. The plan's advocates insist that this need not be the outcome. How each state operates within a broad zone of discretion to be provided by the legislation will do

much to determine whether bureaucratization/politicization becomes a real problem or not. Right now, one only knows that the alliances are going to be one of the major points of discussion and contention as congressional debate proceeds. Whatever the specifics of the reform plan, it will surely mean a new partnership of government and business. ▲

-Reagan is a professor of Political Science, Emeritus, at U. C. Riverside.



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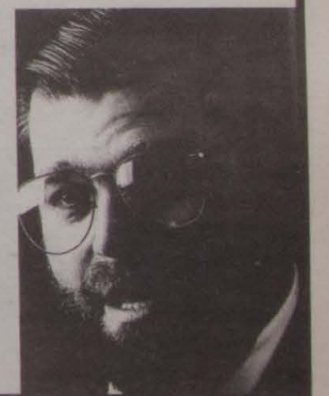
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We Need Criminal Control Not Gun Control

By Assemblyman Ray Haynes

There are two cardinal problems with gun control: first, gun control does not take guns from criminals; and second, gun control is dishonest and deceptive, it does not work. Even if the law could take guns out of the hands of the criminals, other weapons were used for centuries to inflict death and wounds before gun powder.

If we want to attack the root of violent crime, we must address the criminals, not the instruments that

they pervert for their own illegal ends.

The recent passage of the Brady Bill is basically deceptive. Advocates of gun control promote the legislation as though it will cure violent crime. However, the Brady Bill will not prevent criminals from obtaining lethal weapons, including guns. What the Brady Bill does, is extend hope to those who will obey the law, that everyone will act in the same manner including criminals. Of course, it just doesn't work that way.

The Brady Bill supporters made a

fundamental argument which is basically dishonest: gun ownership causes crime and gun accidents. By their theory, America has a lot of guns, therefore, America has a lot of crime and accidental deaths from guns.

On the one hand, just pass the Brady Bill, and you will eliminate violent gun crime. On the other hand, pass the Brady Bill and only competent people will have guns and accidental gun deaths will be stopped.

As much as I want crime and accidental deaths to stop, I fully

comprehend that the Brady Bill will not make the world perfectly safe. It will not stop crime or prevent accidental deaths.

Everyone has probably heard a story about someone who was killed accidentally by a gun. Perhaps you've heard about a child who found his parents' hand gun and somehow it discharged. Or maybe you've read a story in the paper about an adult who was carelessly handling a loaded gun and was shot to death. Such stories are real and surely tragic.

In order to end accidental death, one would not necessarily start with guns. You'd literally have to eliminate much of human activity to eliminate all accidental deaths. In 1983, for example, there were 1,695 firearm accidents that led to deaths.

Yet, over 99.07% of all American households were without a fatal firearm accident. Furthermore, accidental gun deaths account for about 2% of all accidental deaths in this country. I wish all accidental deaths were at zero.

While gun accidents might be prevented by safe procedures, in 1983, there were more than 44,000 deaths caused by car accidents; over 12,000 people were accidentally killed by falls; over 5,000 deaths caused by fires, many by cigarettes; over 4,500 deaths due to accidental poisonings; and 5,254 deaths from drowning.


In other words, in 1983, you were 26 times more likely to die in a car accident. You were seven times more likely to die by falling down. You were three times more likely to die by drowning, and three times more likely to die by fire. You were 2.7 times more likely to die by being poisoned.

While every death is tragic, I certainly will continue to work to reduce the number of people killed by guns accidentally, or from any other activity. In short, if we logically want to really make the world safer, we would have to ban automobiles, walking, climbing, swimming and eating. Why, we would even have to pass Prohibition again, if we really wanted to make the world safe.

Of course, this all assumes everyone would obey the law and not do their own thing. ▲

-Haynes represents the 66th District in the California Assembly.

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Who's to Blame When a Party Gets Out of Hand?

By Robert Vines

Although the holiday season is now over, it is still fresh enough in everyone's mind to use it as an example for a growing problem among business/employee relations.

During the holidays, it seems like every time you turned around there was a party to attend, some for fun, others because business etiquette dictated that you be there. The last weeks of December, however, are not the only time during the year, that an employee may have to attend a party or social function on business. The following scenario highlights some of the problems which can arise when business is mixed with pleasure:

The holiday party invitation comes from a trade association your company belongs to. Your boss says you should attend. He believes that the purpose of your attendance is to network with others at the party who are a source of potential new business.

On the way home from the party you are involved in an accident. Too many drinks may be a contributing factor. The question is, who should be held legally responsible for medical claims? The trade association holding the party, your employer or you? What are the pro's and con's to this issue?

- The employer and the insurance company may question whether it was the fault of the alcohol.

- The employer and the insurance company may question whether some physical condition contributed to the accident. Has the party attendee had a recent physical to rule out this claim? From the employer's or trade association viewpoint, do the employees understand that it is a felony to file a false claim?

- From the party attendee's point of view, his attendance at this party was not for pleasure. His only reason for participating was that it was expected of him. He views his predicament as an "on the job" accident.

How does the law view this issue? In the case of "Ezzy," a claim of an employee injured in a company-sponsored softball game

was contested by the employer. The employer contended that participation in the softball game was not a requisite of the job. The employee proved that one of the hiring conditions of the company was that employees participate in company-sponsored activities, i.e., the company-sponsored softball game. The court ruled that the claimant's injury resulted from participation in an activity which was a "reasonable expectancy" of her employment.

Another case involved a company executive who was invited to the

home of her chief executive officer to counsel the CEO's son on a certain subject. During the course of the evening, the employee was given wine. The woman tripped and fell on some steps after drinking the alcohol. The court ruled this was a work-related injury and she received a workers' compensation settlement.

Advice employers should heed in order to avoid employee accidents during company-sponsored events includes:

- Do not provide alcohol as a refreshment during company parties.

- If alcohol is offered, see that those who do drink too much are provided with a ride home.

- If an employee attends a party on behalf of the company, ensure the employee understands he or she is representing the company and is expected to maintain a professional posture throughout the evening. ▲


-Vines is a partner in the law firm of Rose, Klein & Marias (the oldest and largest law firm in Southern California in workers' compensation cases).



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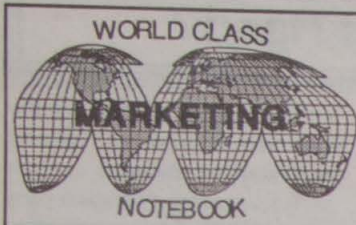
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By James W. Casparie—
Managing
Director,
Casparie
Resources

What's New with World-Class Marketing?

In November of 1992, we first shared the principles of World-Class Marketing. Now, more than a year later, several new criteria have been added to the model and, a few older criteria have been changed. We thought we'd start the new year by providing an update on what we, and most importantly, our clients, have learned.

If all consultants were honest, or at least awake, they'd have to admit that the greatest opportunities for them to learn come from their clients. If that were not true, the World Class Marketing Model would never have been developed. Instead, it is the direct result of hundreds of clients helping us help them solve, what seemed to be, a series of unrelated problems. Gradually, the pieces began to fit together and reveal a set of principles that suggested the core issue was a failure to understand, adapt and apply the foundational precepts of good marketing practice.

Four years later, we are still learning and adding to the model. What I thought I'd share in this column today are some of the more recent revelations.

Hire Competent People

Amazingly enough, this precept was made clear in a most unlikely place. Early stage companies are always tight on funds, yet, the successful ones make it a point to spend that extra dollar to get the very best people they can when recruiting for a critical position. Why?

When dealing with a high-risk situation, hiring less than the best possible talent only adds unnecessary risk and further

compromises the potential for success. Unfortunately, too few companies even take the time to thoroughly decide on what the ideal candidate should look like, much less focus their efforts on hiring "Mr./Ms. Perfect."

A corollary to this principle is to not forget that the person you hire today — for today's task — may not be the best person for tomorrow's changing strategies. Companies that recognize this point will utilize a balance of training, interim managers, expert consultants and, yes, even turnovers to keep the company fresh and flexible.

Aim for Market Intelligence Not Market Research

Traditional market research is based on defining the problem first, then determining a methodology to research and validate or disprove the premise behind the problem. This approach worked well when the forces affecting business were less complex and the amount of information available to understand them was virtually non-existent. However, today's smart competitor must take full advantage of all the data and information that is potentially accessible. They must not only know where and how to collect this information, they must make it a priority to do

so in a deliberate and organized way. This process of collecting every conceivable piece of useful information and then digest-

ing and interpreting its potential implications for your business is called market intelligence. For those who would like to learn more about this process, a good place to start would be Herb Meyer's book "Real World Intelligence".

Identify & Avoid Market Fallacies

Have you ever seen a company keep on making the same mistakes simply because they have never learned to properly

Companies that recognize this point will utilize a balance of training, interim managers, expert consultants and, yes, even turnovers to keep the company fresh and flexible.

read the signs that define their market? At least some would say that the reason Sears has suffered so much over the last few years is because they kept believing that service was the

key to their customers' hearts. Why did they believe this? Because all their research told them so. And why did their research keep telling them this? Because Sears had built into all their market tests the fundamental belief that service was a key motivator for their customers. It's not that this was a wrong belief, but when it failed to illustrate how important a lower price was to the customer, Sears lost considerable business to a young competitor who did pick up this trend — Wal Mart.

Companies need to challenge their basic beliefs all the time to ensure they don't allow old thinking to give them the answers they want vs. the answers they need to survive.

Customer Advocate vs. Customer Service

The final thing we learned this year was that too many companies are content to establish passive customer service organizations. On one extreme, the thinking can be so short-sighted that, when the customer calls for help, they are greeted with a "what-do-you-want?" attitude. The imperative to have a customer service function has been fulfilled, but the corporate heart is not in it and the result is worse than not having any function at all.

Yet, the next level of compliance is only marginally better. How many of us have called a company's customer service department, gotten someone friendly and courteous, but also equally unable to help us with our "unique," never-before encountered problem?

It's because of experiences like the one above that we discovered the real secret to a solid customer service program — the customer service department; and, in fact, everyone in the company must become customer advocates. That is they must develop both the attitude and the programs to become actively engaged in the process of learning how they can better serve the customer's needs. No more of this waiting for them to call and complain. A truly world-class company in this respect will actively seek out customers and find out what is working and what is not; investigate and understand specific needs; and actively learn how to service them better. The days of waiting until the customer calls, writes or fills out a card are gone. In the new age, only the companies that proactively seek out their customers will survive.

Early stage companies are always tight on funds, yet, the successful ones make it a point to spend that extra dollar to get the very best people they can when recruiting for a critical position.

Well, that concludes the main points of what we learned last year. We look forward to sharing our experiences again with you this year. If you have any specific questions, or just would like to know more about what we've shared, please call. ▲

-Casparie is the managing director of Casparie Resources, a consulting firm specializing in, and catering to, the unique needs of the CEO. For further information, please call him at (714) 921-1148.

Clean Air Program, Business Prosper Through Local Control

Continued From Page 6

reducing pollution by 93 tons a day. I voted for RECLAIM.

All of these changes have been made quickly by the AQMD's board and staff to deal with economic conditions here in the Southland.

While Sacramento has continued to pass new mandates, your local AQMD board has:

- Imposed an austerity program on AQMD's staff;
- Reduced paperwork and speeded permits;
- Taken a cooperative rather than adversarial approach toward local businesses; and
- Provided unprecedented regulatory flexibility based on increased use of market forces.

Assemblyman Polanco argues that his bill, AB1853, was "designed to impose accountability and discipline over the AQMD."

He says local representatives should relinquish control of AQMD's purse strings and decision-making authority to Sacramento. No other local air agency would be singled out for this treatment, whereby Northern California legislators could actually vote on how much Southern California could spend for clean air.

The fact is that the Legislature already has oversight authority over AQMD. A joint oversight committee reviews AQMD's performance about every three years and recommends legislation to improve it.

Polanco also argues that the State Water Board, the Department of Toxics and the Waste Management Board are under state management. This is because they are state agencies.

AQMD is a regional agency

just as is the Los Angeles Transportation Commission, San Bernardino Association of Government, Southern California Association of Governments, and many others. These agencies do not have to relinquish budgetary authority to Sacramento. This is a matter of local control.

Assemblyman Polanco stated in his article, "The self-funded AQMD answers to virtually no one." I think this is what bothers him. If the agency was tax-funded, they could do what they did to the city of Montclair — take some of the money away.

As to the notion that somehow the agency runs itself, I am proud to represent the 16 cities of San Bernardino County on the

12-member board. I am an elected official. Every four years, I have to submit myself to the votes of the mayors of my county who represent two-thirds of the cities as well as two-

thirds of the population. I can't have a campaign fund and other revenues to obtain the votes of my colleagues. Polanco's own branch of the Legislature has a member on this truly representative board.

Only by maintaining local control will AQMD be able to aid the business community and clean up the air. Just look at AQMD's Record — and the Legislature's — and decide for yourself.▲

Paulitz is mayor pro tem, Montclair, and governing board member representing cities of San Bernardino County, South Coast Air Quality Management District.

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Inland Empire Profile



Full Name: Edmond R. McCormick

Occupation: President, CEO, Redlands Centennial Bank

Short Biography: Born and raised in the Redlands area. Began banking career 23 years ago at age 16, progressing to current position.

Family: Wife, Lori; son, Scott (22); daughter, Erin (19).

Hobbies: Landscaping; historical home restoration; antiques.

Affiliations: Redlands Chamber of Commerce; Redlands Bicycle Classic and the Redlands Opticists Club.

Prior Career: Childhood.

Personal Accomplishments: Eagle Scout; Crafton Hills College Alumnus of the Year; received a BA in management from the University of Redlands; Optimist of the Year.

Business Accomplishments: Immediate past president of the Redlands Chamber of Commerce.

Best Aspect of the Inland Empire: Accessibility to all of Southern California while still having special and unique qualities.

Greatest Concern: Improving support for business, job creation.

Last Book Read: "Rising Sun" by Michael Crichton.

Last Movie Seen: "Cliffhanger"

Favorite Sports: Mountaineering, snow skiing and cycling.

Favorite Drink: Champagne.

Favorite Restaurant: Rama Garden, Redlands.

Last Vacation Taken: Mammoth Lakes, Calif.

Lives in City of: Redlands native.

New Year + New Taxes = New Strategy

By Tom Davis

The ink is barely dry on the 1993 federal tax laws recently signed by President Clinton, yet, many Americans already face bigger tax bills. That's because the laws are retroactive to Jan. 1, 1993. The new taxes could take a big bite out of your investment earnings. Whether you're now in a higher tax bracket or not, you may have to make better use of tax-free and tax-deferred investments.

First, let's look briefly at some of the changes that could impact your tax picture:

Rates

The top bracket has increased from 31% to 36% for individuals with taxable incomes of more than \$115,000 and couples with more than \$140,000. There is an additional 10% surtax on taxable incomes of more than \$250,000.

Social Security Tax

Beginning in January 1994, individuals earning more than \$34,000 and couples earning more than \$44,000 will pay taxes on up to 85% of Social Security benefits, increased from 50%.

Estate Tax

The top federal rate for estates valued at more than \$3 million has increased to 55%; for estates valued at or above \$2.5 million the rate has increased to 53%.

Alternative Minimum Tax

The rate for AMT-type income above \$175,000 has increased from 24% to 28%. Rates for AMT-type income below \$175,000 has increased to 26%.

Itemized Deductions

You may deduct only 50% of the costs of business meals and entertainment, down from 80% beginning in January 1994.

Luxury Tax

The law repeals the 10% luxury tax on all items except automobiles. If you paid this tax, ask your merchant for a refund.

What You Can Do

Consider the following in revamping your investment strategy:

Stocks

It may be appropriate to move your long-term investments into growth stocks. Taxes on long-term capital gains remain at 28%.

Tax-free Municipal Bonds
As income taxes rise, the tax-free current income from municipal bonds becomes more valuable. Municipal bonds may be right for you even if you're not in a higher tax bracket. To appreciate the benefit of tax-free income, compare the rate on a municipal bond to the rate you would need to receive on a taxable bond to net the same amount after taxes. For example, if you are in the 31% tax bracket, a taxable bond yielding 8% gives you the same after-tax return as a municipal bond yielding 5.5%. If you're in the new 36% bracket, you would have to earn a yield of 8.6% on a taxable investment to net 5.5% after taxes. Yields of 8% or more on quality investments are hard to find in today's market. Also, if you purchase bonds issued by your state of residence, income is generally free from state and local taxes.

Mutual Funds

Mutual funds that invest in municipal bonds provides tax-free income as well as diversification, professional management, liquidity and convenience.

Unit Trusts

These investments, also very affordable, feature a fixed portfolio of municipal issues. Income is relatively predictable and there is a stated maturity date.

IRAs and Qualified Retirement Plans

You can reduce your taxes over many years while building assets for retirement by contributing the maximum amounts to an IRA (\$2,000 for an individual and \$2,250 for an individual and non-working spouse) and, if your employer offers one, your qualified retirement plan (maximum annual contribution is 15% of your salary, up to \$8,994). All earnings on contributions to these plans are still tax-deferred, no matter what your tax bracket.

Try to make your 1994 IRA contribution this coming January — if you wait for the filing deadline of April 1995, you'll be missing 15 months of tax-deferred compounding. Also, if you have a qualified plan at work and you leave your job, ask your plan administrator to transfer your plan assets directly to your IRA or your new employer's plan. If you take receipt of the

money, you will pay a 20% withholding tax immediately.

Annuities

These are excellent supplements to an IRA if you have additional assets you want to invest for a long-term goal. All interest, dividends and capital gains grow tax deferred. Should you need your money, annuities feature liquidity options equal to a percentage of your account value. Like an IRA, though, you pay a penalty on withdrawals made before age 59 1/2. Also, surrender charges may apply for premature withdrawals. A fixed annuity offers a fixed rate of return for a specified period of time, with earnings and principal guaranteed by the issuing insurance company. With variable annuities, you select portfolios of stocks and bonds with varying levels of risk and potential return.

Other Considerations Estate planning:

Insurance has always been one of the best ways to prepare for estate taxes. With higher federal taxes on estates, planning is even

more critical if you don't want to burden your heirs with the entire tax bill. With survivorship life and other policies, insurance proceeds pass to your beneficiary without federal tax liability. Custodial accounts for children:

If you're investing for a child's education, take advantage of custodial accounts for children. In such an account, the first \$600 of earnings is tax-free. The next \$600 is taxed at the child's tax rate, usually 15%. Income above \$1,200 is taxed at your rate. When the child reaches age 14, all income above \$600 is taxed at the child's rate. All gifts to children are irrevocable.

Income from any investment could be subject to AMT. Also, remember that taxes are only part of your investment picture. You must always consider your goals, resources and ability to accept risk. Speak with a financial consultant and your legal or tax adviser before undertaking a new investment plan. ▲

-Davis is a financial consultant with the offices of Smith Barney Shearson in Claremont.

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Where to Find Start-Up Funding in the '90s

"Ask the California Venture Forum" addresses questions of interest to business owners and entrepreneurs and is a project of faculty from California State Polytechnic University, local business leaders, and the Inland Empire Business Journal. Responses are prepared by Forum members. The California Venture Forum showcases entrepreneurs and businesses every other month in an effort to help them obtain financing. If you are interested in becoming a presenter or would like more information about the California Venture Forum, contact Professor Deborah Brazeal at (714) 869-2368.

Ask The California Venture Forum

By Dina Lane

Last month under the California Venture Forum section, "Creative Financing: Other Peoples' Money," you read about strategic partnering, and leveraging your know-how with other peoples' money. This month, we're going to review where to find new or specialized financing, capital venture funding and other resources.

The past several years have been tough on existing and new business start-ups. It has also been tough on traditional lending institutions and the financing groups that invest in new ideas/entrepreneurs. Many of the capital venture firms that were flourishing in the '80s fizzled out in the '90s. However, if one knows where to look, you can still find some of the old and a crop of new financing institutions.

Some of the new financing opportunities are highly specialized or targeted to specific industries or groups. These include venture capital for women-owned businesses, low interest loans for recycling-based manufacturing, companies located in economically depressed areas or in a revitalization area, etc. California is also positioned to receive federal funding to finance new companies who can transfer or convert aero-space technology into civilian or dual use technology for sale in the open marketplace.

There are also a multitude of organizations who provide a variety of business assistance services (most of which is provided at no/or low cost) including developing business plans, on-site assembly line analysis for

efficiency, marketing/sales assistance, etc. In the Los Angeles area alone, there are over 350 organizations setup and ready to provide in-depth assistance to new or existing businesses. The real challenge in the '90s might not be where, but how to identify, assimilate and make use of the vast pool of resources available.

So let's get started. As you would expect, the criteria and conditions for qualifying for financing varies and will require that the entrepreneur do his/her homework before applying. Development of a well thought-out business plan, marketing/sales strategy, appropriate legal protection, and an experienced management team are more important today than in the past because of today's competitive investment environment. Also, because of the recent savings and loan debacle, there are more stringent regulatory requirements that may require additional collateral and longer processing time. However, there are many government programs that provide financing, or are designed to help business development. The following provide a summary of a few of these programs, financing opportunities and other resources:

RESOURCE ASSISTANCE

California Small Business Development Center Program (SBDC): Small business may receive assistance in developing business plans, marketing, permit and licensing requirements, etc. (916) 445-6546

South Coast Air Quality Management District (SCAQMD): Businesses may receive assistance on the most cost-effective ways to reduce pollution and locate sources of funding. (909) 396-2000

Business Environmental Assistance Center (BEAC): Provides businesses environmental compliance and technical assistance. (800) 662-2322

California Materials Exchange (CALMAX): Assists business in locating markets for their materials and feedstock. (916) 255-2369

SCE's Customer Technology Application Center (CTAC): Assists businesses to find new innovative solutions to reduce energy costs, improve productivi-

ty and address air emissions challenges. (800) 336-2822

National Technology Transfer Center (NTTC): Provides businesses with technology transfer assistance. (800) 678-6882

California Manufacturing Technology Center (CMTC): Assists small-medium manufacturing companies to increase productivity, incorporate advanced materials and improve management operations. (800) 300-2682

University of California Manufacturing Extension Program (CMEP): Provides small- to medium-size manufacturers with on-site assessments designed to improve processing. (800) 894-7697

State Employment Development Department (EDD): Provides business with a multifaceted program offering a variety of pre-paid employment and training related services. (213) 260-6450

FINANCING ASSISTANCE

Sudden & Severe Economic Dislocation Revolving Loan Fund Program (SSED): Business loans for companies seeking capital for activities that will create or retain jobs in eligible areas. (916) 324-1299

*The past several years
have been tough on
existing and new
business start-ups.*

Department of Conservation Division of Recycling Grants Assistance: Assists in locating federal and foundation grant funds for businesses who manufacture using post-consumer and secondary materials as feedstock. (916) 327-2760

California Integrated Waste Management Board Recycling Market Development Zone Revolving Loan Fund: Revolving loan fund to support manufacturers using post-consumer or secondary materials as feedstock. Low interest loans are available for financing publicly-owned infrastructure and capital improvements. (916) 255-2397

Small Business Pollution Control Tax Exempt Bond Financing Program: Provides loans to small businesses for acquisition, construction, or installation of qualified pollution control, waste disposal, and resource recovery facilities. (916) 445-9597

California Office of Small Business Energy Conservation Loan Program: Provides small businesses low interest loans for the purpose of retrofitting their operations to be more energy efficient. (916) 324-9325

California Statewide Certified Development Corporation (CSCDC): Provides real estate financing for businesses through SBA 504 and private lenders. (800) 348-6258

CAPITAL VENTURE FINANCING LISTINGS

The following listings will be available at the upcoming Third Annual Business Financing Forum "Winning Strategies to Raise Capital in the '90s" sponsored by the California Venture Forum, Jan. 26, 1994 from 6-9 p.m. at Cal Poly Pomona, Kellogg West Conference Center. Call for reservations at (714) 545-9200.

National Association of Investment Companies: Membership directory includes 150 listings including 25 companies within California.

National Venture Capital Association- Membership directory includes 187 listings including 68 companies within California.

Small Business Investment Companies: Listing includes 189 firms licensed by the SBA to supply equity/venture capital to qualifying businesses. Listing includes 20 companies within California.

Miscellaneous Listing for Women-Owned Businesses: Listing includes four capital venture organizations that invest in companies that are owned by women. ▲

This article was written by Dina Lane, Business Retention program manager for Southern California Edison Company. If additional information is needed regarding resources available to assist business retention, relocation or expansion, call Edison's ComCenter toll free at 1- (800) 3-Edison.

Advertising,
Marketing
& Public Relations

Santa Boogied From His Head Down to His Toes

By Steve Holt

Santa Claus came a little earlier in 1993. He must have wanted to taste the great food, imbibe in a little holiday cheer and boogie down with the best of them at the annual Inland Empire Ad Club's holiday party. Santa joined more than 100 guests at the annual bash that took place on Dec. 16, 1993, at Fred Armitage's photo studio, Visual Impact. The studio was festively decorated in red, gold and green with a beautifully detailed, dramatically lighted, ribbon wrapped 308 GTS red Ferrari as the main attraction.

New Faces for the New Year

Speaking of great parties and the IEAC, we are proud to announce the election of our new board members and the upcoming installation dinner. Recently, seven members were elected to the IEAC Board of Directors. Those board members include: Fred Armitage, Visual Impact; Paul Rubio from The Press Enterprise; Sherry Stanton of Pomona First Federal Savings and Loan; Joe Ammirato with Designs for Business; Bill Anthony at the Inland Empire Business Journal; Pat Woy, freelance writer; and Patrice Painter from TCI Cable.

The upcoming installation dinner for the new board members will be held in mid-January. For information and reservations, please call 909/941-7022. Congratulations to all the new board members and welcome aboard. We look forward to an exciting year ahead in 1994.

Are You Missing Out on All the Fun?

Starting the New Year off right is something many of us have promised to do, both in our professional lives and in our personal lives. If you are a professional who specializes in any aspect of marketing, advertising or communications, starting the New Year off right means becoming a member of the Inland Empire Ad Club.

The IEAC represents all sides of the advertising community. The membership includes advertising agencies, designers, illustrators, photographers, printers, color separators, and service bureaus, as well as corporate marketing departments for local corporations and of course, media representatives from all forms of print and

broadcast.

Becoming a member of the IEAC is one of the best ways to show your support and participate in the growth of our industry here in the Inland Empire. The cost is just \$120.00 a year for corporate membership, \$50.00 for individuals, and \$25.00 for students. For more information or to receive a brochure, call 909/941-7022.

Calling All Knights to the Round Table at CSUSB

Cal State University, San Bernardino's chapter of the Ameri-

can Marketing Association is inviting all interested marketing professionals to join in a mutually beneficial Marketing Round Table discussion.

The event is open to all CSUSB students and for an entrance fee, to marketing professionals.

The event takes place on Wednesday, Jan. 19, 1994, in the Student Activities Center, Room A, from 6 to 8:30 p.m.

The Marketing Round Table is an excellent opportunity for you to recruit prospective employees and

interns, as well as to advertise your company.

If you're interested in becoming a sponsor of CSUSB's chapter of the American Marketing Association's Marketing Round Table, please contact Audra Wenke at 909/924-1831.▲

If you have any information you'd like to see in this column, please contact Steve Holt. Holt is a partner with Stewart-Holt Advertising in Ontario. He can be reached at 909/941-7022.

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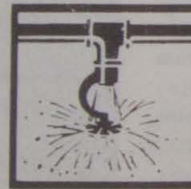
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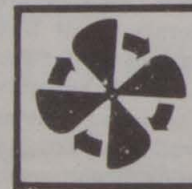
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Top Colleges and Universities in the Inland Empire

Ranked by 1992-93 Enrollment

Institution Address City, State, Zip	Students: Total Enrollment Student-Faculty Ratio	Faculty: Full-Time Part-Time	Type of Institution Year Founded	Tuition & Fees: Calif. Resident Non-Resident	On Campus: Room & Board (Avg. Yearly Cost)	Top Local Exec. Title Phone/Fax
1. California State Polytechnic University, Pomona 3801 West Temple Ave. Pomona, CA 91768	17,050 20:1	638 231	State 1938	\$1,576 \$1,576*	\$4,862	Dr. Bob H. Suzuki President (909) 869-2290
2. California State University, San Bernardino 5500 University Parkway San Bernardino, CA 92407-2397	12,485 20:1	650 200	4-year Public 1965	\$1,443 \$7,347	\$4,466	Anthony H. Evans President (909) 880-5002/880-5901
3. University of California, Riverside 900 University Ave. Riverside, CA 92521	8,677 14:1	550 150	Public University 1954	\$3,748 \$11,447	\$5,430	Raymond L. Orbach Chancellor (909) 787-5201/787-3866
4. University of La Verne 1950 Third St. La Verne, CA 91750	5,939 19:1	130 262	Private 1891	\$12,890 \$12,890	\$5,050	Dr. Stephen Morgan President (909) 593-3511 ext. 4900/392-0364
5. Loma Linda University 11234 Anderson St. Loma Linda, CA 92354	3,100 3:1	871 240	Private/Health Sci. 1905	Undergrad. \$11,115-Grad. \$10,260/1st Professional \$20k-\$22k \$145 per unit/Undergrad. \$175 per unit/Grad.	\$1,740	Dr. B. Lyn Behrens President (909) 824-4540/824-4577
6. Chapman Univ. (Coachella Valley Academic Ctr.) 41-555 Cook St., Ste. 100 Palm Desert, CA 92260	2,500+ 10:1	7 75	Private 1861 (Orange)	\$15,850 \$15,850	N/A	Ronald C. Stephens Director (619) 341-8051/h/a
7. The Claremont Graduate School 160 E. Tenth St. Claremont, CA 91711	2,200 11:1	72 60	Graduate Studies 1925	\$15,850 \$15,850	N/A	John D. Maguire President (909) 621-8025/621-8390
8. University of Redlands P.O. Box 2080, 1200 E. Colton Avenue Redlands, CA 92373-0999	1,537 13:1	156 28	Private 1907	\$15,760 \$15,760	\$5,664	Dr. James R. Appleton President (909) 793-2121/335-4076
9. California Baptist College 8432 Magnolia Ave. Riverside, CA 92504	850 14.18:1	45 36	Fine Arts College 1950	\$7,428 \$7,428	\$4,160	Dr. Russell Tuck President (909) 869-5771/Ext. 208/351-1808
10. College of Osteopathic Medicine of the Pacific College Plaza Pomona, CA 91773	738 16:1	32 159	Medical College 1977	\$16,800-Dr. of Osteo. \$8,400-PA, \$16,100-PT. \$175 per Unit-MS of Health Pro.	N/A	Philip Pomerantz Founding President (909) 469-5200/629-7255
11. Scripps College 1030 Columbia Ave. Claremont, CA 91711	572 9.4:1	86 58	Private/Women's 1926	\$16,442 N/A	\$7,050	Nancy Y. Bekavac President (909) 621-8148/621-8323
12. National University 4183 Fairgrounds Riverside, CA 92501	n/a 13:1	15 40	Comprehensive Private 1971	\$8,000 per year N/A	N/A	Dr. William J. Penicello Regional Dean, Southern California (909) 250-5100/250-5433

* Plus \$164/unit, N/A = Not Applicable, WND = Would Not Disclose, n/a = not available. The information in the above list was obtained from the colleges 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, 305 Sacramento Place, Ontario, CA 91764. Researched by Francisco A. Tapia, Copyright 1993 IEJ.

Community Colleges in the Inland Empire

Ranked by 1992-93 Enrollment

Institution Address City, State, Zip	Students: Total Enrollment Faculty-Student Ratio	Faculty: Full-Time Part-Time	Type of Institution Year Founded	Tuition & Fees: Calif. Resident Non Resident	On Campus: Room & Board (Avg. Yearly Cost)	Top Local Exec. Title Phone/Fax
1. Riverside Community College 4800 Magnolia Ave. Riverside, CA 92506	21,019 1:30	220 651	Public 1916	\$13 per Unit, \$50 w/BA \$102 per Unit	N/A Based on Units taken	Dr. Salvatore G. Rotella President (909) 684-3240/341-8035
2. Chaffey College 5835 Haven Ave. Rancho Cucamonga, CA 91737	18,000 1:30	162 367	Comm. College 1883	\$9 per Unit \$79 per Unit, \$33 w/Bach.	N/A	Dr. Jerry Young Superintendent/President (909) 941-2110/941-2783
3. San Bernardino Valley College 701 S. Mt. Vernon Ave. San Bernardino, CA 92410	10,447 n/a	180 230	Comm. College(2 year) 1926	\$13 per Unit, \$46 Fees \$115 per Unit, \$46 Fees	N/A	Dr. Donald L. Slinger President (909) 888-6511 Ext. 1623/889-6849
4. Victor Valley College 18422 Bear Valley Rd. Victorville, CA 92392	10,000 1:27	110 250	Comm. College 1961	\$13 per Unit \$90 per Unit	N/A	Dr. Edward O. Gould Superintendent/President (619) 245-4271/245-9744
5. Mt. San Jacinto College 1499 North State St. San Jacinto, CA 93583-2399	9,696 1:29	65 180	Comm. College 1963	\$13 per Unit, \$50 w/Bach. \$97 per Unit	N/A	Dr. Roy B. Mason II Superintendent/President (909) 654-8011 ext. 1100/654-6236
6. College of the Desert 43-500 Monterey Ave. Palm Desert, CA 92260	6161 n/a	121 200-300	Comm. College 1968	Set by State \$106 per Unit	N/A	David A. George Superintendent/President (619) 773-2500/341-8678
7. Palo Verde College 811 West Chantlerway Blythe, CA 92225	3,500 1:16	22 34	Public 1947	\$13 per Unit, \$50 max. \$102 per Unit	N/A	Wilford J. Beunzel Superintendent/President (619) 922-6168/922-0230

N/A = Not Applicable WND = Would Not Disclose n/a = not available. The information in the above list was obtained from the colleges 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, 305 Sacramento Place, Ontario, CA 91764. Researched by Francisco A. Tapia. Copyright 1993 IEJ.

MBA/Executive Programs in the Inland Empire

Name Address City/State/Zip	Programs Offered MBA/Exec. Executive/Earl	Faculty to Student Ratio # Full Time Faculty # Part Time Faculty	Type of Institution Year Founded	Tuition & Fees MBA Prog.: CA Res./Non-CA Res. Exec. Prog.: CA Res./Non-CA Res.	On Campus Rm. & Board. # Yrs. Wk. Exp. Req. for Admittance	Average Grad. Starting Salary MBA Program Executive Program	Top Local Executive Title Phone/Fax
Cal Poly, Pomona 3801 West Temple Ave. Pomona, CA 91768	Yes/475 Yes/200 (off campus program)	1:12 50 5	State University 1938	\$1,920 per Year/\$7,168 per Year \$8,000 per Year/\$8,000 per Year	n/a 3-5 years	\$36,000 \$48,000	Karen Thresher Contract Negotiator (818) 397-9737/(909) 869-4559
*Cal. State Univ., San Bern. 5500 University Parkway San Bernardino, CA 92407	Yes/300(quarterly) No	1:7 30-Grad 0	State 1972	6.1 Units-\$514/\$1,314 N/A	\$4,763 N/A	n/a N/A	Dr. Michael Clark Director of MBA Programs (909) 880-5000/880-5903
Chap. Univ. C. V. Acad. Ctr. 41-555 Cook St., Ste 100 Palm Desert, CA 92260	Yes/30 No	1:10 1 13	Private 1861 (Orange)	\$175 Unit/N/A N/A	N/A	n/a n/a	Steve Mansfield Program Advisor (619) 341-8051
La Sierra University 4700 Pierce St. Riverside, CA 92515-8247	Yes/37 No/0	1:10 4 6	Private 1922	\$12,501 N/A	\$9,362 N/A	\$35,000 N/A	Lizette Norton Human Resource Director (909) 359-5800/351-9801
Peter F. Drucker Grad. Mgt. 925 N. Dartmouth Claremont, CA 91711-6184	Yes/225 n/a	1:7 33 n/a	Private 1965	\$7,925-Sem/Same n/a	n/a 3-5 Yrs.	\$50,990 N/A	Michael A. Kraft Executive Director (909) 621-8073/621-8543
University of Redlands 1200 East Colton Ave. Redlands, CA 92374	Yes/2,307 No	1:16 26 323	Private 1907	\$290 - \$340 per Unit/Same N/A	n/a 5 Years	n/a n/a	James R. Appleton President (909) 793-2121/335-4076
Univ. Calif., Riverside Graduate School of Mgt. 900 Univ. Ave., Riverside, CA 92521	Yes/120 Yes/100	1:15 25 10	State 1950	N/A \$1,800 - \$2,500 per term/Same	WND 3 Years	\$40,503 N/A	Dr. Ray Maghroori Associate Dean (909) 787-4592/787-3970

The following institutions have been included on this list even though they failed to provide up to date data by our deadline. See those marked by asterisk. N/A = Not Applicable WND = Would Not Disclose n/a = not available. The information in the above list was obtained from the colleges 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, 305 Sacramento Place, Ontario, CA 91764. Researched by Francisco A. Tapia. Copyright 1993 IEJ.

INLAND EMPIRE
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1994 EDITORIAL SCHEDULE

EDITORIAL FOCUS	SUPPLEMENT / EVENTS	LISTS
JANUARY • 1994 Economic Forecast • Education • World Trade	1993 Year-End Review *1994 Economic Forecast Conference	• Colleges and Junior Colleges • Inland Empire Charities • MBA Programs
FEBRUARY • Construction • Residential Real Estate • Architecture/Land Planning	Building & Development Residential/Executive Living	• Commercial/Industrial Contractors • Residential Builders • Architectural Engineering, Planning Firm • Mortgage Lenders
MARCH • Financial Institutions (4th Quarter 1993) • Private Companies • Inland Empire Malls & Retail Stores	Health Care Golf Guide to Southern California	• HMOs/PPOs • Inland Empire Independent Banks • Retail Malls
APRIL • Meetings & Conventions • Inland Empire Airports • Manufacturing & High-Tech Companies • Women-Owned Businesses	Travel/Hotels/Tourism	• Hotel Meeting Facilities • Travel Agencies • Airlines Serving Inland Empire • Visitors & Convention Bureaus
MAY • Economic Development (Riverside) • Marketing/P.R./Media Advertising • Insurance Companies	*Women & Business Expo 1994 "Time Out" Professional Consultants Guide	• Employment/Service Agencies • Law Firms • CPA Firms
JUNE • Financial Institutions (1st Quarter 1994) • Travel & Leisure • Employment Agencies	Health Care "State of the Valley"	• Hospitals • Savings & Loans • SBA Lenders
JULY • Education • Agriculture • World Trade	Environmental	• Environmental Firms • Inland Empire's Largest Companies • Inland Empire Cities
AUGUST • Radio • Printing • Small Business Guide	Marketing/Public Relations Media Advertising Residential/Executive Living	• Advertising Agencies • Commercial Printers • Radio Stations • Printers
SEPTEMBER • Financial Institutions (2nd Quarter 1994) • Mortgage Banking • SBA Lending	Health Care	• Health/Medical Clinics • Largest Banks Serving the Inland Empire • Largest Hotels
OCTOBER • Economic Development (San Bernardino) • Interior Office Space Planning • Lawyers/Accountants	*Future 2000/ Business-to-Business Expo Telecommunications Office Technology/Computers	• Long Distance Carriers • Computer Retailers • Copier/Fax/Business Equipment • Inter Connect Vendors
NOVEMBER • Retail Sales • Industrial Real Estate • Commercial Real Estate/Office Parks	Building & Development "Time Out"	• Commercial R.E. Development Projects • Commercial Real Estate Brokers • Inland Empire Golf Courses
DECEMBER • Financial Institutions (3rd Quarter 1994) • 48-hour Executive Get-A-Ways • Profiles Inland Empire	Health Care	• Executive Get-A-Ways • Inland Empire Chambers of Commerce • Luxury Auto Dealers

INLAND EMPIRE
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1993 Year in Review



In 1993 California Governor Pete Wilson assisted Fontana-based California Steel Industries with their start-up tasks.

California Steel is in the process of constructing a \$175 million steel-making facility at the site of the old Kaiser Steel Corp. mill.

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Focus

1993

Year in Review . . .

Opening Statement

THE YEAR IN REVIEW – BUSINESS AND CHANGE

If 1992 was a year of change, then 1993 was definitely a year of action. While the recession still took its toll on both the U.S. and California, businesses started seeing signs of recovery and rallied around a possible light at the end of the recessionary tunnel.

By the time 1993 rolled around, most businesses had either folded under the weight of the nation's brutal economy or had proven their mettle by weathering the worst of the storm.

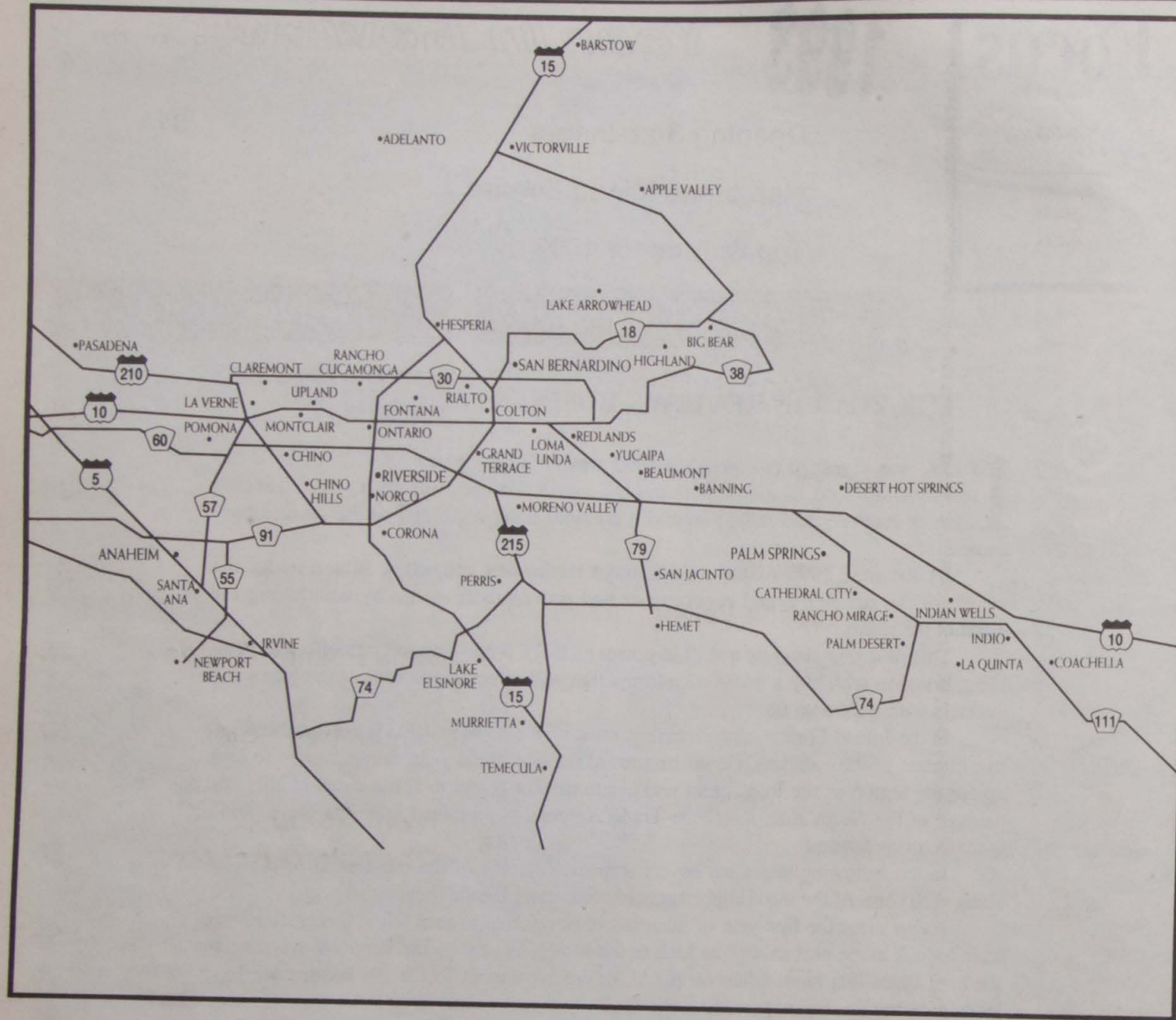
This past year also saw a shift in power as Bill Clinton stepped into office as President, bringing with him a series of reforms that will effect every American citizen and business within the next three years.

In the Inland Empire, unfortunately, most of the news in 1993 involved the negative impacts of the economy. However, toward the end of the year, things started to look up for the region as the long, quiet real estate market began to show signs of life, and passage of the North American Free Trade Agreement promised hope for the region's manufacturing future.

In the following pages we have encapsulated some of the top stories of the year along with some of the most important economic news for the local cities.

As we enter the first year of what has been referred to as a "New Generation," we have to look at the past as well as look to the future. We are on the verge of overcoming the hard times that have fallen on the U.S., but we cannot forget the lessons we have learned during this trying period.

Also, we would like to take this opportunity to thank all of the people that have made it possible for the Inland Empire Business Journal to survive and prosper during this past year; our writers, editors, advertisers and, most especially, our readers. Thank you and Happy New Year! ▲



**INLAND EMPIRE
REGIONAL GEOGRAPHIC AREAS**

INLAND EMPIRE WEST AREA	INLAND EMPIRE WESTERN RIVERSIDE COUNTY AREA	INLAND EMPIRE EAST AREA	INLAND EMPIRE LOW DESERT AREA	INLAND EMPIRE HIGH DESERT AREA
1. Chino	1. Banning	1. Big Bear/Arrowhead	1. Cathedral City	1. Adelanto
2. Chino Hills	2. Beaumont	2. Colton	2. Coachella	2. Apple Valley
3. Claremont	3. Corona	3. Fontana	3. Desert Hot Springs	3. Barstow
4. Montclair	4. Hemet	4. Grand Terrace	4. Indian Wells	4. Hesperia
5. Ontario	5. Lake Elsinore	5. Highland	5. Indio	5. Victorville
6. Pomona	6. Moreno Valley	6. Loma Linda	6. La Quinta	
7. Rancho Cucamonga	7. Murrieta	7. Redlands	7. Palm Desert	
8. Upland	8. Norco	8. Rialto	8. Palm Springs	
	9. Perris	9. San Bernardino	9. Rancho Mirage	
	10. Riverside			
	11. San Jacinto			
	12. Temecula			
	13. Yucaipa			

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Claremont	60	Mark Palmer Design	55
Coachella Valley	86	Doubletree Hotel	57
Corona ³⁰	40	Hyatt Grand Champions Resort	58
Fontana	80	FHP	69
Hesperia	62		71
Indian Wells ⁵⁷	59		85
Indio	45		87
Loma Linda ³⁸	84		
Montclair ⁴⁹	78	Doctors Hospital	79
Murrieta	50	Minuteman Press	81
Ontario ³⁶	70	Shilo Hilltop	83
Palm Desert ⁵⁴	54		
Palm Springs ⁴⁰	75		
Pomona ⁴⁴	82		
Rancho Cucamonga ³⁷	72		
Rancho Mirage ³³	44		
Redlands	68		
Rialto ⁴²	36		
Riverside	66		
San Bernardino ³⁴	48		
San Bernardino County	76		
Upland ²⁷⁻²⁸	52		
Victorville ³²	42		

Focus

Top Stories of
1993

January

The Mission Inn Riverside
Reopens for Business (p.3)

Duane R. Roberts completed his whirlwind courtship of the Mission Inn on Dec. 24, 1992. Roberts closed escrow on the historic property, located in Riverside, six days after he had planned to, and six days before he hoped to open it.

Roberts, through his new company, Historic Mission Inn Corp., signed all the necessary paperwork in Los Angeles. The signing followed an all-night meeting involving Roberts, his associates, the city and the representatives of the seller, Chemical Bank of New York.

Economic Outlook (p.3)

Experts who study the Southern California economy agree that 1993 will be a year of slow recovery with improvement seen by midyear. Larry P. Arnn, president of the Claremont Institute says, "I think we will see growth in regional economic activity, but it's just going to be slower and lower in this area than the rest of the country." Arnn sees several years of hard times before Southern California has a robust recovery.

February

Inland Empire Faces Glut of
Office Space (p.3)

The recession, bank foreclosures, lack of capital, an overbuilt market and consolidation of businesses have created a glut of office space going for bargain basement prices.

The once white hot Inland Empire office market, which in its peak saw prime office space at premium, has cooled. Effective lease rates are now averaging 20% less than their climax in 1990. Lease rates for Class A office space are

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averaging \$1.35 - \$1.55 per square foot per month.

First-Ever Indian Bonds
Issued to Finance Spa Hotel
Renovation (p.5)

The Agua Caliente Development Authority announced it would be issuing \$8.75 million in bonds to finance the renovation of the Spa Hotel and Mineral Springs in downtown Palm Springs. The ACDA, which is an agency of the Agua Caliente Band of Cahuilla Indians, purchased the property in September from Wells Fargo Bank.

The bonds, which have already been sold, are the first Indian bonds ever issued in the U.S. with an underlying Bureau of Indian Affairs government guarantee.

March

Report Reveals Health Care
Waste (p.3)

Americans waste \$27 billion annually on questionable health care, exceeding the amount of spending on biomedical research.

Regulators are failing the public by enforcing laws inadequately, applying double standards and accrediting pseudomedicine.

In 1983 after a national survey of more than 1,300 consumer affairs and law enforcement offices, the U.S. Senate Committee on Aging reported that "quackery and medical-related frauds" were first among the 10 most harmful frauds directed against the elderly.

Stock Market Reels in Wake
of Clinton Proposal (p.11)

Leading financial service companies, advertising agencies, apparel firms and health care companies saw their stocks punished as the details of Clinton's economic plan were revealed.

Stock market strategists and industry executives had varying explanations as to why these industries were the hardest hit.

Some attributed the steep drop to an initial wave of disappointment over the President's tax heavy prescription for recovery. Others blamed fickle investors who opted

to take their profits on the post-Bush stock market rally and run.

California Repeals Anti-
Apprenticeship Rules (p.18)

The California Supreme Court declared unconstitutional provisions of California's apprenticeship rules and the California Apprenticeship Council voted to suspend or repeal most of the restrictions designed to protect existing union programs from competing non-union programs.

April

Unraveling Norton's Gordian
Knot (p.3)

Unraveling the government's bureaucratic knot concerning the Public Benefit Law and the reuse of Norton AFB may require the same tactic used by Alexander the Great to unravel the famed Gordian Knot.

The dilemma being faced by the San Bernardino International Airport Authority is not being able to consummate leases until a record of decision is reached and by giving full or partial title of the base to the SBIAA. Swen Larson, SBIAA president recently quipped "It's like receiving the gift of a 50-ton elephant in your backyard and not having any money to feed it."

The Business of Baseball
(p.3)

Minor league baseball in the Inland Empire has moved out of the bullpen and into the major leagues of sports business. With two California league professional teams in Riverside County and three in San Bernardino County, there's an abundance of wholesome entertainment, memorabilia, souvenir programs and hot dogs to share with family or friends.

May

All is Not Well With IE
Welfare (p.3)

In the greater Riverside area, nearly one in six persons are receiving some form of public assistance, according to the Riverside Department of Public and Social Services.

The recent recession added many people to the county's welfare roles due to bonafide hardships. Beyond these hardship cases, however, it is becoming increasingly evident that California's relative welfare assistance is making the state, and particularly the Inland Empire, the place to be for welfare recipients.

Defense Engineers Should
Lower Employment
Expectations (p.5)

A survey taken by Dunhill Personnel Systems of its executive recruiters indicated that 62% of those polled believed that jobs in the defense industry would continue to decline over the next 10 years and 42% felt that there would also be fewer jobs available in the aeronautics sector.

The cuts in defense opened the floodgates sending a sea of talented engineers into a small civilian job pool. "Unfortunately there are not enough jobs to satisfy the demand, and with the proposed peace-time defense cuts, there will be an even smaller number of positions available," said David Vaughan, president of Dunhill's Irvine office.

June

Third Annual State of the
Valley Conference Hot
Ticket (p.3)

The third annual State of the Valley Conference attracted more than 500 executives, entrepreneurs and developers from throughout California were expected to attend the conference.

The conference presented up-to-the-minute information on business trends, new opportunities and economic forecasts concerning the Coachella Valley.

High Desert Symphony
Plans End on Sour Note
(p.23)

Victor Valley College cancelled its plans to provide more than \$50,000 over the next few years to fund the operations of the symphony. A college spokesperson said, "We would really love to continue supporting them, but...we're talking about cutting \$1.5 million from our budget..."

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because of state funding cuts.

The symphony consisted of local musicians and paid professionals from outside the area.

UCR Establishes Economic
Data Bank and Forecasting
Center (p.25)

Reflecting the increasing economic importance of the Inland Empire, the Graduate School of Management at UCR opened the Inland Empire Business and Economic Data Bank and Forecasting Center.

Well-known economist Mike Bazarich was appointed to serve as director of the center which will publish a monthly newsletter concerning the economic climate of the two county region.

July

One Man's Trash...(p.3)

With the increasing profitability of hauling, recycling and processing garbage, businesses were keeping a close watch on Senate Bill 450 which would effectively redefine the term "solid waste."

By doing this, the bill would give rubbish haulers who have the exclusive city rights to transport and dispose of all solid waste, the power to claim ownership of any recyclable materials, and, in turn, damaging the income of recycling businesses.

Political Storm Clouds Over
Rancho Mirage (p.3)

Allegations of political misconduct by particular members of the Rancho Mirage City Council began to surface after charges by former city employees were made public.

The charges included overspending on luxury business trips, pushing through legislation favorable to large corporations and cover-ups.

Picture of Empire Bay
Debacle Becoming Clearer
(p.5)

After one and a half years and nearly \$1.5 million, the property located between 6th and 7th Streets in San Bernardino still sat undeveloped. And, with the departure of the city's mayor, the details of exactly what

went wrong and how much it will cost started becoming painfully clear.

August

Welfare Weathers Drastic
Increases (p.3)

During the past three years, the number of individuals receiving government assistance in Riverside and San Bernardino Counties expanded by a dramatic 69% bringing the total number of residents receiving aid to nearly 400,000.

County sources attribute the increases to fewer jobs and lower pay forcing individuals to do what it takes to get by.

Women Still Face Tough
Climb to the Top (p.5)

A study conducted by Korn/Ferry International and the UCLA Anderson Graduate School of management indicated that women have progressed steadily up the corporate ladder in the past decade, however, the pace to the top is still slow.

The survey revealed that while the average salary for female executives has doubled, their earnings only amount to about two-thirds of those of their male counterparts.

September

NAFTA Paradox Comes to
Head in Ontario (p.3)

The national controversy over ratification of the North American Free Trade Agreement came to a head on Aug.26 in Ontario when U.S. Secretary of Commerce Ron Brown squared off with thralls of demonstrators after he addressed the Inland Empire International Trade Conference.

"We honestly believe that NAFTA is in our long-term best interests and that it will increase job growth in America," said Brown. "There will be open debate on the issue and that is good. But, listening to the preliminary NAFTA debate has been an almost surreal experience."

Local Business Leaders
Take Fire on RECLAIM (p.5)

Government and industrial representatives gathered in Rancho Cucamonga to voice their opinions over the South Coast Air Quality Management District's controversial RECLAIM plan.

Representatives from the Southern California Gas Company, Schlosser Forge Co. and the Community Air Quality Task Force criticized the SCAQMD's proposal.

October

Future 2000 Debut Draws
2,400 (p.3)

Three months of planning and preparation came to a successful end at the National Orange Show Fairgrounds as the long-awaited Future 2000 Business-to-Business Extravaganza debuted to a crowd of more than 2,400.

Featured speakers included the top business minds in the country: Og Mandino, Harvey Mackay, Brian Tracy, Mark Victor Hansen and Dr. Laura Schlessinger.

IE Developments Put Ham-
burger Guru in Pickle
(p.3)

Reports revealed that hamburger magnate Carl Karcher was on the verge of losing his stake in more than \$13 million in real estate developments throughout Riverside and San Bernardino counties.

Karcher's Inland Empire involvement stemmed from his association with Monig Development Inc. in the building of homes throughout Riverside and San Bernardino Counties. As the housing market softened so did Karcher's investments.

November

CVB Lives Up to Aggres-
sive Reputation (p.3)

Chino Valley Bank, the most profitable Inland Empire-based bank in California completed a \$41.5 million acquisition of Brea-based Mid City Bank from the Federal Deposit Insurance Corporation.

"With the acquisition of Mid City, we are able to significantly expand our market and services and

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really improve our overall presence in the area," said D. Linn Wiley, CVB president and CEO.

Fires Spark Local Business
Reaction (p.3)

At the end of October as some of the most destructive brush fires in Southern California history ravaged the state, a number of California companies heeded the disaster as a call to action.

Companies like Allergan, GTE, Hyatt Hotels, Wells Fargo and Bank of America set up special services to provide fire victims and their families with much needed assistance.

December

UCR Grad School Gets \$5
Million Gift (p.3)

The University of California at Riverside Graduate School of Management announced that it had been selected to receive a \$5 million grant from the A. Gary Anderson Memorial Foundation.

As a result of the gift, the school was proposing to rename the GSM the A. Gary Anderson Graduate School of Management. Anderson was the former head of the Riverside-based Directors Mortgage. Anderson died in 1992 at the age of 52 from cancer.

IE May Be Central to South-
land Water Supply
(p.3)

The Metropolitan Water District unveiled a series of plans that would position key water distribution and storage facilities in the Inland Empire.

The plans included funding of the Domengi Reservoir located in Southern Riverside County and the second part of the plans involved locating a key water transferral point in San Bernardino County. ▲

Focus

City of



Rialto Focuses on Citizen Services

Rialto treasures the simple things in life: a safe and clean environment to raise a family, choice businesses to shop and work in, quality schools and a sense of ownership in the community. Even though this town of 78,868 has doubled in size and population in the past 20 years, the city has been able to keep up with the demand in services by focusing on customer service. The city of Rialto has garnered local and state recognition for its accomplishments in being innovative, progressive, efficient and responsive in specific projects on budgeting, redevelopment and housing, and city beautification, which are all centered upon meeting the customers' needs.

The city is now turning a critical corner in its economic development opportunities. Projects throughout the city are beginning to unfold in a dramatic way, creating an ideal time for other businesses to enter and participate. They are centered in the Gateway, the central business district and the airport.

The Gateway Opens Up

After three years of conceptuals, engineering drawings, debate, planning, environmental and other impact studies, work has begun on the streetscape at the Gateway, the city's image-determining entry way area.

The city and its Redevelopment Agency are diligently proceeding with a series of public improvements along Riverside Avenue and Valley Boulevard. Thus far, mainline sewer and water facilities have gone under the roadways, which will help better service the adjacent residential and commercial areas. The Edison Company has committed more than \$1 million toward the undergrounding of their overhead facilities. Construction will begin soon on land-

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scape improvements including meandering sidewalks, new street light standards (nostalgic Washington twin lights), and colorful ground and tree landscaping with medians along Riverside and Valley.

Prior to a final design being adopted in 1990 in a specific plan, the city and the Redevelopment Agency received input from all interested businesses and property owners within the project area. While acknowledging there will be some disruption to normal traffic flows, all felt this minor inconvenience to be more than worth the end result.

As an outcome of the agency's commitment to improve the Gateway area, the city already has attracted national retailers such as Wal-Mart, Clothes Time and Ross Dress-For-Less stores. The Redevelopment Agency is actively pursuing additional national retailers, quality "sitdown" restaurants and a multi-plex movie theater.

Rialto Downtown Transportation Center

Professional experience in both long-range planning and immediate action are the working forces which shape a dynamic future for the Downtown Transportation Center within the Redevelopment Central Business District area. The goal is to create a commercial and commuter "friendly" environment which enhances the newly opened MetroLink commuter rail line (to and from Los Angeles) located along the southern downtown tracks between Riverside Avenue and Willow Avenue.

As an outcome of a Design Charette (community workshop) held in April, 1992, both property and business owners involved collectively determined a "common vision" for the future of Rialto's Central Business District. Since the adoption of their recommendations, the Redevelopment Agency has been implementing the communities "vision" for the downtown area. One recommendation was to enhance the commuter rail line with a train depot, banquet facilities, day-care services for commuters and additional retail/commercial support.

On the drawing boards now are plans for a 4,551-square-foot station designed as the old historic depot once looked in the early

1900s. The Redevelopment Agency will be seeking a 2,500-square-foot restaurant (diner style) with a seating area for 60 people. In addition, leasable space could include room for a dry-cleaner drop off, flower/card store and news/magazine stand. Or if you wish to get out of the cold while waiting for your train or your ride home, there is plenty of public space (1,300 square feet) available to the commuter.

Through a series of grants and redevelopment funding, the first building of the Transportation Center will soon be a reality. The construction cost is estimated at \$900,000. The Redevelopment Agency, with the assistance of all of the city's departments, is taking immediate steps to make this project a city landmark for decades to come. With involvement from the downtown merchants and historical society, work is progressing toward long-term revitalization goals throughout the Central Business District. The train depot to serve commuters of MetroLink is only the beginning of many new changes to Rialto's downtown.

Rialto Airport Takes Off

The Rialto Municipal Airport is one of Rialto's oldest assets and has really "taken off" over the past few years. Today owned and operated by the city of Rialto, the Rialto Airport was established in 1946 by Sam Miro. It was originally known as Miro-Fontana Airport and was maintained by Miro until its purchase by the city of Rialto in 1966. While he owned the facility, Miro graded and oiled the landing strip, constructed three T-hangars and served as the airport's fixed base operator (FBO), providing flight instruction and aviation fuel.

Since its acquisition by the city, the airport has seen many improvements, most made possible through financial assistance from the Federal Aviation Grant Administration and California Division of Aeronautics. Recent improvements include the lengthening of Runway 17-35 from 1,644 feet to 2,644 feet, the con-

struction of a parallel taxiway to serve that runway, and the lengthening of Runway 6-24 from 3,600 feet to 4,500 feet.

The airport gained its fame during the 1970s and 1980s as the home base for Art Scholl, famed movie stunt pilot and air show performer. Scholl and his wife, Judy, owned and operated Art Scholl Aviation, an FBO which was located on the airport and specialized in aerobatic flight instruction. In 1986, the Rialto City Council rededicated the airport as Art Scholl Memorial Field in memory of Scholl, who was killed when he crashed in the Pacific Ocean during filming of the movie "Top Gun" in 1985.

The day-to-day operation of the airport is overseen by the city's airport manager, who reports directly to the city administrator. A five-member airport commission is appointed by the mayor with approval of the city council. The commission, made up of interested residents, meets every month to discuss current airport operations and to act as advisor to the city council and airport manager.

Currently, a full master plan comprised of 2,000 acres is underway. Through design control, proper planning, business attraction incentives and private/public agreements, development of the acreage surrounding the airport and along the Route 30 freeway will be accelerated. Multiple uses such as airport facilities, restaurants, major theme parks, hotels, commercial/retail business and office complexes are only a few of the new uses that will be an outcome of the master plan.

As can be seen, Rialto continues to seek new ways, methods, and opportunities in enhancing the quality of life. The city's vision is simple: "Imagine a greater Rialto. We do." ▲



Rialto Transportation Center Train Depot

Focus

City of



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The city of Adelanto encompasses 49.33 square miles, while its sphere of influence extends that figure to approximately 77 square miles. There are some 2,000 business licenses on file with the city, including contractors, real estate agents, trucking firms and others who do business in Adelanto but are located elsewhere.

Banking and Medical Facilities

Desert Community Bank opened in January, 1993, becoming the city's first bank. Located on Rancho Road, west of Highway 395, Desert Community serves the business needs of the industrial parks, as well as the personal banking needs of persons employed in the industrial parks and residents of the city. The bank also maintains an automated teller machine in the Hi Desert Casino, located on the south east corner of Highway 395 and Air Base Road.

Annual events in the city include the Adelanto Motorcycle Grand Prix in February, a city-wide yard sale in April, the Miss Adelanto Pageant in the spring, a firework's sale in July, a turkey trot on Thanksgiving Day in November and a Christmas lighting contest in December.

Desert Valley Medical Group opened an urgent care clinic in April of 1993. Open Monday through Friday, the facility is able to serve the medical needs of the business community as well as the personal needs of the

city's residents. The clinic is located on Bartlett Avenue, west of Highway 395.

Recreation and Entertainment

Richardson Park, a 17-acre recreational facility located next to City Hall, provides residents with tennis courts, a soccer field, baseball diamonds and children's play areas. Parks and play areas are also located at Westside Park and Adelanto elementary schools. An additional park to service the southern portion of the city is planned.

Maverick Stadium is the home of the High Desert Mavericks, an affiliate of the Florida Marlins. The three-year-old team won the California League Championship in 1991 and again in 1993. In its off season, the stadium hosts events ranging from championship boxing tournaments to jazz concerts. It also boasts a conference center, available for special functions including meetings, parties and weddings.

Sunrise Valley Raceway, located on Highway 395 north of Crippen, hosts a variety of motorcross, personal watercraft and off-road vehicle competitions.

Annual events in the city include the Adelanto Motorcycle Grand Prix in February, a city-wide yard sale in April, the Miss Adelanto Pageant in the spring, a firework's sale in July, a turkey trot on Thanksgiving Day in November and a Christmas lighting contest in December.

Transportation and Services

The Adelanto Local Transit system utilizes five busses to transport residents to various locations in Adelanto and to Victorville's major shopping areas. Special fares for children, students, seniors and disabled passengers are available.

The Adelanto Fire Department maintains two stations and employs 14 full-time and 12 part-time firefighters. Equipment includes one water tender, three engines and a brush engine.

Adelanto's fire station Headquarters is also home to the High Desert's only Mercy Air helicopter. Staffed by a pilot, a

medic and a nurse, Mercy Air provides transportation for medical emergency patients.

The Adelanto Police Department employs 22 full-time officers and 16 part-time or reserve officers. Twenty-two vehicles are used in law enforcement, including an animal control unit and a special traffic unit.

The Adelanto Correctional

Inmates, who have earned the right to work outside the facility, perform tasks for the city, including maintenance of Maverick Stadium, weed abatement, painting and general cleanup. The city estimates that \$194,000 is saved on an annual basis by utilizing this resource.

Facility houses inmates who are preparing to return to society. Vocational training is provided.

Inmates, who have earned the right to work outside the facility, perform tasks for the city, including maintenance of Maverick Stadium, weed abatement, painting and general cleanup. The city estimates that \$194,000 is saved on an annual basis by utilizing this resource. The correctional facility also provides dishwashing services for the Chamber of Commerce.

Industrial Parks Welcome New Business

With reasonable prices, an affordable down payment and no interest, Adelanto's industrial parks continue to offer industry an effective place to grow. Parcels range from two to 11 acres and boast site-ready land with water, sewer, natural gas, roads and electrical power. Parcels sell for \$15,000 per acre, with 20% of total cost due with contract. The balance is due five years from the date of the close of escrow. According to City Manager Patricia Chamberlain, prospective buyers can choose from 2 acre sites on up, and can combine sites in any increment necessary.

Because the environmental impact reports have already been done, a company can come in immediately after the close of escrow. If they have their plans ready, the fast-track processing methods used by the city can cut anywhere from six months to two years off the time that would be required in other cities. For example, the city's planning department can generally approve plans within two weeks. "The companies coming in here are our top priority," Chamberlain said. "They mean jobs for our people."

For more information contact the city of Adelanto at, (619) 246-2300.

Housing and Education Grow Together

There were 963 single-family homes built in Adelanto during 1992, and a higher number were expected to be completed during the past year. As of October of 1993, there were 15 housing developments in the construction and/or sales phase and several more had been approved.

The majority of new residential development continues to be in the southern portion of the city, north of Palmdale Road. Inco Homes recently moved into the center of the city with their Victory Lane tract, bringing Inco's Adelanto developments to four.

Approximately 4.7 miles will open up to new development on the northwest portion of the city with the completion of a new sewer lift station.

Adelanto's Harold H. George School for the Visual and Performing Arts opened in 1992, largely as an attempt to beneficially utilize one of two closing elementary school campuses on the George Air Force Base site. With one successful year under its belt, the school has grown so rapidly that the closed Sheppard school, also at George Air Force Base, is being used for overflow.

Adelanto's first middle school opened in September with approximately 500 students. Growth has been so rapid that additional portable classrooms will be added by the end of the school year.▲

Focus

City of

Chino

1993

Year in Review . . .

Chino experienced the beginnings of many projects in 1993 which will encourage solid and steady growth through the remaining years of the decade.

Construction started on the first phase of Chino Spectrum Marketplace, a one-million-square-foot retail center along Highway 71. Anchored by Target and including restaurants such as Mimi's Cafe; specialty shops such as Ross, Famous Footwear and Service Merchandise, and a Food 4 Less supermarket, the center will open in mid-1994. In addition to providing shopping opportunities for area residents, the center will employ more than 1,800 people as well as providing business opportunities for local retailers.

Last year also saw agreements signed to establish an enclosed regional mall and a new Saturn auto dealership. Construction on the one-million-square-foot mall will begin in 1995, with its opening scheduled for 1996.

The world's largest commercial laundry is under construction in Chino. Owned by Mission Industries of Santa Barbara, the laundry will handle more than 1 million pounds of laundry daily and will serve the company's Southern California market.

It will employ 250 people when operations begin in April. Mission Industries chose Chino because the site provided developable vacant land, was close to their Southern California market and had access to the nonreclaimable waste line.

During 1993, the existing industrial building inventory was depleted as other companies, such as Trader Joe's and Crown Zellerbach, chose Chino. Available industrial buildings and land at reasonable prices; close proximity to the Los Angeles-Orange County metropolitan area; infrastructure such as the nonreclaimable waste line and upcoming reclaimed water system, and a cooperative city staff



Construction continues in Chino on Chino Spectrum Marketplace, Highway 71 improvements and other projects.

and expedited entitlement process made the city a favorite location for companies wishing to expand or consolidate.

Public investment in the community is a key element in



One-hundred-acre Ayala Park provides recreational opportunities for Chino's 61,336 residents.

Chino's forward-thinking strategy as it prepares for recovery from the current recession.

Route 71 is undergoing conversion to full freeway status



Construction continues in Chino on Chino Spectrum Marketplace, Highway 71 improvements and other projects.

from the 60 (Pomona) Freeway to the Riverside County line. Due to be completed in late 1995, the improvements will ease transportation in Chino's industrial area and encourage retail development which will serve newly-developed, affluent communities in the area.

Infrastructure projects completed in 1993 include storm drain installation, street widenings and intersection improvements. In 1994, construction will start on a reclaimed water system for the industrial area of the community. The system will provide plentiful, low-cost water suitable for most industrial uses.

Public investment includes providing resources that enhance the communities way of life. The city of Chino continues to expand Ayala Park, which now

encompasses 100 acres. During 1993, plans were made and agreements signed to develop a golf center at the park, to open in the spring of 1994. The Chino Valley YMCA's new facility will also be located at the park and will include a pool, fitness room, gymnasium and multi-purpose room for community events.

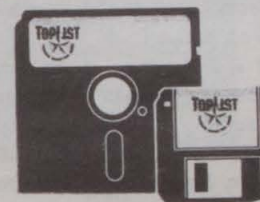
Chino's original downtown retail district is another area of public investment. Like many American downtowns, it needs public support to replace deteriorated buildings with new structures to house the retail stores and professionals which still provide vital services to the older, historical areas of the community. The city has acquired many properties and, in early 1994, will begin work with a developer to construct the first phase of new mixed commercial-senior housing buildings.

Although Chino has suffered like most California cities from declining sales tax revenues, property tax collections and high unemployment as a result of the continuing severe recession, the city is preparing to take advantage of all possible economic growth. Indeed, sales tax revenues have started to show modest increases in the past two quarters.

Chino's geographic position at the west end of the Inland Empire, its existing infrastructure, its well-planned development and its commitment to providing the best possible environment for business success remain its strengths and will ensure that Chino remains true to its motto, formed in 1910: "A Place Where Everything Grows." ▲



Chino provides a full range of services to residents of all ages.

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Focus

City of



Corona Gains in Job Sector

While the unemployment ranks in California have grown drastically this past year, almost 2,500 new jobs have been created in Corona. Taking into consideration the 400 to 500 jobs lost by business closings and one out-of-state relocation, the net gain in jobs for Corona still totals over 2,000. According to the U.S. Chamber of Commerce, every new job generates between 1.5 and 2.5 additional jobs within the two years following its creation, the number depending on the type of new job. Conservatively, this amounts to an additional 3,000 jobs in Corona, for an ultimate grand total of approximately 5,000 over the next two years.

This surge in jobs may seem to conflict with an official unemployment rate in the Inland Empire of approximately 12.5%, double the national average. However, when that figure is viewed in a regional context, our situation is placed in perspective. A high percentage of area residents commute to Orange and Los Angeles Counties. When businesses in those counties downsize or close, displaced workers file unemployment claims in the unemployment insurance office nearest their homes, not their former places of employment. This fact inflates the unemployment rate in labor-providing areas such as this one, and at the same time under reports the true rate in the areas that actually lost the employer.

While most of the jobs were created by new business attraction, several hundred are a result of expansion from such companies as Watson Pharmaceuticals, Fender Musical Instruments, Craft Arts, Dogloo, Core Mark, Meyers Marketing and others.

New businesses attracted in

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1993 included Circle Seal Controls, Lyall Industries, Kaiser Regional Medical Records Center, Dico Tires, Curries/Essex Doors, Pacific Connections, Case/Swayne, PETCO, PetsMart, SCR Molding, Pacific Molding, Trinity Furniture, Wal-Mart, Red Robin Restaurant, Bally's Holiday Spa, Vons Grocers and approximately 80 others.

The year 1993 saw in excess of 1 million square feet of manufacturing space absorbed and another 400,000 in new industrial construction. In the retail sector, taxable sales, already about 30% higher per capita than the rest of Riverside County, were expected to increase by 5 to 8%, putting that figure in Corona to over \$800 million per year. Construction in retail, led by the Wal-Mart Center, totalled over 300,000 square feet for the year.

Corona stands out in a survey supported by the Inland Empire Economic Partnership, Riverside Chamber of Commerce, Riverside County Economic Development Agency and Riverside Community College. In the survey, businesses from all over the county were questioned about their attitudes, plans and relative health. The survey found that Corona is among the lowest in



Riverside County for jobs lost through relocation to other areas, no small feat considering the onslaught from other states to attract business from here. It also showed that among the businesses answering the survey in Corona, 23.8% were in a major growing mode. This com-

pare with just over 3% in Riverside and 1% in Moreno Valley.

Also, in separate Manpower surveys for the last two years, Corona has been the leader of the Inland Empire with approximately 33% of the companies contacted expecting to hire additional employees in the year ahead.

The Team Corona program of business retention and expansion is credited with this favorable showing. The program is an integral part of Corona's marketing effort, which was recently featured in an area business magazine for its imaginative approach and positive results in economic development. Pointing specifically to the program, which is fashioned after Team California, the results have won praise from numerous groups and organizations such as the California Trade and Commerce Agency, Southern California Edison and the Inland Empire Economic Partnership.

The "Team" approach in Corona utilizes the support of differ-

Corona brought officials from the city, county Economic

The year 1993 saw in excess of 1 million square feet of manufacturing space absorbed and another 400,000 in new industrial construction.

Development Agency, State Department of Trade and Commerce, Southern California Edison Company, Inland Empire Economic Partnership, Air Quality Management District and the Private Industry Council

to discuss everything from financing, plan processing and employee training to power rates. Mills says not only will Fender stay in Corona, there are definite plans for expansion in 1994.

This success was not an accident. As directed by the City Council, and guided by the Council Economic Development Committee, the city is cultivating a bond with the business community in an effort to remain business-friendly. As a result, Corona can boast that there is no utility users tax, its leaders instead opting to work with business to overcome the effects of millions of dollars in take-aways by the state to balance the state budget. There is a stronger bond between the city of Corona and its business community in recent months, and following almost 50 recommendations by a mayor's task force composed of citizens and business leaders, input from the community is a key factor towards future success.

Utilizing advertising, media relations, conferences, organizations and special contacts, Corona has earned the well-deserved reputation as a leader in the Inland Empire. As a result of the city's continued emphasis on the importance of being business friendly, positive growth is expected to continue in the foreseeable future. ▲

To learn more, write to Jim Bradley, economic development manager, City of Corona, 250 East Rincon, #107, Corona, CA 91720, or call him at (909) 736-2260.

Focus

City of

BIG BEAR
Southern California's
Only
Four-Season Mountain
Resort

Big Bear Lake, high above the hustle of everyday life, provides the ideal getaway for a day or a week-long vacation. An easy drive from virtually everywhere in Southern California, it is nearly everything to everybody: the serenity of a calm lake at dawn, a brilliant sunset from mountain peaks reaching nearly 9,000 feet above sea level, numerous recreational opportunities and special events.

Many special events are held at Big Bear Lake each



Skiers enjoying Big Bear's Snow Summit

Shopping is a unique experience in Big Bear Lake, with the Village and other shopping areas providing everything from gifts and souvenirs to fine clothing and jewelry.

year, including professional and celebrity skiing, mountain bike racing, triathlons / duathlons, a hobie-cat regatta, trout classics and many non-sporting events such as Old Miners' Days, Scottish Highland Games and the famous Big Bear Lake Oktoberfest.

While many people come to Big Bear Lake for events and recreation, all visitors come to enjoy the uniqueness of Southern California's premier four-season family resort. Only a handful of California resorts have comparable weather; with lake level at 6,750 feet, the average daytime temperature is 72 degrees, with 95% of all days sunny with clear blue skies.

Spring at Big Bear Lake is best characterized by warming days, cool nights and excellent fishing. It's the ideal escape from the foggy, coastal period.

Summer offers relief from the basin's heat and smoggy days and is alive with sporting activities such as water skiing, boating, jet skiing, boat tours, hiking, biking, horseback riding and events.

Fall is perhaps the most beautiful time of year, as Big Bear Lake is one of but a few spots in this region to observe the changing season and fall colors. And, of course, Oktoberfest highlights September and

Year in Review . . .



By hooking their bikes to Snow Summit's Scenic Sky Chair, riders can enjoy miles of trails and downhill excitement.

October, with authentic Bavarian food, music and dancing throughout the celebration.

Each year between November and early April more than six feet of fresh snow falls, creating a winter paradise for skiers and snowplayers alike.

Two of California's finest ski resorts are located in Big Bear Lake: Snow Summit and



With hundreds of miles of trails, Big Bear offers the best horseback riding in Southern California.

Bear Mountain. Both resorts offer snow-making systems among the largest in the world,

including steak houses, Mexican, Italian, French, Continental, German, Oriental cuisine and more.

Shopping is a unique experience in Big Bear Lake, with the Village and other shopping areas providing everything from gifts and souvenirs

to fine clothing and jewelry.

Few resorts offer as much for so many as Big Bear Lake. ▲

- Cross-country skiing
- Snowmobiling
- Inner tubing
- Or just having fun playing in the snow.

Big Bear Lake offers a wide variety of accommodations, including cozy cabins, lodges, hotels, motels, bed and breakfast inns, private homes and condominiums. Dining choices are equally varied,

While many people come to Big Bear Lake for events and recreation, all visitors come to enjoy the uniqueness of Southern California's premier four-season family resort.

Shopping is a unique experience in Big Bear Lake, with the Village and other shopping areas providing everything from gifts and souvenirs

to fine clothing and jewelry.

Few resorts offer as much for so many as Big Bear Lake. ▲

Focus

City of

Victorville

Welcome to Victorville
the Other
Southern California

Victorville, key city of the High Desert, is the retail and commercial hub of the Victor Valley. Major highways provide Victorville residents with quick and easy access to Las Vegas to the northeast, Los Angeles to the southeast, Bishop and the Mammoth Lake recreation areas to the north, and San Bernardino and its mountain resorts to the south.

Victorville is a diverse community. It is a harmonious blend of the values of the past and growth for the future. It offers affordable housing, a skilled labor force, industrial/commercial sites convenient to transportation, and numerous retail shopping facilities.

Along with its growth, Victorville has retained the sense of community so important to families, who find it a great place to live, work and play.

City Government

The city of Victorville topped 50,000 in population in 1993. According to State Department of Finance figures, the population as of Jan. 1, 1993, stood at 53,664, making Victorville the 12th fastest-growing city in California.

Contel, the local phone carrier, has predicted that by the year 2000, Victorville's population will soar 158 percent to nearly 105,000 residents. Previous forecasts had Victorville growing to that level nearly 10 years later.

The city became incorporated on Sept. 21, 1962, with a population of 6,800. Victorville had a budget of \$371,000 and 36 full-time employees. Today, the city functions with a \$62.6 million budget and has over 225 full-time employees. It provides vital municipal services to the residents in its 67.68 square miles. It operates its own fire department and contracts for police service through San Bernardino County.

As a city, Victorville uses general law and survives as one of only 28 no/low property tax cities in the state (it does not collect ad valorem prop-

1993

Year in Review . . .

erty tax for city general fund purposes).

Retail/Commercial Activity

Within the city of Victorville, about 3,250 acres are zoned for commercial use. Rental rates vary from \$.50 to \$1.50 per square foot. The city is home to one of the largest regional shopping centers between San Bernardino and Las Vegas. The Mall of Victor Valley is anchored by four major department stores: Harris Co., J.C. Penney, Mervyn's and Sears.

Several new businesses have constructed new facilities and/or made Victorville their home during the last year. Some of the highlights:

- * HomeTown Buffet, a 20,000-square-foot cafeteria-style restaurant, was completed and opened in July, 1993.

- * Super 1 Foods, a 50,000-square-foot discount supermarket, opened in late 1993.

- * A new Home Depot home improvement outlet was completed and opened in September, 1993.

- * Construction began on the Desert Valley Hospital and Medical Center. This 77-bed hospital and medical center with offices will consist of approximately 220,000 square feet. It is scheduled to open in the spring of 1994.

- * In November, the Roy Rogers family announced plans for Rogersdale, USA, a \$25 million project anchored by the Roy Rogers Museum, which will become a world-class tourist attraction. Plans by the family are to begin construction in 1994. The project will employ as many as 400 people and establish Victorville as a major tourist destination.

These highlights of the past year do not include the countless smaller retail and commercial developments that added to the city's base in 1993. Victorville continues to grow and offer a diversified retail/commercial base to serve the residents of the Victor Valley.

Significant Capital Improvements

Victorville has always had a commitment toward planning for growth and in providing the infrastructure necessary for growth.

In 1993, the city saw the completion of one of its largest and most costly capital improvements, the Goodwill Interchange at Roy Rogers Drive. This new freeway inter-

change, located on Interstate 15 between the current Palmdale Road and Mojave Drive interchanges, cost some \$19 million in construction and land acquisition costs. It also opened up the central part of the city for improved traffic flows and new development.

Two major east-west streets in the city saw significant capital investment: Green Tree Boulevard, completed in June, 1993, was widened from two lanes to four on its entire length, from Yates Road to Hesperia Road; and Bear Valley Road was widened from two to four lanes in September.

This new year will again see several million dollars worth of capital improvements built to aid traffic flow for the city's residents and visitors.

Educational Opportunities

Victorville is the home of Victor Valley College, a two-year community college that offer a broad range of educational and vocational training, as well as seminars and programs designed to aid new and established businesses in the Victor Valley. With an enrollment of about 10,000 students, Victor Valley College serves all of the High Desert communities. Its Performing Arts Center is a hub of cultural and entertaining activities and remains in constant demand for a wide range of programs.

Housing

Victorville offers both new and resale homes ranging from \$85,000 to \$500,000, with the average cost of a standard three-bedroom home at about \$127,000. Mobile homes may be placed on some residential lots in Victorville or in one of the 11 mobile home parks.

Rental housing costs from \$500 to \$800 per month. Apartment /duplex rentals range from \$400 to \$615 per month for two-to-three bedroom units.

In 1992, Victorville completed the rehabilitation of the Northgate Village Apartments, using money set aside from the city's redevelopment agency. Nearly half of the units in the 140-unit complex assist low-to-moderate income residents with safe, clean and affordable housing, making the complex a showcase of its kind.

Health/Medical Facilities

Two general hospitals serve Vic-

tor Valley, together providing in excess of 200 beds. The Victorville area has 171 general practitioners, 106 dentists, several surgeons, orthopedic surgeons, oral surgeons, pediatricians, obstetric/gynecologists and ophthalmologists.

History

Prior to the establishment of the Santa Fe railroad through the Cajon Pass, Victorville served primarily as home to American Indians and a rest stop for exploratory expeditions. Railway construction took place under the supervision of Jacob Nash Victor, for whom the city was named. Industry and agriculture followed the railroads, with cement manufacturing and apple orchards leading the way.

George Air Force Base was founded in 1941, bringing military personnel to the High Desert. With the discovery of an underground water source, the Victor Valley really began to see significant growth.

Arts, Culture and Leisure

Victorville houses the Roy Rogers and Dale Evans Museum, which has memorabilia from their personal and professional lives. The museum attracts thousands of visitors from all over the world each year.

The San Bernardino County Fair in Victorville livens up each summer with carnival rides and games, livestock competition, informational exhibits, a PRCA rodeo, demolition derby, celebrity concerts and much more.

Throughout the year, the fairgrounds plays host to many other activities, including the annual High Desert Opportunity Business Outlook Conference, Home and Garden Show and Independence Day Fireworks Spectacular.

Mojave Narrows Regional Park, located on the city's border, offers horseback riding, paddle boats, camping, fishing and nature trails. In October, the Mojave Narrows Hot Air Balloon Festival, cosponsored by the Victorville Chamber of Commerce, fills the park with thousands of spectators and the sky with a magnificent display of colors. ▲

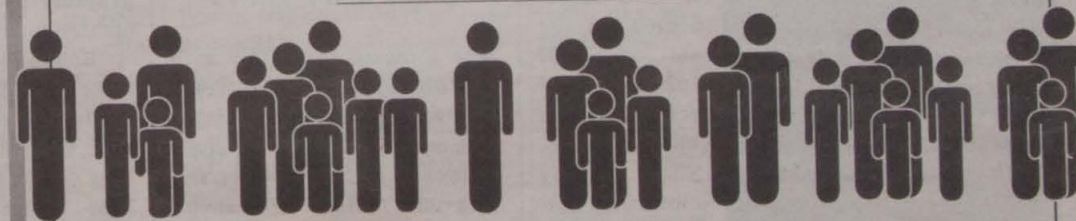
For an informational packet on Victorville, contact the Victorville Chamber of Commerce at (619) 245-6506. For business information, contact the city of Victorville at (619) 955-5035.



MOJAVE CHOICE
HEALTH PLAN

*A Health
Care Plan
of the
High Desert*

Fully insured by Sierra Health & Life



for information call
245-7106

15366 11th Street • Suite "O"
Victorville, California 92392

Focus

City of

Rancho Mirage

1993

Year in Review . . .

Commercial development in Rancho Mirage during the past year included the completion of the 102,000-square-foot Home Depot, which opened in July as the principal tenant at Monterey Marketplace, a planned 508-square-foot retail commercial center on the southwest corner of Monterey Avenue and Dinah Shore Drive.

The first discount merchant oriented center approved by the city, Monterey Marketplace also will include a gas station and an International House of Pancakes.

Also completed during the past year was Ming's Plaza, located near the Atrium Design Center, which was opened the previous year on the site of the former Irvine Ranch Market on Highway 111.

Currently under construction are Pat's Lighting, a 15,000-square-foot two-story commercial building on one acre located on Highway 111, south of 39th Street, and Southern California Savings, a 7,000-square-foot bank building at the corner of Bob Hope Drive and Highway 111.

Also under construction is Mirage Center, a 16,074-square-foot medical office building on 3.2 acres on the northwest corner of Vista Del Sol and Country Club Drive.

Currently in the planning stages is another medical office building, Rancho Mirage Plaza, a 75,500-square-foot, two-story structure with underground parking on 3.75 acres at the southwest corner of Bob Hope and Country Club Drives.

Also in the planning stage is Pueblos de Mexico, a 93,500-square-foot theme commercial

village and 100-room hotel, to be located in the undeveloped cove area on the south side of Highway 111, one-fourth mile west of Frank Sinatra Drive. Nearby, on the southeast corner of Highway 111 and Frank Sinatra Drive, is planned a 2,795-square-foot car wash and fuel station.

Other projects in the planning stage include the 74,000-square-foot Rancho Mirage Civic Center facility at the southeast corner of Bob Hope and Civic Center Drives.

Residential Development

Residential developments under construction include Deane Homes, 371 condominium units on 182 acres at the northwest corner of Bob Hope Drive and Ginger Rogers Road.

Also under construction is the first phase (152-single-family residential lots) of Vista Montana, a development planned to total 304-single-family residential lots on 130.5 acres and four

high density lots on 59.8 acres, located on the east side of Plumley Road between Dinah Shore Drive, Palm Valley School and Mt. View Villas.

Plans are also underway for the continuing development by Ritz-Carlton at the west end of Frank Sinatra Drive, including 46 custom home lots, 80 townhomes, 160 hotel villas and a 250-room hotel (already completed).

Another planned development is The Eagle at Rancho Mirage, a 650-acre golf course destination resort, including 1,240 residential units, recreation and clubhouse facilities, and a separate 20-acre mixed use parcel for commercial and 96 dwelling units, located between Bob Hope Drive, Monterey Avenue, Frank Sinatra Drive and Gerald Ford Drive (extended).

Also in the planning stage is

Ram's Gate, a gated community with 275 lots, clubhouse and recreational amenities on 155 acres on the northwest corner of Gerald Ford and Bob Hope Drives.

Representing the first secondary school within the city limits of Ranch Mirage, the Palm Valley

School was relocated this past year from Palm Springs to a 38-acre site on Da Vall Drive north of Gerald Ford Drive. The development's phase II (of six planned phases)

includes elementary and administration buildings, library and temporary modular units. The school accommodates private school students from kindergarten through 12th grade.

Rancho Mirage Elementary continues as the only public school in the area and lies within the Palm Springs Unified School District.

Future of City "Bright and Positive"

In a recent interview with *Palm Springs Life* magazine, Rancho Mirage Mayor Alan Seman discussed the city's outlook. "The short-term and long-term future of Rancho Mirage is bright and positive," he said. We are a relatively small city with good planning to prevent overdevelopment.

"The redevelopment of Highway 111 in our city is of utmost importance. The Planned civic center will upgrade, enhance and

add value to the properties along Highway 111 and attract quality retail and commercial business. The city has a plan to underground utilities and beautify this downtown view of Rancho Mirage.

"The civic center will be built on only one-third of the property

Other projects in the planning stage include the 74,000-square-foot Rancho Mirage Civic Center facility at the southeast corner of Bob Hope and Civic Center Drives.

across from Marriott's Rancho Las Palmas Resort. Two-thirds of the parcel will be leased to commercial and retail enterprises along Highway 111. All funding for the

civic center will come from the redevelopment agency; absolutely no taxpayers money will be spent.

"The 21-story Monterey Marketplace on Dinah Shore Drive, a planned new shopping center on Highway 111 at Bob Hope Drive, two new 18-hole golf course communities, the new Palm Valley School, the Vista Montana development, the new Von's Pavilions Center and other projects speak well for the planned future of the city.

"Economically, the city of Rancho Mirage is fiscally sound. We spend less than we earn. We live within our budget. This city did not invest in the ITM scandal, and Rancho Mirage has substantial reserve funds invested conservatively.

"This city is unique in that it has room for reasonable growth. Developers recognize the value of the elegance of Rancho Mirage and its potential in the future." ▲



Focus

City of

Indio

1993

Year in Review . . .

Indio is a burgeoning residential, industrial and resort community strategically located in the Coachella Valley, one of the fastest growing areas in the booming Inland Empire.

The city continues to play a major role in the economy of the Valley as an industrial, retail, automotive and county government center. Riverside County has an array of county offices in Indio, and an ambitious expansion is in progress creating a broader infrastructure of county services and providing a major catalyst to office, retail and restaurant development. With direct access to four off-ramps on Interstate 10, two interstate highways, direct rail service and nearby air service, Indio is strategically located for such opportunities.

Indio's long and colorful history can be traced back to 1876 when the Southern Pacific Railroad chose the site as its first distribution point for the Coachella Valley. Later the community became an experimental site for growing Algerian dates, a product that remains an economic staple of the area and precipitated the National Date Festival that draws hundreds of thousands of visitors to Indio annually.

DEVELOPMENT OPPORTUNITIES

Low-cost utilities, outstanding public facilities, abundant housing, great climate and unparalleled recreational opportunities are among factors cited as making Indio a high priority when considering expansion of an existing business or locating a site for a new facility.

Indio is a partner in the state designated Coachella Valley Enterprise Zone, established to attract business expansion and recruitment through a series of tax incentives and other bene-

fits. More than 2,700 acres within the city's boundaries are encompassed by the Enterprise Zone. Streets, utilities and, in some cases, rail access are in place or accessible, and the parcels are ready for development.

Indio is seeking and promoting economic growth through its Redevelopment Agency, with vast opportunities for new development as well as revitalization. Two redevelopment projects offering more than four square miles of opportunities are the Indio Centre Project encompassing 900 acres of land and the Date Capital Project comprising 1,797 acres.

All of Indio's redevelopment areas fall within the Enterprise Zone, offering lucrative opportunities for industrial and commercial uses on sites that are ready for immediate development.

The Enterprise Zone offers a variety of financial incentives:

•Hiring Credits. Up to \$19,000 tax credit over a five-year period for each employee hired through a qualified job program.

•Equipment. Sales and use taxes reduced on up to \$1 million in individual purchases and \$20 million in corporate purchases of eligible equipment.

•Business Expenses. Deduction for qualified property and equipment purchased for use in the zone.

•Net Operating Loss Carry-over. Losses of individuals or corporations doing business in the zone may be carried over to future years.

•Net Interest Deduction to Lenders. A deduction from income is allowed on the amount of net interest earned on loans made to a business located in the zone.

Even with the obvious advantages of the area, land costs in Indio have remained significantly lower than more urbanized localities within California. These low land costs, coupled with low utility rates and Enterprise Zone advantages, provide

exciting opportunities for business to invest and thrive.

Few environments in the world offer the recreational quality of life enjoyed by Indio and Coachella Valley residents. A majority of the new business leads in the city's enterprise zone come from owners who want to move to the Valley on a full-time basis. A business person can have the advantage of a fine lifestyle, excellent health care, entertainment and a profitable place to work.

WORK FORCE

Indio's work force is stable and family oriented; skills and education encompass all levels of achievement from trainee to graduate degree. The area abounds with workers and supervisors skilled in many trades and crafts and capable of multi-language communications.

Recruiting for out-of-area specialized skills to match highly technical or advanced degree requirements is a relatively easy task for Indio businesses. The Indio advantage of low cost of living, combined with a high quality of life, make recruitment efforts productive in terms of both quantity and quality of applicants.

There is a large resource of trainee level workers, and training assistance is available through several area agencies. The Private Industry Council (PIC) Program and Riverside County's Regional Occupation Program (ROP) provide resources and programs designed to prepare workers with productive entry level skills.

Some 20 different technical and semi-technical skills are included in the extensive ROP curriculum, ranging from banking and finance, medical and dental office management to desk top publishing and floral arrangement. Some 2,500 workers complete training each year in the ROP program, and more than 400 desert businesses have affiliate agreements with the program for on-site training.

When advanced skills are required for a group of workers, College of the Desert, a long-established community college

can set up special training classes and develop a specialized curriculum for the employer.

QUALITY OF LIFE

Few environments in the world offer the recreational quality of life enjoyed by Indio and Coachella Valley residents. The Indio area offers more than 80 golf courses, while the city itself is becoming the Valley's polo capital.

The Eldorado Polo Club and the Empire Polo Club and Equestrian Center provide winter entertainment for visitors and residents. Eldorado recently hosted the U.S. Open Polo Championships, and Empire sponsors annual major polo events as well as a two-month international horse show. These unique environments also provide art festivals, rodeos, car shows, concerts, special event facilities and balloon races.

Indio's Parks and Recreation District provides activities for young and old, including swimming and aquatic sports, dancing, karate, gymnastics, ballet, modeling, calligraphy and organized team sports.

The Desert Expo Centre, Riverside County's Fairground, is centrally located within the city and hosts a continuing roster of major events, including home shows, RV shows, auto shows, festivals, fairs, art shows and an unending array of special interest shows. It draws vendors and participants from throughout the southwest to its many events.

The recreational and resort attractions of the area have lured major life-style and resort developers, including PGA West, Westinghouse's Big Horn development, the Sunrise Corp. and the Del Web Corp., whose 12,000 resident Sun City Palm Springs is being built adjacent to Indio.

The resort and hospitality industry is a major attraction in the Coachella Valley and residents get the year-round benefit of the recreational facilities, dining, shopping and scenic splendor that makes the Valley a world-class tourist destination. ▲

Radio Stations Serving the Inland Empire

Listed Alphabetically

Station Address City, State, Zip	Target Group	Format	# of Employees Year Established	Station Owner City	Sales Manager	Prog. Dir Request Line Fax	Top Local Exec. Title Phone
KAEV-FM 740 W. 4th St. San Bernardino, CA 92410	25-44	Adult Urban Contemporary	18 1967	All Pro Broadcasting Inglewood	Bill McNulty	Rich Guzman (800) 540-1039 (909) 888-7302	Bill McNulty General Manager (909) 882-2575
KAKT-FM 900 E. Washington, Ste. 315 Colton, CA 92324	35-64	Country	n/a n/a	Amaturo Group Ltd. Pt. Lauderdale, FL	Joe Lyons	Dave Clarke n/a (909) 825-0441	Richard McIntosh General Manager (909) 825-9525
KATJ-FM 15494 Palmdale Rd. Victorville, CA 92392	25-54	Country	15 1989	Island Broadcasting Victorville	Linda Griggs	Karl Lynn Haughton (909) 951-5285 (619) 245-8012	Scott Brody President (619) 245-2212
KBZT 41945 Boardwalk, Ste. F Palm Desert, CA 92260	18-49	Country	15 1987	Peninno Broadcasting, Inc. Palm Desert	Mark Wright	None (619) 341-9670 (619) 568-3984	Jay Scott General Manager (619) 568-6830
KCAL-AM P.O. Box 3390 Redlands, CA 92373-0997	18-49	Spanish/Mexican	21 1960	Sarape Communications, Corp. Redlands	Don Balsamo	Edgar Madrigan (909) 793-1410 (909) 798-4702	Andy James President (909) 825-5020
KCAL-FM 1940 Orange Tree Lane #101 Redlands, CA 92374	25-49	Adult Rock	40 1965	SBR Broadcasting, Corp. Redlands	Glenn Watson	Rick Shaw (909) 431-4967 (909) 793-3094/798-6627	Jeff Parke General Manager (909) 793-3554
KCIN-AM 15494 Palmdale Rd. Victorville, CA 92392	45-64	Standards	15 1960	Island Broadcasting Victorville	Linda Griggs	N/A None (619) 245-8012	Scott Brody President/Owner (619) 245-2212
KCKC-AM 740 W. 4th St. San Bernardino, CA 92410	25-54	CNN Headline News	18 1966	All Pro Broadcasting Inglewood	Bill McNulty	Pete Parsons (909) 824-1045 (909) 888-7302	Bill McNulty General Manager (909) 882-2575
KCLB-FM 1694 6th Street Coachella, CA 92236	18-41	FM-Classic Rock	20 1953	Susan Gorges Coachella	Gene Abraham	J.J. Jeffries (619) 391-5252 (619) 398-2739	Gene Abraham Station Manager (619) 398-2171
KCLB-AM 1694 6th Street Coachella, CA 92236	18-41	Latin Contemporaries	20 1959	Susan Gorges Coachella	Gene Abraham	Melvin Albanex (619) 398-2582 (619) 398-2739	Gene Abraham Station Manager (619) 398-2171
KCMJ-AM 490 S. Farrell Dr. Ste. C 202 Palm Springs, CA 92262	35+	Country, News, Sports	10 1946	Westminster Broadcasting Corp Palm Springs	Bruce Johnson, Esq.	Dan Fritz (619) 322-1140 (619) 320-1493	Scott M. Kliner General Manager (619) 320-6818
KCMJ-FM 490 S. Farrell Dr. Ste. C 202 Palm Springs, CA 92262	25-44	Hot Adult Contemporary	12 1984	Claridge Broadcasting Corp. Indio	Bruce Johnson, Esq.	Dan Fritz (619) 345-9236 (619) 322-4FAX/320-1493	Scott M. Kliner General Manager (619) 320-6818
KDES-FM P.O. Box 2745 Palm Springs, CA 92263	25-54	Oldies	16 1963	Tourtelot Broadcasting Corp. Palm Springs	Donn Shelton	Danny Fox (619) 325-5337 (619) 325-8163	Joe Tourtelot V.P./Gen. Mgr. (619) 325-1211
KDES-AM P.O. Box 2745 Palm Springs, CA 92263	25-54	'50s Oldies	16 1956	Tourtelot Broadcasting Corp. Palm Springs	Donn Shelton	Danny Fox (619) 325-5337 (619) 325-8163	Joe Tourtelot V.P./Gen. Mgr. (619) 325-1211
KDIF-AM 1465-A Spruce St. Riverside, CA 92507	18-49	Top 40-Spanish	18 1981	Hispanic Radio Broadcasters Riverside	Ruddy Bravo	Salvadore Murillo (909) 784-1440/824-KDIF (909) 784-4213	Gilberto Esquivel Partner/Gen. Mgr. (909) 784-4210
KEZN-FM 72-915 Parkview Dr. Palm Desert, CA 92260	25-64	Adult Contemporary	11 1977	Classic Broadcasting, Inc. Palm Desert	Tera Lane	Jon Bruce None (619) 340-5756	Paul Posen President (619) 340-9383
KFRG-FM 900 East Washington Ave. Ste. 315 Colton, CA 92324	25-54	Country	28 1974	Amaturo Group, Ltd. Pt. Lauderdale, FL	Mary Wade	Charlie Harrigan (800) 698-KFRG (909) 824-0441	Richard McIntosh General Manager (909) 825-9525
KGGI-FM 2001 Iowa Ave #200 Riverside, CA 92507	18-49	CHR	50 1979	San River Radio Inc. Riverside	Bob Rldzak	Larry Martino (909) 431-5991 (909) 274-4954	Larry Martino Operations Manager (909) 684-1991
KHTX-FM P.O. Box 50005 San Bernardino, CA 92412	25-54	Country	28 1928	Henry Broadcasting San Francisco	Bob Wood	Jan Jefferies (909) 431-5000 (909) 884-5844	Jeff Salgo V.P./Gen. Mgr. (909) 384-9750
KIXA-FM 12370 Hesperia Rd. Victorville, CA 92392	20-55	Country	10 1992	Rasa Communications Apple Valley	Jeff Salkin	B.J. Kelly (619) 243-1065 (619) 241-0205	Marcelino Q. Garza President (619) 240-2337

The following Radio Stations should have been included on this list but have failed to provide adequate data: KDHI AM & FM. Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the radio stations 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, 305 Sacramento Place, Ontario, CA 91764. Researched by Ann Bones Copyright 1993 Inland Empire Business Journal.

Radio Stations Serving the Inland Empire

Listed Alphabetically

Station Address City, State, Zip	Target Group	Format	# of Employees Year Established	Station Owner City	Sales Manager	Prog. Dir Request Line Fax	Top Local Exec. Title Phone
KIXF-FM 1581 West Main St. Bartow, CA 92311	18-54	Country	10 1993	Turquoise Broadcasting Victorville	Jeff Salkin	B.J. Kelly (619) 243-1065 (619) 241-0205	Steve Stephenson Vice President (619) 241-1313
KIXW-FM 1581 West Main St. Bartow, CA 92311	20-55	Country	10 1992	Turquoise Broadcasting Victorville	Jeff Salkin	B.J. Kelly (619) 243-1065 (619) 241-0205	Steve Stephenson Vice President (619) 241-1313
KLFE 1240-AM 992 Inland Center Dr. San Bernardino, CA 92408	25+	Christian Talk Radio	21 1986	Salem Communication Corp. Camarillo	Mike Gilbert	David Achord None (909) 381-9563	Marcelino Garza President (909) 240-2337
KLORD P.O. Box 1000 Yucaipa, CA 92399	18-34	Contemporary Christian Music	14 1986	Shepard Communications Yucaipa	Terry Taylor	Noonle Fugler (909) 797-5500 n/a	Candace Andrews Manager (909) 790-1848
KMEN-AM 2001 Iowa Ave., Ste. 200 Riverside, CA 92507	25-54	Sports	50 1945	San River Radio Inc. Riverside	Bob Rldzak	Mike Karsting (909) 825-1290 (909) 862-4865/274-4949	Nick La Capria Station Manager (909) 684-1991
KNSE 8729 East 9th St. Rancho Cucamonga, CA 91730	18-49	Spanish	18 1975	Coronado Four County Broadcasting Los Angeles	Daniel Balcazar	Malu Hernandez (909) 920-1115 (909) 981-2032	Humberto Hernandez V.P./Gen. Mgr. (909) 981-8893
KNWZ P.O. Box 12700 Palm Desert, CA 92255	25-54	News/Talk	15 1965	Country Club Communications Palm Desert	Ray Carroll	John Wilks (619) 346-1270 (619) 341-6885	John Wilks General Manager (619) 346-1270
KOLA-FM 1940 Orangetree Ln., Ste. 101 Redlands, CA 92374	25-54	Oldies	15 1965	SBR Broadcasting Corp. Redlands	Robert Topping	Rick Shaw (909) 793-3554 (909) 798-6627	Jeffrey Parke General Manager (909) 793-3554
KPLM-FM 441 So. Calle Encilia #8 Palm Springs, CA 92262	25-64	Lite Contemporary	18 1983	"R" Group Broadcasting La Jolla	Todd Marker	Al Gordon (619) 322-5756 (619) 320-3037	Jim Key General Manager (619) 320-4550
KPRO-AM 7351 Lincoln Ave. Riverside, CA 92504	All	Religious	8 1957	Ms. O.L. Sherban Riverside	Bill Kolb	n/a (909) 688-1570 (909) 688-7009	Valorie Stitely Operations Manager (909) 688-1570
KPSI FM 2100 E. Tahquitz Canyon Way Palm Springs, CA 92262	18-49	CHR	25 1979	Rozene Supple Palm Springs	Kirk Gregory	Mike Keane (619) 323-1005 (619) 322-3562	Terry Masters General Manager- (619) 325-2582
KPSI AM 2100 E. Tahquitz Canyon Way Palm Springs, CA 92262	25-54	News/Talk	15 1969	Rozene Supple Palm Springs	Kirk Gregory	Paul Johnson (619) 320-TALK (619) 322-3562	Terry Masters General Manager- (619) 325-2582
KROR-FM 58923 Business Center Dr., Ste. E Yucca Valley, CA 92284	25-54	Country	12 1988	Corinthians XIII Broadcasting Co., Inc. Yucca Valley	Cheryl Kling	Deanne Davis n/a (619) 365-7792	John J. Davis President/Gen. Mgr. (619) 365-0891
KRSO-AM PO Box 50005 San Bernardino, CA 92412	35+	M.O.R.	28 1928	Henry Broadcasting San Francisco	Dennis Brown	Katie Nagy (909) 431-5000 (909) 884-5844	Jeff Salgo Vice Pres./Gen. Mgr. (909) 384-9750
KRZE P.O. Box 3520 Ontario, CA 91761	25-54	Ethnic	5 1990	Starstream Communications Pacific Palisades	N/A	Kelle Charleston None (909) 989-9086	Kelle Charleston General Manager (909) 980-6700
KUNA RADIO 41945 Boardwalk, Ste. F Palm Desert, CA 92260	12+	Spanish	15 1944	Peninno Broadcasting Inc. Palm Desert	Mark Wright	None (619) 341-1400 (619) 568-3984	Jay Scott General Manager (619) 568-6830
KVVQ-AM/FM 11920 Hesperia Rd. Hesperia, CA 92345	25-49	A/C	15 1980	Kenneth B. Orchard Hesperia	Bob Montague	Scott Orchard n/a n/a	Brad Orchard General Manager n/a
KWRM 210 Radio Rd./P.O. Box 100 Corona, CA 91718	18-49	Spanish	12 1948	Major Market Stations, Inc. Corona	Temo Aguilar	Jorge Godinez (909) 735-4740 (909) 735-9572	Jim Hanemaayer Vice Pres./Gen. Mgr. (909) 737-1370
KWXY-AM/FM 68-700 Dinah Shore Dr. Palm Springs, CA 92263	35+	Easy Listening	15 1964	Glen Barnett, Inc. Cathedral City	Lou Faust	Larry Collins n/a (619) 328-7814	Glen Barnett Owner/Gen. Mgr. (619) 328-1104
KZXY-AM 12370 Hesperia Rd. Victorville, CA 92392	Adults 25+	Country	30 1988	Ruby Broadcasting Victorville	Jeff Salkin	B.J. Kelly (619) 241-9102 (619) 243-1065	Steve Stephenson Vice President (619) 241-1313
KZXY-FM 12370 Hesperia Rd. Victorville, CA 92392	18-54	Adult Contemporary	30 1988	Ruby Broadcasting Victorville	Jeff Salkin	B.J. Kelly (619) 241-9102 (619) 241-0205	Steve Stephenson Vice President (619) 241-1313

The following Radio Stations should have been included on this list but have failed to provide adequate data: KDHI AM & FM. Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the radio stations 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, 305 Sacramento Place, Ontario, CA 91764. Researched by Ann Bones Copyright 1993 Inland Empire Business Journal.

Focus

City of

San Bernardino

1993

Year in Review . . .

Success Breeds Success
In 1993

On the third of December, 1993, the lights went on in downtown San Bernardino signalling the end of a very successful year for the downtown Main Street Program. Literally thousands of white lights adorned the 50-foot-high pine in the center of "E" Street as well as permanent decorative lighting to the top of every building in the entertainment and retail sector of downtown.

This was the culmination of a successful joint venture between local business operators and San Bernardino Downtown Main Street Inc., a division of the Economic Development Agency of the city of San Bernardino, responsible for the success of the revitalization of downtown San Bernardino.

A great deal happened in downtown San Bernardino during 1993 including a change in administration at City Hall. The year saw the opening of Court Street Square, a community facility which, in its short life since May, has been host to over 200 events, including the popular open air concerts and Friday night markets, a Shakespearean

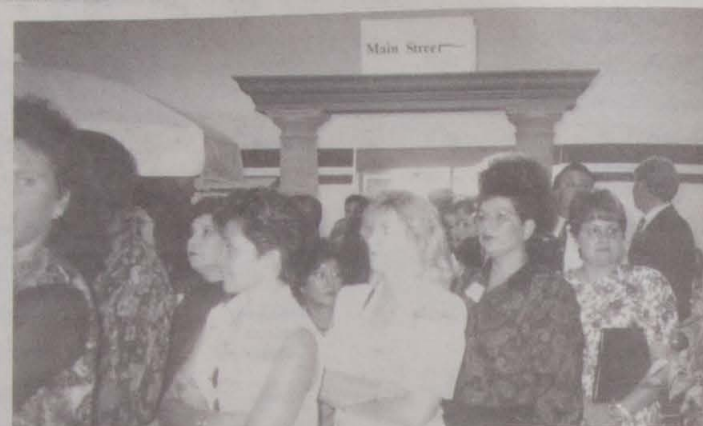
Festival, several open air weddings and a host of family and children's events from Main Street Magic to the first Acorn Fever "Carnibizamival."

At present, Court Street Square is the temporary home of "The Chameleon," a gigantic computerized Virtual Reality Experience, the first to be seen on the West Coast and guaranteed to thrill the participant with its advanced graphics and simulated G forces.

Downtown San Bernardino welcomed several new and exciting restaurants and night spots which, together with the activities on Court Street Square, have helped turn downtown into a center for entertainment, recreation and dining.

Jersey's Sports Bar opened to much acclaim, enthusiasm and excitement. The beautiful Heritage Building with its exquisite hand-painted ceilings came to life as the entire building was transformed into a vibrant, action-packed restaurant, sports bar and banquet facility. More than \$1 million

worth of private capital was invested into the local economy, over 80 new jobs created and a lovely, historic building put to public use through the diligent work of Main Street staff working in close liaison with the



Hundreds of people visited the Main Street Pavillion at the Future 2000 Expo held at the Orange Show in San Bernardino.

EDA and private investors.

Other entertainment spots that opened downtown in 1993 include Cisco's Restaurant and Night Club on the Civic Plaza, the expansion of the Copasetic Cafe with its art exhibitions and modern poetry readings, and SILK's sizzling new Jazz Club on "E" Street.

While there is little doubt the buzz word in San Bernardino for 1994 will be "Superblock," 1993 saw a tremendous change in both action and attitude in downtown San Bernardino.

Not to be overlooked was the opening of San Bernardino's smallest restaurant, Hot Diggidy Dog, now a definite part of the fabric of Court Street Square. The area around the hot dog stand has become a lively chess club with participants battling knights, kings, bishops and pawns every day at the corner of Court and "E" Street. Last year saw the completion of Phase II of the Street Scape downtown. The \$1.7 million capital improvement project adorned "D" and Court Street with 300 new trees, historical lamp standards, tree grates, banners and other components to match Phase I.

On the private side, 18 downtown businesses took advantage of Main Street's expertise and Facade Improvement grants resulting in \$1.2 million of private investment being spent on long-term capital improvements to the exteriors of buildings in the downtown business district. In many of these instances, Main

Street has provided both architectural and technical assistance to business operators.

Main Street's popular business recruitment and retention program has been used by over 18 businesses resulting in the recruitment or retention of 284 jobs for downtown, 102,651 square feet being filled or retained and a potential lease value to property owners of over \$4.5 million over the life of the leases.

While Main Street's primary objective is economic development and sound job growth, it also seeks to attract cultural events to improve the quality of life downtown. The newly formed classical theater company Stage One Players have made Court Street Square their permanent home, while Main Street invited the renowned BYU Chamber Orchestra as well as the Theater Ballet Company to perform in San Bernardino as part of their 1993 world tours.

Main Street has also devoted a great deal of time promoting the financial as well as the quality of life benefits of establishing in San Bernardino through the publication and dissemination of thousands of pieces of literature, appearances on radio and TV talk shows and attendance at selected expositions and seminars.

While there is little doubt the buzz word in San Bernardino for 1994 will be "Superblock," 1993 saw a tremendous change in both action and attitude in downtown San Bernardino. ▲

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Inland Empire TV News

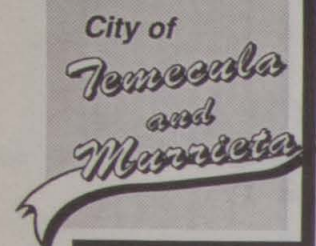
Monday thru Friday 6:30p.m. to 7:00p.m.

For Information Call (909) 391-1015



Every Friday evening Court Street Square is transformed into a lively, bustling street market, featuring the very best in live entertainment and food.

Focus



TEMECULA VALLEY

Nestled between rolling hills, a little more than 15 miles inland from the Pacific Ocean, lies Temecula Valley. Located between Los Angeles and San Diego on the I-15 corridor, this valley, with its mild Mediterranean climate is a virtual paradise for sports and outdoor enthusiasts.

Golfers especially will enjoy the area's many golf courses, including Temecula Creek, Bear Creek, Rancho California Golf Club and Redhawk.

Other outdoor activities to be enjoyed by the entire family include fishing and boating on nearby lakes, hiking in the nature conservancy on the Santa Rosa Plateau, camping out in the Cleveland National Forest, horseback riding, hot air balloon rides and even skydiving.

TEMECULA

Incorporated as a city in 1989, Temecula has been experiencing rapid growth, its population having reached approximately 36,000.

The oldest town in California still operating under its aboriginal name, the city is rich in history and offers a taste of the old along with the new. Historic Old Town is lined with antique shops and art galleries, and the Temecula Museum features figures garbed in original or duplicated attire from the Old West.

Historical buildings located in Old Town include the "Temecula Jail," originally built as a wine cellar with rubble

1993

Year in Review . . .

granite from the Temecula Quarry and later known as the "jail" when used by the sheriff to hold lawbreakers.

Another historical building is G. Machado's store, built in 1892 by Macedonia Machado. This general merchandise store later became the Temecula Station Post Office, with Machado serving as postmaster. For a long time it was the "Long Branch Saloon" and is now an antique mall.

Walking tours of these and the many other Old Town buildings are available to visitors, as are tours of a number of the area's 15 fine wineries. Most of the wineries also offer wine tasting, as well as concerts, barn dances and picnic areas.

Among the area's annual events are Western Days in April and August; the Temecula Valley Balloon and Wine Festival in May; the Ramona Pageant, also in May, and the Temecula Valley Bluegrass Jamboree in July.

MURRIETA

Economic growth in the city of Murrieta showed signs of being on the upswing in 1993. Housing starts increased significantly, manufacturers started moving into the 2 1/2-year old community, and a new commercial center opened.

Housing starts more than doubled during the year, oftentimes a barometer of better economic times ahead.

Building permits for 396 single-family homes were issued, compared to 189 in 1992. The valuation of this construction was more than \$67.2 million.

While these numbers are nowhere close to the boom period of the late 1980s and early 1990s, when it was not uncommon to see some 125 residential permits taken out in a single month, the growth in 1993



increased steadily throughout the year. Housing that is selling most readily is in the \$120,000 to \$140,000 range for 1,800-square-foot homes.

Things are looking up on the industrial front as well. American Industrial Manufacturing Inc. relocated its operations into a new 82,000-square-foot facility last spring. ADMS, which moved from smaller quarters in nearby Temecula, remanufactures auto parts with its approximately 85 employees.

An Orange County firm, PROTEC, selected Murrieta as the location for its new manufacturing plant during the fall. PROTEC, which makes parts for motorcycles and water craft, expects to employ about 50 persons in its new 16,000-square-foot building.

The city streamlined its planning review process during the year, and that played a major role in PROTEC's decision to pick Murrieta for its new facility. The company got plan approval in just 37 calendar days under procedures that allow staff approval of smaller projects

without going through the city council.

HTT Headgear Ltd. has announced plans for a 26,000-square-foot headquarters and distribution facility in Murrieta, which it expects to open in 1994. The firm is said to be one of the nation's largest manufacturers of a variety of headwear items, such as sunglasses, sun visors, caps and helmets.

In the commercial realm, the first tenants of the 300,000-square-foot Murrieta Spring Plaza opened late in the year. The Home Depot and Service Merchandise are already open, and PETSMART and Pic-N-Save outlets are scheduled for openings in early 1994.

The year also saw completion of financing and infrastructure agreements with developers of the planned Murrieta Springs Mall. A construction schedule also was set for the regional shopping center, now set to open in the summer of 1996 with some 700,000 square feet of leasable space and three anchor tenants. ▲

CareAmerica has plans to save an endangered species... Independent Business.



The Gray Wolf (*Canis Lupus*). Formerly abundant throughout North America, the wolf population in the lower 48 United States is now limited to a few hundred in Northern Minnesota and Michigan.

You deal with it every day... costs of doing business that just keep going up and up. Like employee health care costs, You want quality health care, but there's a limit to what you are willing to pay.

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Focus

City of

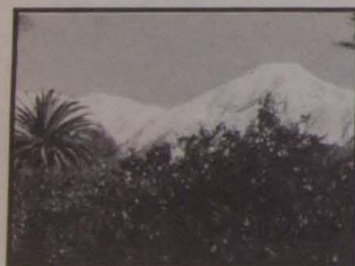
Upland

1993

Year in Review . . .

Besides the historic citrus groves, Upland had long been known for the majestic trees which line the avenues and shade its quality residential neighborhoods. The groves may be diminishing, but the city is committed to maintaining and enhancing the quality of life enjoyed by 66,000 Upland residents. A tree donation and memorial tree planting program have been initiated to maintain the lush, green look of the community.

Existing housing includes a mix of high-range residential homes and a supply of affordable custom homes and older, architecturally significant neighborhoods. Upland's 88 years of rich history has motivated property owners to preserve many mansions and citrus-based estates. The City Council recently directed staff to prepare Mills Act contracts for future consideration, with properties listed on the Local Register of Historic Places.



Beautiful Winter Views

Citywide, the commercial picture is making positive changes. Wal-Mart opened its doors in August and has continued to perform above projected levels. A full complement of new businesses keep the vacancies to a minimum; these

include Trader Joe's, a recent approval of a Von's Pavillion, eateries and specialty retail stores. Major rehabilitation activity has taken place. Several shopping centers along Foothill Boulevard have constructed new facades for anchors and in-line stores alike and in addition provided newly built stores. Stein's Deli sports a brand new restaurant and dancing facility. Alpha Beta recently celebrated its grand opening. Chick's Sporting Goods has expanded to 38,000 square feet in Upland Village Center, which is undergoing a complete face-lift and parking lot reconstruction.

While business expansion and development is important to Upland's economic base, business retention is a must. A new program has been initiated to benefit businesses desiring assistance during these recessionary times. If a business owner wishes to expand into new facilities, make significant changes in tenant improvements, move to Upland or has regional or utility issues to resolve—call the RED Team! The acronym RED stands for Rentention, Expansion and Development. This RED Team serves as a liaison with the city, regional and utility entities to help resolve issues challenging businesses. The RED Team's goal is to combine the efforts of the city of Upland and the Upland Chamber of Commerce to help Upland businesses be as successful as they can be.

A call for assistance brings out a team made of chamber and city staff, depending upon specific business needs. Call the chamber at (909) 931-4108 or the city at (909) 931-4105 to put the RED Team in your corner.

Upland's Town Center, the historic downtown, is undergoing an extensive transformation. The combined efforts of Upland's mayor and City Council, Main Street Upland, Upland

Community Redevelopment Agency, Town Center Working Group, property owners, merchants, citizens-at-large and city staff has led to the implementation and completion of numerous successful projects. These projects include the establishment of the

Town Center Redevelopment Project Area, zoning and general plan updates, a commercial rehabilitation and seismic retrofitting program which has benefited 17 businesses to date, a commercial loan program, approval of a sidewalk cafe ordinance, and a new landscaping plan for the Town Center core blocks intersecting at Second Avenue and Ninth Street.



Mayor Robert R. Nolan

A vacant lot at Ninth Street and Second Avenue will be marketed in February to attract a developer specializing in downtowns. The wish list for a mixed use development includes retail and a sidewalk cafe on the first level, with an office-professional use on the second floor. The Thursday night Second Avenue Market, sponsored by Main Street Upland, continues to be a success. The Market runs April through December.

Following the establishment of vision, goals and implementation plans for downtown revitalization, prepared by the Town Center Working Group, the city is anticipating the award of a \$1.7 million grant provided by the Intermodal Surface Transportation Enhancement Act. Over the next several years, the San Bernardino region has a significant goal to reduce vehicle trips. The Metrolink rail facility located in the heart of the Town Center provides the city with the first tool to encourage commuters to utilize rail, transit, bicycle and pedestrian



Upland's Scenic Euclid Avenue

facilities. This proposed grant-funded project will create an opportunity to develop rail growth in the Town Center not reliant on the automobile.

The project will generally consist of the following improvements:

1. Construction of a 42" - 48" storm drain to remove storm water from the north side of "A" Street between Second Avenue and Campus Avenue.
2. Lease buyout and rehabilitation of the historic Santa Fe depot and an under-utilized building near the tracks.
3. Creation of a plaza connecting the Metrolink platform to the Omnitrans enhanced bus stop.
4. Reconstruction of streets in the immediate area around the Metrolink station, including signage and landscaping.
5. Replacement of sidewalk, curbs and gutters to encourage pedestrian activity.
6. Restoration of the historic Santa Fe depot. The grant will be awarded in the Spring of 1994, with expenditure of funds beginning July 1.



Kevin Northcraft
City Manager and Exec. Dir. of
Redevelopment Agency

Ridership on the Metrolink has been approximately 300 passengers per day since its opening

1993

Year in Review . . .

last May. The station's platform is now complete with lighting and ticket dispensers. Once the parking facilities are complete, the landscaping will follow. Bike lockers, trash containers, pay telephones and benches will also be installed. The Upland station is located at 300 East "A" Street. For more information on train fares or schedules, please call 1(800) 371-5465.

A project given high priority by the mayor and City Council is the proposed Senior Housing and Senior Center project located just east of the Town Center core. A Senior Housing Task Force is guiding the development of this housing and city-wide senior center facility. The Task Force consists of two City Council members plus city and housing authority staff members. The architect, Kodama and Associates, is preparing conceptual plans, while Community Economics is preparing a financial analysis of the project. Site assembly is currently underway at the vicinity of Third Avenue and "C" Street. Look for a mid-1995 opening date.

All of Upland's city facilities are enjoying a new voice mail telephone system, complete with new numbers in the 909 area code. Numbers which may be of use are as follows.

All emergencies:
911

General Information:
931-4100

FAX machine:
931-4123

Building and Safety:
931-4110

City Clerk and Mayor:
931-4120

City Manager's Office:
931-4101

Community Development:
931-4130

Finance:
931-4160

Fire (Non-emergency):
931-4180

Library:
931-4200

Personnel:
931-4177

Public Works:
931-4230

Purchasing:
931-4170

Recreation:
931-4280

Redevelopment Agency:
931-4105

Focus

City of

Upland

Chamber of Commerce:
931-4108

Main Street Upland:
949-4949

WILL YOUR MEDICAL GROUP POINT YOU IN THE OTHER DIRECTION WHEN YOU NEED A HOSPITAL?



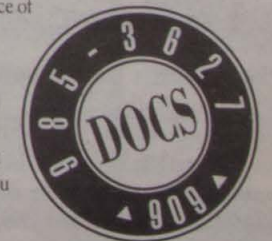
San Antonio Community Hospital is the West Valley's hospital of choice, but many residents are not aware that the medical group they select through their health plan may send them away from their hospital. Trips out of town for hospitalization and other medical services do not benefit you or your community hospital, only the medical group that steers you away from your hospital of choice.

CHOOSING YOUR HOSPITAL

It only makes sense to choose San Antonio Community Hospital for your medical care. After all, our doctors, nurses and staff have earned your trust and confidence by providing quality health care for almost a century. We are owned by the people we serve, operating under the guidance of community leaders, and staffed by local residents - your own friends and neighbors.

CHOOSING YOUR MEDICAL GROUP

Selecting your health plan is only the beginning. Choosing a medical group and its physicians is the most important decision you will make regarding your health care. Call our Physician Referral Service at (909) 985-3627 for help in making the right choices. And remember to ask your doctor if you will be admitted to San Antonio if you need to be hospitalized.



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Focus

City of



Still Booming After All These Years

Palm Desert retail is "weathering" the recession nicely. Like everywhere in Southern California, the city has felt a nip and a tuck here and there with the closure of a few stores and the merging of a few major ones like Robinson's-May, but it appears Palm Desert will emerge even stronger when the tough times are over.

For every store closure, stronger ones are waiting in the wings to take their places, according to Doug O'Brien, Palm Desert Town Center's new general manager. With the Town Center celebrating its 10th anniversary last fall, O'Brien predicts "a rosy future for our retailers."



Mayor Roy Wilson

"We are 98% occupied right now, and even with some leases up this year, we're talking to strong local tenants from both Palm Springs and Palm Desert who want to come in here," he said.

The Robinson's-May merger has strengthened the shopping mall by giving a singular focus to the department store's merchandising strategies. Complete remodeling of both stores allows larger areas and easier access to their full line of men's, women's and children's clothing and "soft goods" such as housewares.

Palm Desert's fiscally strong position, including having surpassed all other Coachella Valley cities in retail sales since 1988, puts the city in the enviable position to be able to pick and choose who goes where. Not to say there haven't been some heated debates, such as the previously proposed Wal-Mart location and the just completed Desert Springs Market-

1993 Year in Review . . .

place at Country Club and Cook.

Even the Town Center idea took some heat when it was first proposed. Many forecast disaster for El Paseo, the mile-long boulevard of specialty shops, haute couture houses, fine art galleries and restaurants just a few blocks south. In fact, the center's magnet effect drew even more people to Palm Desert to shop because the retail mix became so compelling.

The Town Center first opened with a single department store. Today in addition to Robinson's-May, the center's other three department stores are longtime anchors JC Penney, Bullock's and four-year-old I. Magnin.

At some of the 150 other Town Center shops you can find everything from cinnamon rolls to pet snakes, from stationery to stationary bikes and from the cutting edge of fashion to scissors and knives.

The basis for Palm Desert's retail strength is two-fold, said Sonia Campbell, president of El Paseo's Business Association and owner of Spectacular Shades.

"Initially, El Paseo catered to the 'carriage trade,' well-heeled vacationers and country club homeowners, back when Palm Desert was primarily a resort town," noted Campbell.

"But as the city has grown, more and more full-time residents needing and providing a whole gamut of services year round makes Palm Desert's economy secure," she said. "The upscale clients are still there, but now so are full-time businesses and homeowners."

From its fledgling beginning as a two-lane road with five buildings in the late 1960s, elegant El Paseo now features more than 270 retailers with shops and services from hair salons, dry cleaners, banks

and lawyers to art galleries, gifts, specialty shops and high-end designer boutiques.

The once haughty demeanor of El Paseo has softened its approach. The El Paseo Business Association is marketing the street as Palm Desert's pedestrian-friendly, affordable downtown district.

Shoppers can hear the "Sounds of El Paseo" as live music fills the street each Saturday from noon to 4 p.m. and hundreds stroll the boulevard's galleries during Art Walk held the first Saturday evening of each month, 6-10 p.m. Special showings and artist's receptions have made Art Walk "the" place to be seen.

What makes retail in Palm Desert so exciting and viable? According to Bob Leo, executive director of the Palm Desert Chamber of Commerce, "Where other cities are feeling a tug at the reins, Palm Desert, because of its central valley location and year-round population, has recently attracted such nationally-based companies as Mervyn's, Ross and Circuit City, which are all at the new Waring Plaza."

Opened last year along the Fred Waring professional/retail corridor were Pier One Imports; Michael's, an arts and crafts "supermarket," and Trader Joe's food import store.

"The selection and mix of quality, high-end merchandise with imports, off-price and discount stores, plus service, all centrally located, has helped create a healthy retail picture for Palm Desert," said Leo.

Merchandising has even touched College of the Desert, whose weekend Street Fair attracts hundreds of shoppers every Saturday and Sunday morning.

What's in the "rosy" future? More of the recent past, says City Economic Development Director Paul Shillcock. Just having celebrated its 20th anniversary, Palm Desert has grown from 600 business to 3,000 and from 8.8 square miles to 22.5, with a population today of more than 26,000 com-

pared to its initial 4,500.

Last year's 3 1/2-square-mile eastern annexation added not only 11,000 residents to Palm Desert but added even more retail development such as a new 138,000-square-foot Lucky shopping center on Washington. This adds another grocery store, restaurants and shops to Palm Desert.

Another new commercial development is Desert Springs Marketplace whose first phase brings 113,000 square feet of supermarket, upscale restaurant and shops to serve residents along Country Club near Cook. Phase two and three, now undergoing feasibility studies, proposes a museum with associated retail in the second phase and more theme retail in the third.

Receiving City Council approval last December, Palm Desert's second largest retail center, Desert Crossing, will bring 500,000 square feet of shops to the prime 55 acres of land on Highway 111 at Painter's Path, across the street from Waring Plaza. Construction starts this year with completion scheduled by spring, 1995.

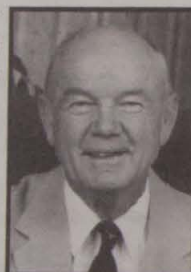
Future development is pointed to the commercially-zoned "north sphere" where 500 acres were also annexed last year. Palm Desert city limits now extend along Monterey from Frank Sinatra to Interstate 10 and include the Price Club and HomeBase warehouse centers as part of its retail mix.

Those plans are for more "freeway oriented" warehouse developments, plus a municipal golf course, hotel and convention center, parks and perhaps some residential development with retail support services.

From all perspectives, the next century points to Palm Desert continuing and strengthening its retail leadership in the Valley. ▲



City Manager Bruce Altman



Dick Kelly Councilmember



Walter H. Snyder Councilmember

EFFECTIVE IDENTITY MARKETING

MARK PALMER DESIGN
Identity Marketing & Advertising
619 346 0772

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Focus

City of

Cathedral City

1993

Year in Review . . .

Cathedral City, with a population of more than 34,000, ranks as the third largest city in the Coachella Valley in population and total taxable sales. With a population growth of more than 200 percent since 1980, it is one of the fastest growing cities in California. It is dedicated to providing both a quality lifestyle and business climate for those who reside there and those still to come.

Cathedral City's impressive development complements a solid foundation of growth in the retail area. Examples of an expanding retail commercial base include a 129,000-square-foot Wal-Mart, opened in November, 1992, which has been found to draw people from as far as Blythe, Hemet and Moreno Valley. Also, Kmart recently underwent a major expansion, increasing its product line and market share.

The new Camelot Family Entertainment Center also helps to draw people to the community. Featuring three themed 18-hole miniature golf courses, water bumper boats, a high-tech kids auto track and an entertainment fun center, this park provides much needed affordable activity for the valley's youth.

For the past eight years, Cathedral City has played host to the Desert Princess Duathlon Championship. This annual run-bike-run event has become renowned as a world-class sports event with athletes from all over the globe.

Opened in September was a new Ford, Lincoln, Mercury, Nissan dealership, bringing the number of automobile franchises to 23. Most dealerships are located in the Cathedral City Auto Center, which is a major generator of jobs and sales tax.

More than 40 percent of the automobiles purchased in the Coachella Valley originate from a Cathedral City franchise. This is a multi-million-dollar-a-year industry for the community.

Cathedral City residents have the security of knowing that superior health care is readily available. Nearby hospitals, Eisenhower Medical Center and Desert Hospital, provide over 600 beds. The city's Eisenhower Immediate Care Center and Express HealthCare have emergency outpatient and clinical services. Canyon Springs Hospital, a mental health care facility also finds its home in Cathedral City.

Due to resounding residential growth, the city's first high school, Cathedral City High School, opened its doors in September, 1991. Projected 1993-94 enrollment for this modern facility was 1,850 students between 9th and 12th grade.

Education is not geared only to youth in the city, however. Cathedral City held its First International Trade Conference in November, 1992, with more than 125 business leaders from the five surrounding counties listened to international speakers discuss foreign trade. Other issues discussed included how the Coachella Valley can capitalize on foreign tourism trade. Consul-generals from Canada, Great Britain, Mexico and Germany detailed profitable strategies for exporting and tourism to those in attendance.

The Second Annual International Trade Conference was held Oct. 21-22, 1993, at the Doubletree Resort. Among scheduled speakers were two members of the Clinton Cabinet. "That's unheard of for a city of 34,000," one city official noted.

In January, 1991, the city council adopted a five-year strategic plan establishing the framework for business recruitment and retention. This plan makes the best use of Cathedral City's resources and maximize opportunities for new and existing businesses.

The city has identified busi-

nesses which would benefit the community and encourage their relocation. The city also assists existing local businesses by providing a viable education program that enables businesses to expand and create more jobs locally.

In April 1991, Cathedral City's Industrial Strategy Plan was also introduced to effectively locate new industry in the city. The community has been researched to find large industrial zoned sites that can be developed as business parks, which would be master planned for industry.

Ongoing efforts to recruit appropriate, nonpolluting industry through leads and targeted mailings have been successful. Some manufacturers, light industrial users and potential expanding businesses presently show interest in Cathedral City. A 250-acre industrial park is scheduled open in 1994-95, with the Koll Company and LaSalle Partners assisting in its development.

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Although business recruitment remains a high priority, the Cathedral City Redevelopment Agency is developing plans for revitalization of the city's historic downtown area through an appointed Citizens Downtown Task Force. Plans include improvements to Highway 111, building a new city hall and creation of a pedestrian-oriented core. Land acquisitions and the attraction of investment funds are keys to the projects' success.

The city also offers a variety of unique government programs, including a Small Business Information Center. The center offers collateral materials and workshops to entrepreneurs.

The city works closely with the community to provide special programs for homeowners. These include Cathedral City's Assessment District Fee Assistance Program, which aids eligible low income homeowners in defraying costs of improvements in an assessment district through financial assistance.

The city also offers a community home improvement program to eligible low income homeowners which allows them to make necessary repairs and improvements to their home and property up to a \$1,000 grant per fiscal year.

The Sewer Hook-Up Assistance Program (SHARP) provides grants of up to \$1,725 for low income households to pay the Coachella Valley Water District fees that are required to be paid before connecting to the sewer. Moderate income households stand eligible for a zero percent interest loan for the same purpose, and low-income households may receive a combination of loan and grant. This assistance is available for emergency hook-ups only.

The Health and Safety Inspection Program is intended to uncover, document and eliminate substandard, unhealthy or unsafe living conditions, primarily in renter-occupied dwellings but also in owner-occupied housing.

Finally, in conjunction with the Riverside County Economic Development Agency, Cathedral City has authority for the issuance of \$249,000 in mortgage credit certificates for first-time home buyers and continues to promote this assistance to builders and real estate professionals.

Cathedral City truly maintains a year-round economy. Eighty percent of its residents live permanently in Cathedral City and help to create a diverse economy. Cathedral City is a city with a mission. It reflects a unique balance between small-town atmosphere, big-city conveniences and desert resort living. The city has pride and confidence in its future occupied housing. ▲



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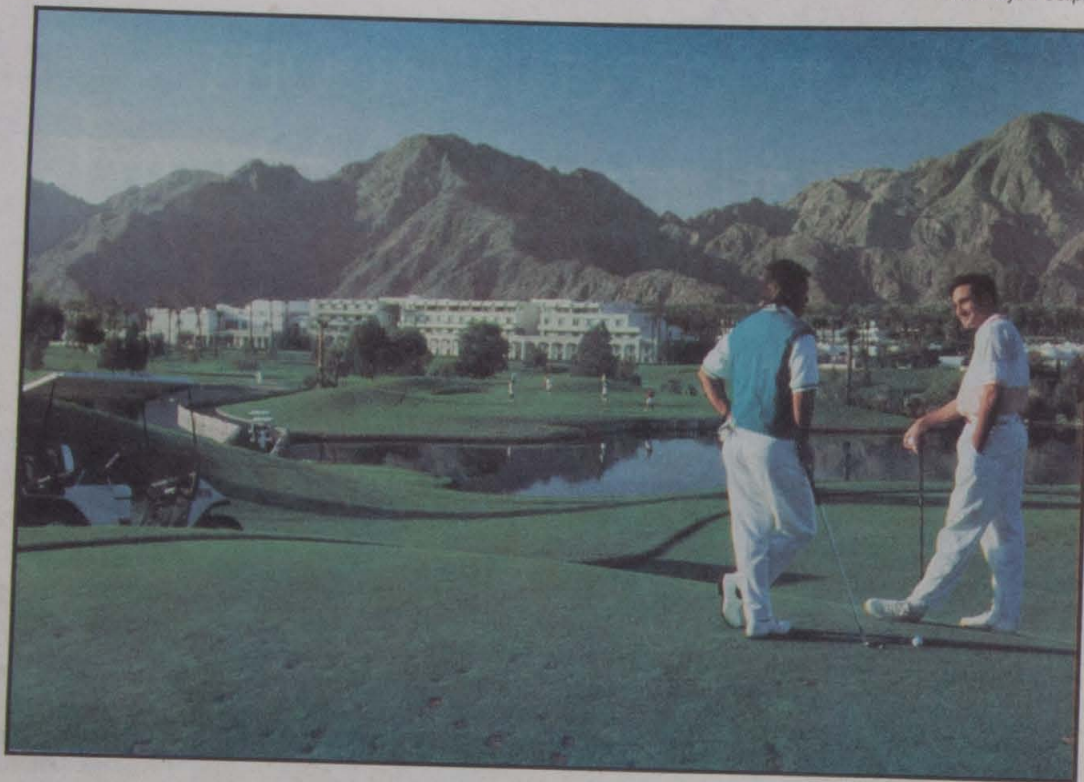
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Focus

City of

Indian Wells

California's Perfect Desert Resort City

Indian Wells is home to internationally recognized sporting and cultural events, yet is an intimate community with everything one needs within walking distance. Two shopping plazas provide a wide variety of services, and local restaurants serve up a variety of menus and entertainment.

Surrounded and decorated by palm and date trees, the city is proud of its uncrowded streets, clean air, excellent weather and overall first-class quality of life. Private, exclusive communities and clubs, such as The Vintage Club, Eldorado Country Club, Desert Horizon Country Club and Indian Wells Country Club, offer the highest level of healthy desert living for the city's nearly 3,000 residents.

The nation's third most affluent city, Indian Wells is home to the wealthy and sports-minded. Professional golfer Lee Trevino, tennis star Charlie Pasarell and Olympic ice skating champion Dorothy Hamill are just some of the prominent names residing in the community.

Indian Wells offers four major resorts to visitors from around the world: the Erawan Garden Resort, Hotel Indian Wells, Hyatt Grand Champions Resort and Stouffer Esmeralda Resort. Laid out on the eastern edge of the city, somewhat off the beaten path, the four resorts form a quadrant where guests can escape and experience true privacy, comfort and tranquility.

Open to visitors and vacationers and catering to the four resorts are two 18-hole championship golf courses, designed by

Ted Robinson, at the Golf Resort at Indian Wells. There also are two 18-hole courses at the Vintage Club, one 18-hole course at the Eldorado Club, one 18-hole course at the Desert Horizons Country Club and three 9-hole courses at Indian Wells Country Club.

The city also boasts 49 grass, clay or hard surface tennis courts, divided among the various resorts and private communities. Open to visitors and vacationers are seven courts at the Stouffer Esmeralda Resort, 12 at the Hyatt Grand Champions Resort and eight at the Indian Wells Racquet Club. Each of these facilities offers a full-time tennis pro. In addition, there are 11 courts at the Vintage Club, six at the Eldorado Club and five at the Desert Horizons Country Club.

The Bob Hope Chrysler Classic and the Gulfstream Aerospace Invitational are high-profile golf events staged locally. They are played at the Indian Wells Country Club and the Golf Resort at Indian Wells, respectively. Tennis events include the Newsweek Championship Cup and the Evert Cup, both played on the courts at the Grand Champion Tennis Stadium. Other cultural and social events include the Indian Wells International Jazz Festival; the Empire Balloon, Wine and Polo Festival, and the Festival of Gingerbread Houses, a popular holiday event.

Only 17 miles from Palm Springs Airport, Indian Wells is accessible to most major airlines. With its location in the center of Coachella Valley, it is less than a two-hour drive from either Los Angeles or San Diego.

The proximity to Palm Springs and other desert communities allows residents and visitors to enjoy all of the activities offered by the Coachella Valley, including the Palm Springs Aerial Tramway, the Living Desert

1993 Year in Review . . .

and the Oasis Waterpark, to name just a few.

Aptly named, Indian Wells began as an Indian village revolving around a hand-built well. In the 1860s, the area was transformed when gold was discovered along the Colorado River and William D. Bradshaw, an important figure in Coachella Valley's history, established a stage line through the desert to capitalize on the traffic to the gold fields. He built rest stations along the tough country road at Whitewater, Palm Springs and Indian Wells, which eventually led to permanent settlements.

In the early 1900s, while Indio slowly grew with the railroads and Palm Spring's residents fought a devastating drought, Indian Wells improved rapidly. The settlement's first settlers arrived in 1906, and the city's residential future was shaped sometime around 1913 when the Melvin Harman family built their homestead on a section that is now Indian Wells Country Club.

Agriculture became important to the community in 1917 when Los Angeles electrical manufacturer Caleb E. Cook moved his family to Indian Wells. Cook became a pioneer of the date industry, establishing the first large Deglet Noor date garden. By 1922, Indian Wells had a post office, school and general store as well as successful date ranches, and it was reported to be the most quickly developed section of the Coachella Valley.

During the next three decades, Hollywood stars flocked to Indian Wells and the entire Coachella Valley, a few of the most famous being Joan Crawford, Marlene Dietrich, Clark Gable and Errol Flynn. Desi Arnaz built the popular Indian Wells Hotel in 1957.

Indian Wells came a long way in the 1950s, when President Dwight D. Eisenhower's numer-

ous golf vacations to the area created national public awareness. Throughout the decade, tennis tournaments became annual events attracting professionals and intercollegiate champions, but it was golf that seemed to invade the region.

In large part due to the Bob Hope Desert Classic, first played at Indian Wells Country Club in its inaugural year (1960), men's golf became clearly established in the city. During the 1970s, when the (Colgate) Nabisco/Dinah Shore women's professional tournament played there, women's golf also gained a foothold.

Nearly 100 years after establishment as a stop on the Bradshaw stage line, the city incorporated. On July 14, 1967, Indian Wells became the 400th incorporated city in California and the 16th in Riverside county.

The 1970s brought vast improvements to Indian Wells as rapidly as earlier in the century. The first traffic signals were installed on Highway 111, and ground was broken for the city's fire station. Numerous other improvements were accomplished, all under the eye of Eisenhower Mountain, the city's spectacular backdrop. "Ike's Peak," as the city's landmark is better known, was dedicated to Indian Wells in 1976 on the occasion of former President Eisenhower's 86th birthday.

Indian Wells has come a long way since Highway 111 was a dusty stage road. In 1990, the master plan for the city's Highway 111 corridor won a national Citation for Excellence in Urban Design from the American Institute of Architects. The plan recommends land use, circulation, development and landscape as part of an integral project for the city, and it provides proof that exceptional accomplishments will continue in Indian Wells far into the future. ▲

Indian Wells has come a long way since Highway 111 was a dusty stage road.



Charting a Course for the Financial Future

Claremont spent 1993, as did most other Inland Empire cities, dealing with the financial impacts of a recessionary economy and the state's continued taking away of local tax revenue. But unlike other communities, Claremont used this opportunity to actively involve its citizens, its "stockholders" if you will, in developing a course of action for guiding Claremont's financial future. The result has been the introduction of several new and innovative programs that further the city's goals of increased financial stability, providing quality customer service and more efficient use of available resources.

In late 1992, the city recognized that balancing future budgets would require some significant changes in the way the city operates. But instead of simply mandating what those changes would be, the city wanted to base any changes on what the public thought should be done. A citizen participation process was conducted to collect informed, constructive input on what kind of community the citizens wanted and how they thought the city should work to achieve it in the framework of current fiscal realities.

The clear consensus of the more than 700 citizens who participated in the process was to not cut the level of city services. In fact, there was strong support for increasing services to local youth and for implementing an aggressive capital improvement program to eliminate a decade's worth of deferred infrastructure maintenance projects.

Given the city's success at implementing cost-saving measures over the last three years (including a 24% reduction in staffing and extensive restructuring of the entire organization), the citizens felt that raising additional revenues was the only

realistic way to balance future budgets without further cutting essential city services. And a utility users tax was viewed as being the fairest and most equitable way to raise the needed money from everyone in the community. A 5.5% utility tax was adopted by the City Council in February without any organized opposition.

A number of other suggestions were made by the citizens as well, all of which can be categorized into several general objectives. These were:

- cutting wasteful spending;
- improving operating efficiencies;
- encouraging more economic development;
- changing methods of service delivery, and;
- temporarily freezing employee salaries and basing any future salary increases on performance, not cost-of-living.

The City Council took all of these suggestions to heart, incorporating them into the city's work plan for the 1993-95 budget cycle. Several of the more innovative programs are described below.

For more information about these or any other efforts by the city of Claremont, please contact the city's community information officer, Mike Maxfield, at (909) 399-5497.

City/School Maintenance Agreement

One of the first programs to result from the citizen process has been the combining of the vehicle and equipment maintenance operations of the city and the Claremont Unified School District. This program addresses two major concerns expressed by Claremont's citizens: increase the city's cost effectiveness by creating joint programs with other agencies, and assist the school district so that it has more money available for edu-

cating students. Estimates are that the agreement will save the district approximately \$110,000 annually, provide one-time revenues of \$70,000 and allow the district to avoid a one-time capital improvement expense of another \$150,000. These funds will be available for the Board of Education to use for whatever educational uses it feels are appropriate. Additional cost savings and operating efficiencies are expected for both agencies in the future.

In late 1992, the city recognized that balancing future budgets would require some significant changes in the way the city operates

The maintenance agreement is the first step in what is planned to be a multi-phased program to consolidate a number of city and district services.

Increased Emphasis on Youth

Claremont recognizes the tremendous value in providing young people with a quality education and a supportive environment. Not only does it help reduce the social and economic costs that result from not meeting the needs of today's youth, it also helps create a future generation of responsible, productive citizens.

Many residents noted that

Claremont's public schools need financial help to do a better job of educating and that the city should provide that kind of help if it could. The City Council agreed and, in addition to approving joint cost-savings efforts such as the consolidated maintenance program, has committed \$250,000 in budget contingency funds to the school district over the next two years.

In keeping with the slogan, "It takes an entire village to raise a child," community volunteers are working with staff from the city and school district to create a master plan for meeting the needs of Claremont's young people and their families. The ultimate goal of this effort is to clearly identify the needs of local youth and then recommend ways to meet those needs through better use of existing resources, coordinating available services and eliminating any service gaps and overlaps. Community involvement is a key component of this process, both in developing the plan and in measuring the effort's success. Once the plan is finalized, the actions spelled out in the document will be put into action by the city, school district and other youth-oriented organizations throughout the community.



Claremont citizens helped set the course for the city's financial future during a series of public workshops and open meetings.



Aggressive Capital Improvement Program

Claremont's physical infrastructure represents a sizable financial investment on the part of its citizens and business owners, one that is, quite literally, a lifeline for the entire community. Protecting that investment through adequate maintenance is a responsibility that the city does not take lightly.

Deferring infrastructure maintenance to help balance previous city budgets has created a \$6 million backlog of needed repair projects. The city has responded to the public's desire to eliminate that backlog by adopting an aggressive capital improvement program. In 1993-94 alone, the city has committed to resurfacing more than 150 residential streets throughout the community, thereby eliminating 75% of the backlog.

In all, \$3 million have been budgeted over the next two years for infrastructure maintenance in Claremont. This figure represents money to help eliminate the maintenance backlog as well as money to meet current maintenance requirements so that the backlog doesn't increase.

Small Business Assistance Program

In the area of increased economic development, one of the long-standing goals of the Claremont Redevelopment Agency has been to provide assistance to small businesses and property owners within the city's redevelopment project areas. Towards that goal, a loan assistance program is now being finalized by agency staff, with board approval expected in early 1994.

Financial assistance in the form of no- and low-interest loans will be available for improving a property's appearance, increasing seismic safety, expanding a business and locating in a Claremont redevelopment area.

Agency staff is also working with the banking community to

investigate ways to make it easier for small businesses to obtain financing. It is hoped that by working together, local banks and the agency could stretch their resources to extend more loans.



Ownership of the historic Padua Hills Theatre, the surrounding grounds and more than 1,200 acres of hillside open space will be transferred to the city of Claremont under the terms of an agreement being worked out with the Padua Hills Management Corporation.

Renovated Depot Revitalizes Village

One year after its opening as a multi-modal transportation hub, the Claremont Depot Transit Center continues to evolve as a focal point for the city's downtown Village. In addition to improving public transportation in Claremont, it provides a catalyst for the surrounding retail district by attracting more people to the area.

Making it easier for the public to get where they need to go without having to use a car is the main goal of the transit center. Safe, convenient transportation is provided at the transit center by three public transit companies: Metrolink commuter rail, Foothill Transit buses and PVRTA's Valley Connection dial-a-ride service. Also making it easier to access public transit is the Claremont Transit Store, who's trained staff provides free trip planning, information on all public transit in the region and monthly pass sales.

But the Transit Center represents more than improved transportation. A variety of amenities attract commuters and non-commuter alike to the facility. Some are drawn by the fact that the depot is a renovated historic structure. Others appreciate the large plaza as a great place to meet friends or enjoy a few quiet moments. Future additions to the depot will include a series of playful, railroad-related art pieces on the rail platform and a small privately-operated restaurant.

Hillside Acquisition Agreement

Working in close partnership with a major landowner, Claremont is on the verge of achieving a long-standing community goal to preserve its hillsides as permanent open space. A proposed new agreement between the city and Padua Hills Management Corporation (PHMC) will transfer ownership of 1,220 acres of hillside land and the Padua Hills Theatre to the city without waiting until a buyer/developer is found for a 125-acre residential "cluster site" at the base of the hills. Final approval of the agreement by both parties is anticipated in March.

This arrangement allows the city to achieve the principal goals it identified when it first entered into an option agreement with PHMC to purchase the hillsides: preservation of 1,220 acres of hillsides as open space, annexation of the land, recovery of all project costs without

impacting the city's general fund and planning a hillside residential development that is environmentally sensitive and economically feasible.

PHMC has agreed to the land transfer in return for option payments which the city has already made to this point, a total just over \$1.2 million. This represents quite a bargain at less than \$1,000 per acre. Funding sources are a Los Angeles County park bond measure and \$100,000 annually for the next ten years from the city's park dedication fund.

The county park bond also includes \$30,000 per year for park maintenance, which will be allocated to maintaining the hillside open space. Rehabilitation of the Padua Hills Theatre is a goal of the city as well, though no funds are currently available to accomplish it.

It's clear to see that Claremont is taking a new approach to dealing with the fiscal realities of today, realities in which traditional government funding sources can't keep pace with the cost of services its citizens demand. By developing partnerships and acting as a facilitator among various community organizations, Claremont has been extremely successful in providing quality services to its "stockholders," the citizens of Claremont. ▲



The Claremont Transit Store, located in the Depot Transit Center, takes the mystery out of using public transportation by providing free computer-assisted trip planning, route and fare information for all of the area's transit providers, and sales of monthly passes.

In a 1989 general plan telephone survey of 1,354 randomly selected residents of Hesperia, nearly 60 percent said the city needed a mail order or discount department store. It appears these residents may soon have their wish granted.

At the Nov. 9, 1993, Hesperia Planning Commission meeting, commissioners approved a development agreement for a 330,136-square-foot factory merchant mall at Main Street and Interstate 15.

Developers say they want to start construction in May of this year and have the first 135,000-square-foot phase open in September. The project must first meet approval of the city council.

The projected figures of the mall at build-out are impressive: 884 jobs, a \$12.8 million annual payroll and \$100 million in sales every year. The \$40.7 million project is expected to contribute \$507,596 a year to the city's redevelopment agency, as well as adding \$1 million in projected sales tax annually.

Once a sleepy railroad stop, Hesperia has now grown to be among the 10 fastest-growing cities in the state.

With primarily clothing stores and fast food restaurants planned, the mall is clearly targeting freeway traffic and is not expected to be in direct competi-

tion with most of the city's existing business.

"This infusion of outside dollars into Hesperia is a welcome change," said City Manager D. J. Collins. "For years we have seen Hesperia's sales and tax dollars go to neighboring cities, while we have been left with the cost of providing services."

Victorville, for example, had \$1,108 annual revenue per capita in 1990 compared to \$255 for Hesperia, according to a draft economic development strategy. In the 1989 survey, most residents reported buying their clothes, appliances, furniture

and vehicles outside of Hesperia.

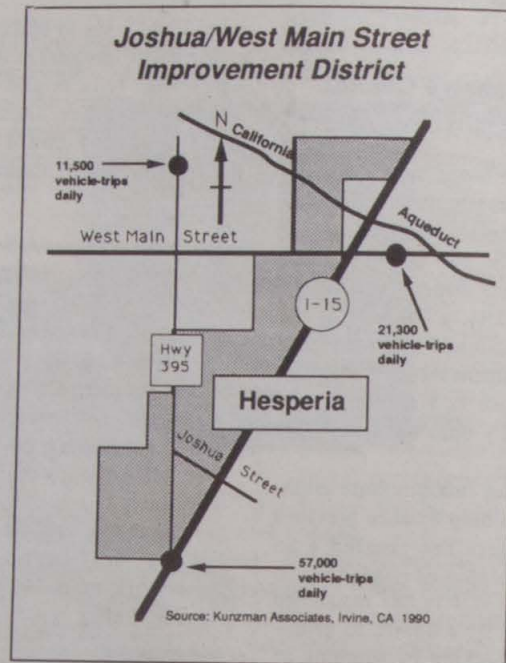
"As the city of Hesperia and the Hesperia Chamber of Commerce work with prospective businesses, we need to target those that will meet the needs of our residents and bring in outside dollars,"

Collins said. "We have some great locations along the freeway corridor, Main Street and, soon, Bear Valley Road. It is just a matter of letting retailers know about them."

"My hope is that the factory merchant mall is just a beginning," he stated. "I would also like to see an auto mall, some movie theaters and possibly a major furniture outlet. By targeting the retail needs currently not being met in Hesperia, we can all benefit."

IMPROVEMENT DISTRICT

Location of the mall at the intersection of Main Street and I-15 places it at the edge of the Joshua/West Main Street Improvement District, formed in 1992. With Southern Pacific and Santa Fe railroad tracks nearby, the Improvement District offers 722 acres of commercial and industrial sites complete with backbone structure and is considered one of the top locations in the



High Desert for business to locate.

The district is positioned in a heavily traveled transportation corridor between Los Angeles and Las Vegas. Many consider Interstate 15 the major entrance to Southern California.

Highway 395 provides access to Reno and Lake Tahoe, and the nearby Atcheson Topeka & Santa Fe Railway tracks provide a major link between Southern California and the East Coast. The Southern Pacific tracks are directly south of the district.

In 1989, Cal Trans estimated there to be an average of 76,500 daily trips on I-15 between Highway 395 (just south of Main Street) and Highway 138.

The Ontario International Airport is 45 miles away, and the closure of nearby George Air Force Base at the end of 1992 is paving the way for a High Desert regional airport.

In 1989, Cal Trans estimated there to be an average of 76,500 daily trips on I-15 between Highway 395 (just south of Main Street) and Highway 138, and the state projects the number of

vehicle trips will grow to 150,000 by the year 2010.

HESPERIA OVERVIEW

Once a sleepy railroad stop, Hesperia has now grown to be among the 10 fastest-growing cities in the state. It is the largest city in the San Bernardino County High Desert region, with a population projected to reach 114,000 by the year 2000.

(In 1991, Contel of California placed the total Victor Valley population at 222,298. This is projected to grow to 442,000 by 2000.)

Strategically located at the crest of Cajon Pass, Hesperia offers affordable housing within easy commuting distance to the Inland Empire. Many young families have taken advantage of the city's clean air and larger lots. The median age dropped to 30.9 in 1990 while the median income has grown.

The number of households earning between \$35,000 and \$50,000 annually in 1990 was 15 times larger than the number in 1980, and the number earning more than \$50,000 was nearly 28 times greater.

FBI statistics found Hesperia the safest city in the Victor Valley in 1991 and the second safest in the county in 1990. ▲

Mall Helps Moreno Valley Hold Steady Course

In spite of a sluggish regional economy, Moreno Valley realized some significant gains in the area of economic development during 1993.

Retail sales, for example, were stable overall. This was most evident at the new Moreno Valley Mall at TownGate, which celebrated its first year of operation in October. Leasing activity continued at a steady pace with a number of new shops opening in time for the 1993 holiday shopping season. During its first year, the mall helped the city achieve quarterly taxable sales gains over the previous year, exceeding 25%. TownGate is the region's largest shopping mall at 1.2 million square feet, boasting four anchor stores: Sears, Robinsons-May, JC Penney and Harris'. Several new businesses opened, including Nissan and Honda dealerships, Provident Savings, a new Great Western Bank branch, and Ralphs. Two additional dealerships (Chevrolet/Oldsmobile/Geo and Pontiac/Buick/GMC) are planned to open in mid-1994.

The Year 1993 witnessed the decision to realign March AFB as part of the federal government's defense conversion efforts. March AFB is Moreno Valley's major employer. In 1996, the base will be downsized from an active-duty military refueling facility to a reserve base. To formulate a preferred land use plan for the base, a March Joint Powers Authority (MJPA) has been formed with the surrounding cities of Moreno Valley, Riverside, Perris and Riverside County. Already keen interest in the reuse of the base has been expressed by public and private parties. The reuse effort represents one of the most important economic development opportunities and greatest challenges facing western River-

side County.

The Year 1993 also saw the emergence of new public facilities, including the opening of a new senior and community center, Phase 2 construction for the Moreno Valley campus of Riverside Community College, the new Riverside County General Hospital, and the completion of the I-215 improvements enhancing access to Moreno Valley.

In the fall, Shell Oil Company and Southern California Gas Co. unveiled the first retail outlet to offer compressed natural gas (CNG) to motorists in Riverside County. The availability of natural gas for vehicles in Moreno Valley will further expand the network of NGV fueling sites now being built throughout

Looking toward the new year, the city is moving forward to build on the gains of 1993.

Southern California. The city is one of the first corporate users to take advantage of this clean fuel alternative. The city recently purchased three CNG vehicles which were placed in service in December.

The Fritz-Duda Company, developers of the 600-acre TownGate mixed-use community, announced plans to build a golf driving range and recreation center. The lighted driving range will include 65 tees and a full-service pro shop offering accessories and golf lessons. The recreation center will also include a nine-station batting cage to serve a niche created by Moreno Valley's growing Little League and adult softball leagues. The facilities are scheduled to open in the spring of 1994.

In an effort to assist local businesses and simplify the procedure for collecting taxes, the city council approved a measure to modify the city's business license tax ordinance. The new business license ordinance reduces the overall amount collected from all businesses by

25%. In addition, the business license fee was reduced to \$50 for all businesses (compared to the previous range of \$75 to \$400). The council also modified the business gross receipts tax.

Developers and businesses are pleasantly surprised to find a reduction of processing time and cost savings at city hall. Under the newly created administrative review process, qualifying commercial and industrial projects can now be approved by the city's community development department staff without public hearings by the planning commission or city council. Furthermore, home builders can now benefit from lower inspection and plan check fees. Also streamlined are the review processes for commercial and industrial plot plan checking, time extensions and planning commission actions.

Recognizing the adverse effect graffiti can have on businesses, the city launched what has been regarded as a state model for stemming the tide of vandalism. The city council took tough, swift action to reduce the level of graffiti on private, public and business property. The council adopted a "zero-tolerance" antigraffiti ordinance and secured the cooperation of the county district attorney to prosecute vandalism cases to the full extent of the law. The city also initiated weekend police "stake-outs" (apprehending over 20 taggers) and is seeking restitution for damages from both the taggers and their parents. The police department recruited and trained more than 100 community volunteers to patrol neighborhoods and report graffiti in

progress.

Results? The scribbling dropped off significantly, and so did the removal and administrative costs. Reported graffiti dramatically dropped by 75%. Volunteers gave thousands of service hours which the police otherwise would not have been able to provide. Volunteers also joined local businesses in sponsoring "Paint Out" weekends throughout the community.

With respect to crime, Moreno Valley has gotten a "bad rap" However, the latest FBI crime stats are out and they will finally lay the matter to rest. According to the FBI study, Moreno Valley's public safety record compared favorably among Inland Empire cities with populations over 75,000. In fact, Moreno Valley's crime rate is lowest among cities in western Riverside County.

In a move to increase police presence in Moreno Valley, the city council recently authorized the creation of several new programs, including a citizen volunteer surveillance program and a telephone unit consisting of non-sworn officers who will handle selected low-priority calls. By freeing uniformed officers from such routine tasks, the beat officers will have more time to see and be seen throughout the community, particularly in commercial areas.

Looking toward the new year, the city is moving forward to build on the gains of 1993. The city appears to be on a stable financial course, and all sectors are coming together to enhance the community's quality of life. ▲



Focus

City of



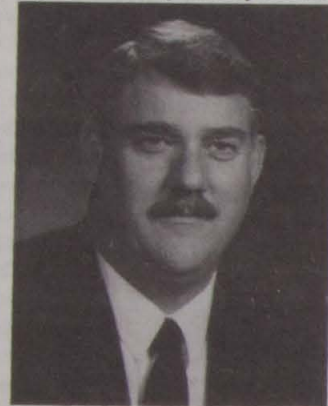
History and Demographics

The City of Highland, nestled at the base of the San Bernardino Foothills, was incorporated in November of 1987. Adjacent to the cities of San Bernardino and Redlands in San Bernardino County, Highland provides access to the Los Angeles/Orange County market, one of the largest consumer markets in the United States. Almost half (48%) of the California market is within one hour of San Bernardino County. Highland's proximity to the mountains also allows it to serve as a gateway to the mountain communities of Big Bear, Lake Arrowhead and Crestline, where fishing, water and snow skiing and other recreational opportunities abound.

Highland's original townsite was founded in 1891, although sporadic agricultural and residential development did occur before that time, beginning with the pioneering Cram family in the early 1850s. The area became an important contributor to the citrus industry and was

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once covered with numerous orange groves. Many of the buildings constructed during Highland's early history are still



in use today and comprise the Historic Highland District located on Palm Avenue.

Highland remained largely a rural, unincorporated area until the early 1980s when the Master

Highland remained largely a rural, unincorporated area until the early 1980s when the Master Planned Community of East Highlands Ranch began construction.

Planned Community of East Highlands Ranch began construction. Under development by Mobil Corporation, East Highland's Ranch when built-out will contain

over 2,700 dwelling units as well as retail and commercial facilities. The agrarian legacy of the area is preserved by the numerous equestrian and pedestrian trails which meander throughout the Ranch and other trails which are planned on a citywide basis. The city dedicated its first public park in July of 1993 and is currently developing a 12-acre park that will highlight the citrus agricultural context of

the area.

East Highlands Ranch and other housing opportunities abound in Highland for the first-time home buyer to the upscale move up buyer. As of July, 1990, the California Association of Realtors reports that the median price of a home in San Bernardino County was \$133,207 compared to \$248,875 for Orange County and \$216,853 for Los Angeles County. These housing opportunities caused Highland to grow at an average annual growth rate of 5% from 1980 to 1990. Highland's growth rate from January of 1989 to 1990 was 7.2%. According to the state of California, Highland's popu-



lation as of Jan. 1, 1993 was 38,151 people with a projected build out population of approximately 62,000 people. Highland's proximity to the mountain communities allows it serve that consumer market of about 50,000 people.

The Los Angeles Chamber of Commerce completed an economic survey in 1990 which shows that San Bernardino County residents' personal income will lead the Southland with a personal income growth of 10.2% for an overall figure of \$23.7 billion. This figure is a result of the rapid population boom, and the study further indicates that some manufacturing operations in Orange and Los Angeles Counties will follow that movement into the Inland Empire area not only to take advantage of the increased popu-

lation and personal income figures but also the lower price of land in the Inland Empire.

Development Opportunities

The city of Highland is ideally located with easy access to Southern California's freeway system. Interstate 215 lies approximately 5-6 miles west of Highland and Interstate 10 lies less than 4 miles to the south. The completion of the new Foothill Freeway (30-330 Freeway) project in the summer of 1993 enhanced Highland's freeway access. This freeway will link Interstate 10 to the south of Highland and the 215 Freeway to the west and eventually will link with the Foothill Freeway in Pasadena. There are three freeway off-ramps in Highland, which will expand commercial opportunities for the city as well as providing access to major markets in Los

Angeles, 60 miles to the west, Orange County, 60 miles to the southwest, and Ontario International Airport just 25 miles away. Additionally, numerous rail facilities line Interstate 10 and are easily accessible.

The San Bernardino International Tradeport/Airport (former



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Norton Air Force Base) in the city of San Bernardino and to the south of the city of Highland will provide further transportation links with air, trucking and proposed rail routes. There are approximately 2,300 acres at the airport which will allow substantial development to occur. In addition, several large vacant parcels adjacent to the airport are located in Highland. Lockheed has already signed a \$100 million, 50-year lease for facilities at the base, which is sure to increase local job opportunities. Negotiations are currently underway with a major air carrier and the J.B. Hunt trucking company. Although no specific site plans are available, it appears that the airport will be a major employment source and will have a major impact on neighboring Highland.

The city of Highland occupies approximately 13 square miles with much of its land still available for development. The city has an abundance of commercially zoned land with numerous large vacant parcels. There are approximately 290 acres of undeveloped commercial/industrial land. When compared to the existing and proposed housing stock, a major need continues as commercial development is inadequate. Highland is actively encouraging new commercial development to capitalize on these trends.

The city completed an Economic Development Strategy in 1993 which indicates that, over the long-term future, Highland can support another 650,000 to 750,000 square feet of additional retail space to serve the needs of local residents. The study also indicates that development potential over the next 5-years for retail, office and other commercial is about 170,000 square feet. In addition, there also exists potential for recreational (10-50 acres) and hotel/motel (5 acres).

Because of the aforementioned, Highland has experienced a high rate of growth and

is expecting to continue to attract commercial enterprises to the area. Recent business success stories include Lucky Supermarkets, Longs Drugs, Carl's Jr., Well Fargo Bank, Kmart, Smith's Food & Drug and Radio Shack. Current commercial projects under construction or in the final design stages include a Kmart store; a major health care clinic, which is expanding and relocating from Redlands; an expansion of an

18-acre shopping center, and an ARCO AM/PM, which is the city's first Foothill Freeway business to take advantage of the new freeway.

An Economic Development Strategy completed in 1993 indicated that opportunity exists for commercial recreational, home furnishings and other commercial enterprises. The city is expecting continued, increased interest now that the Foothill Freeway is open through High-

land. For more information or tours of potential development sites, contact the city of Highland's community development director, Bruce A. Coleman, at (909) 864-8732 ext. 213. ▲

AUCTION

JANUARY 13, 1994



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REVITALIZING RIVERSIDE

The dawning of 1993 saw the city of Riverside presented with a unique and invigorating challenge in regards to the revitalization of its downtown area. In the final days of 1992, the historic Mission Inn, after being closed for over seven years, reopened amid much fanfare and anticipation. In the wake of this monumental reopening, as well as the arrival of new features such as Metrolink, there has been considerable renewed interest in the area's future. Ideas and plans for reactivating the cultural, retail



Terry Frizzel
Mayor

and entertainment components of downtown, previously discounted because of the absence of an active Mission Inn, have begun to gain momentum. Additional energy for new activities has come from decisions by the state and federal governments to locate their facilities and courts in downtown, too. A confident prediction has been heard from many sectors that Riverside could soon become the "Downtown of the Inland Empire."

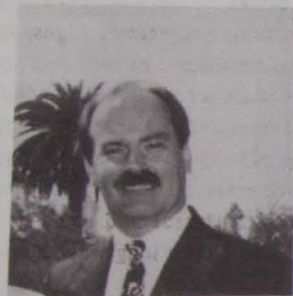
Working against this new excitement about the future of downtown Riverside are three difficult realities:

First, although more people are using downtown in more kinds of ways than any time in

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recent memory, the user base remains relatively small. The prospect of the kind of economic activity present on Colorado Boulevard in Pasadena or State



Ralph Megna
Development Director

Street in Santa Barbara, is only dimly visible at this time. If downtown is to benefit from the sizable private investment in shops and buildings which have made places like Santa Barbara major destinations, there will need to be more people drawn to the area on a daily basis, including evenings. It is only through increased occupancy of space, and the expanded patronage of shops and restaurants, that business people will feel confident about making these new investments in the area.

Second, the stagnant state of the economy in Southern California continues to dampen all kinds of business investment in our community. While it is true that Riverside has experienced several encouraging years of major new job-generating projects in many parts of the city, virtually all of these developments are the products of ambitious and effective effort of the



city and its Redevelopment Agency to attract investments. It is reasonable to expect that simi-

larly aggressive efforts will be necessary to overcome the risks inherent in downtown projects.

Third, part of the process of creating an attractive and secure place for investment in downtown must include improvement of the public spaces, facilities and services. Basic components of a successful downtown such as parking and transportation have long been low priorities, and the public has responded accordingly; it has shunned them. On the other hand, where even modest improvements have been made in public spaces, the direct effects on increased usage and retail sales have been impressive.



Faced with these difficult realities and the challenge presented to move rapidly forward with the rebirth of our historic downtown, the city of Riverside and its Redevelopment Agency embarked on an ambitious program to maximize our potential for success in this most critical arena. The program established for this purpose was designed around three key pieces which we believe will provide the necessary focus to ensure its success. These three elements are as follows:

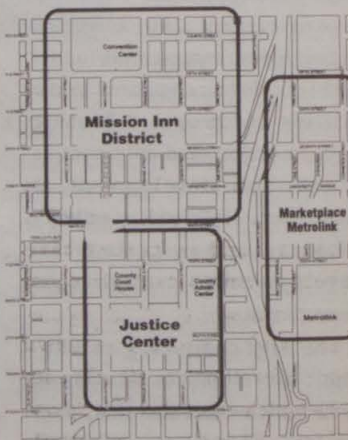
MISSION INN DISTRICT

Taking its name from the area's most prominent landmark, the Mission Inn district should look like and function as a historic "urban resort." The blocks surrounding the Inn and the Convention Center will cater to pedestrian-oriented recreational interests, including retail shops, cafes, full-service restaurants,

museums, theaters and places featuring live entertainment. The environment will be colorful and family-friendly, and any new construction will reinforce Riverside's historical architectural traditions.

JUSTICE CENTER

The Justice Center will create a secure downtown "office park" for the courts and other governmental activities. Anchored by the county's facilities, it will become the home for major state and federal courts. As it develops, the Justice Center will strive for the same high standards of architectural quality and judicial dignity embodied in the historic County Courthouse. Public spaces will be distinguished by quiet, but not austere, beauty and should welcome frequent usage. At the edge of the Justice Center, private developers should be encouraged to construct first-class office space to meet the needs of legal and other professionals serving the justice system.



MARKETPLACE & METROLINK

The location of Birtcher's Marketplace project along the 91 Freeway, combined with the presence of the Metrolink rail station, will lead to this area's development as a transportation-oriented dining and entertainment center. Restaurants, "sports bars," movie theaters, outlet retail and other attractions will take advantage of the freeway visibility and commuter rail

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accessibility and provide mass market recreational opportunities.

For the visitor to Riverside, as well as the daily user, it is imperative that the three downtown districts function as a well-integrated unit. The key to this linkage is a public transit system based on large, rubber-tired trolleys operating on public streets, combined with small-scale, historically-themed vehicles traversing the Main Street corridor — the Riverside Trolley Mall.

The already-approved and funded fleet of zero-emission trolley buses will be operating in the downtown, Marketplace and University Avenue corridor by the spring of 1994. To this system, operated by the Riverside Transit Authority, the Redevelopment Agency proposes to create an "historic" transportation experience on the existing pedestrian mall. Together, they make it possible for users to move between the Mission Inn district, the Justice Center and the Marketplace along attractive and interesting routes which are immediately adjacent to some of downtown's chief employment centers.

While a significant amount of the city's and agency's energy and resources have been expended during this past year, and will be in the upcoming year, on the downtown revitalization efforts, the city recognizes that this is only one facet of an overall well-planned and economically healthy city. Efforts to provide the industries and retail facilities necessary to provide jobs for all of the city's citizens and the necessary revenues for the city to provide the desired amenities for its residents continue.

The retention and assistance to existing businesses has become a focal point in the city's economic development program during this past year, in great part in a recognition

that the satisfaction of the existing businesses, both large and small, is a true measure of the community's business-friendly attitude. As it holds in the retail community, it is also true of a community that its best advertisement is a satisfied customer.

Overall, the past year has been filled with exciting and challenging opportunities for the community, and the coming year should hold even more special

opportunities for the city to expand on the strong belief that it is well served by a vibrant and revitalized downtown. A strong, historically preserved downtown signals to prospective industrial and commercial clients that the city offers a quality of life which will benefit them from a corporate standpoint. A downtown which maintains a well-balanced social, cultural and economic life also goes a long way in pro-

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viding a community with a sense of civic pride, so critical to having a city that can be enjoyed by all of its citizens. ▲



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City of

Redlands

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Redlands grew up around the citrus industry, flourishing as more and more seedling trees began bearing fruit. Today, with a wide range of industrial, service and retail businesses, the city is no longer reliant on the whims of nature that can be the ruin of communities dependent on agriculture.

Major employers run the gamut from government and high-tech computer services to furniture and plastic products manufacturing. The health care industry is a fast-growing segment of the economy as Redlands/Loma Linda has begun to take its place as the premier health services and medical research area in the region.

No longer do residents have to drive to other communities for shopping. With the expansion of the retail sector, everything is available in Redlands at competitive prices. Major retailers include Harris, Kmart, Wal-Mart and Mervyns.

Redlands economy during 1993 was in a holding pattern, but the city is poised to take advantage of the upturn in the economy. Several large developments are planned for the west side of the city in the East Valley Corridor. The conversion of Norton Air Force Base to commercial use holds great promise for a significant employment center for the region.

As a show of faith in the health of the business community, the Redlands Chamber of Commerce (which celebrated its 100th anniversary this past year) is building a new headquarters at the corner of Redlands Boulevard and Orange Street.

HISTORY

In the Southern California land boom of the 1800s, many would-be cities were founded. The city of Redlands thrived. This lovely valley is set in a circle formed by the high San Gabriel Mountains on the

west, the rugged San Bernardino to the north and the equally awesome San Jacintos south and east.

Founded in 1881 by two young men, E. G. Judson and Frank E. Brown, the town was laid out with the north half being called "Lugonia" after a Spanish don and the south half being called "Redlands" because of the color of its iron-streaked soil. In 1888, the community was united as "Redlands" by popular vote and became incorporated.

Redlands immediately began to take shape as a city of charm and beauty. Soon after its incorporation, it became a popular resort for eastern visitors, particularly during the winter months. Its mild climate and attractive residential sections drew many of these visitors as permanent residents, adding significantly to the city's reputation as a fine residential, cultural and educational community. Early settlers brought the clear waters of the nearby mountains to irrigate the soil, helping to make the valley the "Navel Orange Capital of the World."

Today, Redlands has an abundance of vegetation that includes citrus groves, palm trees and flowers of a hundred different varieties. The many parks and areas within the city, still consisting of structures built during the nineteenth century, help make Redlands a pleasant contrast to the bustle of the freeways and noise of many a larger metropolis.

EDUCATION

The basic aim of the Redlands Unified School District is to provide children with an inspirational education that will encourage the development of their full potential. The school district covers an area of 147 square miles and serves approximately 14,000 children living in Redlands and the surrounding communities.

There are 14 elementary schools and two middle schools. Redlands High School is centrally located. The freshman campus is located within a short distance of the main campus. In addition to its top-rated academic program, the high school has outstanding extracurricular activities in athletics, music, drama and other arts. Orangewood High School offers a continuation

education program which offers students a whole variety of courses leading to a high school diploma. They also offer courses to meet the varying interests of the community.

Job training for students is also offered through the Regional Occupational Program available to the Redlands, Yucaipa and Colton school districts. As part of Redlands' educational facilities, there are several private and parochial schools, offering fine and varied courses of instruction.

The University of Redlands is one of Southern California's oldest and most famous universities. It is an inter-denominational, co-educational college. It operates in the privately supported, liberal arts tradition, and though the curriculum is planned around the liberal arts core, it provides a broad background for vocational preparation as well.

Crafton Hills College (6 miles to the east in Yucaipa) and San Bernardino Valley College (10 miles to the west in San Bernardino) serve the junior college needs of Redlands' residents. Private and state-funded colleges and universities abound in the immediate area with 11 institutions of higher education located within a half hour driving radius.

CULTURE

Much of the cultural life of the community is centered around the University of Redlands and Crafton Hills College. Entertainment of professional calibre is presented by students and faculty of their Music and Drama Departments. Art displays for the public are featured in the University's Peppers Art Center, the Lyon Gallery of the Smiley Library and the Redlands Art Association.

A.K. Smiley Public Library also offers 100,000 volumes, 46,000 documents and pamphlets, 12,000 pictures and 2,000 recordings in addition to an outstanding collection of Civil War memorabilia in its Lincoln Memorial Shrine.

Musical performances by nationally acclaimed concert artists are presented in the Redlands Bowl each summer. Nineteen free concerts each July and August attract thousands from all over Southern California. The Winter

Concert Series at the University of Redlands is a must for music lovers.

Drama productions are abundant both in number and quality of offerings. Besides the University's Wallich Theater, productions are staged throughout the year by Crafton Hills Theater and The Footlighters little theater group.

Redlands Fortnightly Club is the oldest literary society in California. Literary groups, language clubs, social and service clubs contribute much to make Redlands "The City for Delightful Living."

The San Bernardino County Museum is also located in Redlands, with more than a thousand people visiting the museum daily. There you will find outstanding displays in the fields of art, archaeology, geology and history, each emphasizing the character of this country. You will also find the world's single most impressive collection of local bird life there.

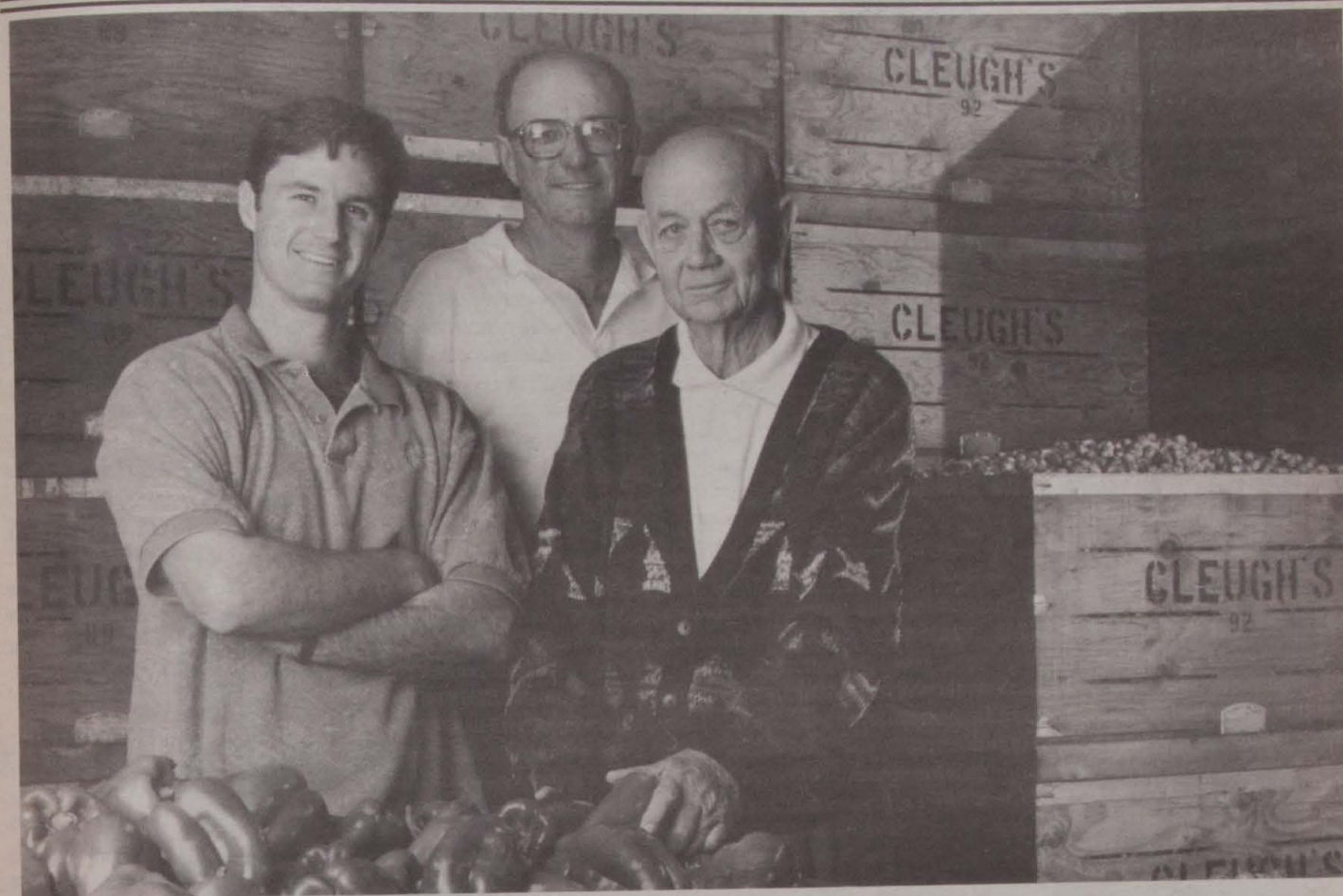
As part of the county museum system, the Asistencia Mission is also located in Redlands. It was established in 1819 to teach agriculture and stockraising to the Indians of the San Bernardino Valley.

ENTERTAINMENT

A wide range of recreational activities are available to Redlands residents. Beautiful tennis courts for public use are located throughout the city. Redlands Country Club has an 18-hole private golf course with several outstanding public courses close by as well. Sylvan Park is well acclaimed for its beauty and usefulness. Its facilities include a children's playground, a softball diamond, lawn bowling lanes, shuffleboard courts, a picnic area, volleyball courts and horseshoe pitching.

Redlands is famous for its wealth of turn-of-the-century Victorian homes, and the Chamber of Commerce offers a drive by tour featuring 19 of the most historically significant. The addresses of 40 others are also supplied, all having been noted for their age, elegance and preservation.

Additional entertainment can be found at the bowling alley, roller skating rink and motion picture theater. Excellent hiking and riding areas surround the city as well. ▲



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Michael, Mike and Dave Cleugh, Cleugh's Rhubarb Company

For the Cleugh's Rhubarb Company, the answer to their workers' comp and medical benefits coverage was the FHP 24 Hour Managed Care Program."

"Ours is a family business," says Michael Cleugh, Operations Manager. "When you process fruits and vegetables, sometimes accidents happen. The FHP 24 Hour Managed Care Program has helped us deal with that tremendously."

We try to think of all the safety angles, but things get overlooked. With the FHP 24 Hour Managed Care Program, our safety standards improved right away.

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The first three years we were with the FHP 24 Hour Managed Care Program, we saved \$100,000. You're not going to get any better than that."

To find out how the FHP 24 Hour Managed Care Program can help your business, call 1-800-842-4347 or your insurance broker.

"We're a family business that's always cared about the people who work here. With the help of FHP, we'll be able to stay that way."

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Focus

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Ontario at the Center of Inland Empire Economy

Ontario is the Inland Empire's most diverse and dynamic business center. Location, easy access and well-developed transportation networks might be enough for such status, but Ontario's business appeal is based on much more than geography.

In Ontario, major commercial and industrial companies, including more than 20 Fortune 500 companies, benefit from the region's large, skilled labor pool; a variety of affordable locations for building or leasing customized business settings; an international export market served by Ontario International Airport and the UPS West Coast Air Hub; and, as important as any other factor, strong public and private commitment to the business community's success.

In recent years, these obvious reasons for Ontario's growth have been coupled with creative business retention and attraction programs, visionary planning and diverse development.

Convention Center

The most recent good news from Ontario is progress toward

construction of a fully-funded, \$56 million convention center. This facility, to be built just north of the Ontario International Airport, will accommodate about 76 major events a year and stimulate dramatic growth for the city's already strong hospitality industry.

Studies project that, in addition to creating nearly 800 new

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jobs, the convention center also will generate \$74 million a year in economic benefits to the area. With a 17.5-acre site ready for construction, and the selection of a design-and-build team just weeks away, Ontario officials are looking toward completion of the complex in 1996. That will be fine timing, indeed, to accommodate the increased number of visitors flying into a remodeled and enlarged airport.

Major Business Settings

Several business settings, both completed and under development, offer choices that appeal to companies planning to relocate or expand their operations.

Ontario Center, a 673-acre, mixed-use development by Chevron Land and Development Co., includes residential, retail, hotel and corporate office development. This center is home to a number of Fortune 500 companies and other major regional businesses.

California Commerce Center and California Commerce Center North include more than 2,000 acres of business development. This area includes Ontario's Foreign Trade Zone (FTZ) 50-1, part of the largest FTZ in the nation; more than 10.2 million square feet of buildings that are home to more than 430 businesses; the 98-acre Ontario Auto Center, and the proposed Ontario Mills regional value-oriented retail mall. California Commerce Center, already strong, still contains space to grow.

Centrelake Business Park is a

70-acre master-planned development near the airport that includes offices, retail, restaurant and hotel projects.

Kline Center is a 50-acre, master-planned business park between the

San Bernardino (I-10) Freeway and the airport.

Good planning and proximity to two rail lines, three major freeways and the airport have

resulted in a dynamic mix of office, retail, hospitality and industrial development.

Fringe Benefits for Ontario Businesses

Anyone considering doing business in Ontario should also consider what the community can mean to executives and employees alike.

This well-established, 102-year-old city offers its 140,000 residents more than 100 acres of parks, extensive recreational facilities and activities, libraries, museums, theaters and one of Southern California's finest public education systems.

In addition to being within minutes from 26 two- and four-year colleges or universities, Ontario also is home to an innovative Education Center

that provides facilities for a wide variety of higher education classes, specialized study programs, business resources and technical assistance.

Health care facilities are among the Southland's best, hotels and restaurants among the finest and community safety programs among the most efficient.

Housing can be found in Ontario at any affordability range and includes older, stately neighborhoods, apartments, condominiums and new subdivisions.

Well-designed programs and facilities have been developed with assistance to business in mind.

CARE

To show that this is a community that really does CARE about business, a Consolidated Active Retention Effort (CARE) is establishing effective programs to help, on a one-to-one basis, businesses prevent or solve difficulties they might be facing.

CARE, coordinated by the Ontario Redevelopment Agency, also includes resources of the

Ontario Economic Development Council, city of Ontario, Ontario Chamber of Commerce, GTE, Southern California Edison Co., Southern California Gas Co. and Ontario business leaders.

Business Resource Center

Inland Empire employees of major Los Angeles area companies can stay close to home by working out of the Ontario Telebusiness Workcenter.

Plans are being finalized to create in one facility this state-of-the-art workcenter and an

International Business Resource Center. Together, they will provide facilities, technologies, services and information necessary to help local, regional and international businesses

function efficiently and cost effectively.

The Ontario Telebusiness Workcenter, operated by the city of Ontario, provides space and services allowing Ontario area residents to work near their homes for employers many miles away.

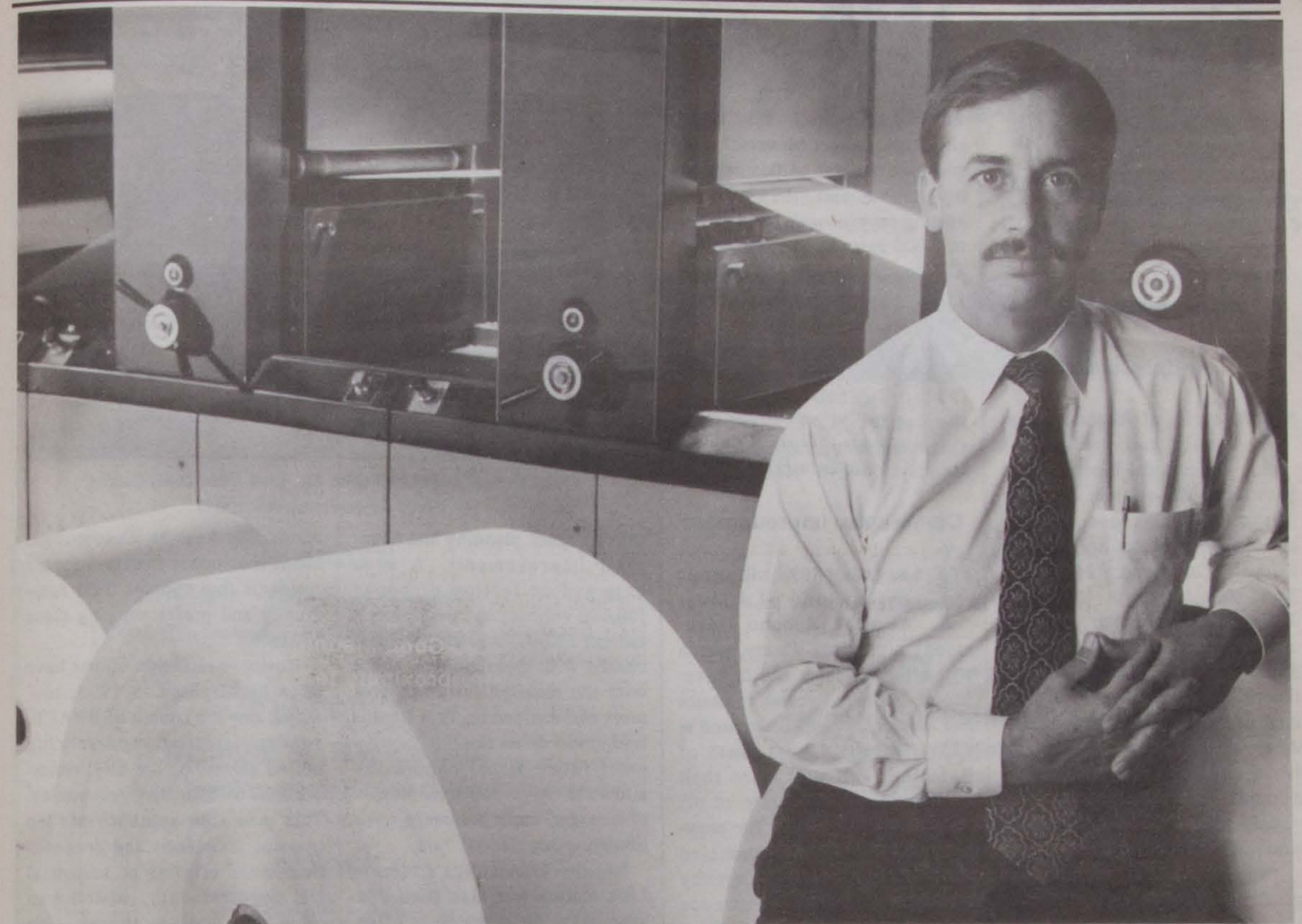
The International Business Resource Center, to be operated by the Ontario Chamber of Commerce, will support expansion of both international and domestic business in the Ontario area.

Among other things, the combined facility will offer private offices, conference rooms, computers and modems, teleconferencing, facsimile and photocopying services, certificates of origin, multi-media video equipment, notary public, limited multi-lingual secretarial and message services and access to a wide variety of information and resources.

As a growing number of businesses have learned, any search for a new business site must include a good look at Ontario.

▲

Good planning and proximity to two rail lines, three major freeways and the airport have resulted in a dynamic mix of office, retail, hospitality and industrial development.



"Frankly, when it comes to Workers' Comp, the time for talk is past. It's time for solutions."

V.P., General Manager, Dave Overgaard, Stuart F. Cooper Printing Company

For the Stuart F. Cooper Printing Company, the solution arrived with the FHP 24 Hour Managed Care Program,* a unique way of managing workers' compensation and group health benefits in one unified program. It's a plan which saves money, jobs and most importantly, saves lives.

"We were immediately shown ways to improve on safety," says Dave Overgaard, Vice President, General Manager

of Stuart F. Cooper. "What claims we did have were processed quickly and efficiently.

"Plus, the people at FHP are medical experts. We're getting quality care 24 hours a day, whether it's something that happens on the job or at home.

"What we're talking about here are lower medical costs. The elimination of duplicate payments. And reduced litigation."

To find out how the FHP 24 Hour Managed Care Program can help your business, call 1-800-842-4347 or your insurance broker.

"In fact, we just received a dividend check for \$121,000 as a result of our participation in the FHP program. That's what I call a solution."

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* The FHP 24 Hour Managed Care Program is now offered by FHP, Inc. a federally-qualified HMO, and its corporate affiliate, Great States Insurance Company, a California-domiciled property and casualty insurance company.

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Rancho Cucamonga

"The Epi-Center"

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218,000 attendees in 1992 set by the High Desert Mavericks. To continue support of this community enthusiasm, the stadium's seating capacity will be increased to 6,000 seats for the '94 season. The demand for Quakes information and souvenirs has even spawned the opening of a year 'round retail outlet, the Quakes' Clubhouse, in Terra Vista Town Center. The ball field and gift shop at the "EpiCenter" have also remained opened to visitors Mondays through Fridays.

Community Improvement

The fall of 1994 will herald the opening of a long-awaited Rancho Cucamonga municipal library, which will offer residents and business people improved access to books and services. It will be located at 7368 Archibald, just south of Baseline, and will more than double the square footage of the current county facility. The property has already been purchased by the Redevelopment Agency (with previous bond proceeds earmarked specifically for a library) and is now undergoing



"Trio" Design Award for Public Art, Terra Vista Town Center, Archibald Avenue entry monument

interior space planning and structural improvements. A new, enlarged collection of books (70,000 volumes vs. the county's current 52,000) will also be purchased with these monies, along with the required furniture, fixtures and equipment. This library will serve as an interim facility until future fiscal conditions allow the city to fulfill its dreams of a larger, more comprehensive library within Central Park.

Rancho Cucamonga's Metro-Link station was also sited this year, along the Santa Fe rail line near Milliken. This location was chosen to best serve the needs of residents as well as for its proximity to the I-15 freeway. It is expected to be one of the busiest of the Metro-Link stations, opening in late 1994 and serving many of the high desert's commuters.

Nearby, plans by General Dynamics for the re-use of their former plant were announced and include an 18-hole championship golf course. This 375-acre development will also include a clubhouse, driving range and lighted par-3 course, in addition to proposed business, retail and entertainment uses. The golf course is expected to open in 1995.

Business Efforts

In April, *California Business Magazine* described Rancho Cucamonga as the 16th best mid-size city to "do business in." Their evaluation was based on parameters "critical to the health of local businesses," as well as intangibles such as ambience, culture and quality of life. (Peter Uberroth has also suggested that businesses would be wise to open operations in residential commu-

nities like Rancho Cucamonga that boast family-oriented residents that support their community and prefer working close to home.)

Business-retention efforts have been highlighted in 1993, too, which saw the advent of BRACE, an organization representing united efforts of the city, chamber and local utility companies. This teamwork approach has led to joint assistance and cooperation in the meeting of industrial UL requirements, which can often be an obstacle to expansion plans or new development. Rancho Cucamonga is also supporting its businesses via quarterly New Business receptions and a "Shop R.C.I." campaign, initiated by the Chamber of Commerce.

Economic Development and Affordable Housing

When companies are evaluating prospective locations to open, expand or relocate to, one of the most important considerations is always the price of local housing. Firms want to offer their labor force a variety of housing with an emphasis on its affordability. It also allows them to recruit employees more easily. To meet the requirements of these new incoming companies, one of the Redevelopment Agency's most important duties is to provide this affordable housing. To that end, this year, a portion of the rental units at Rancho Verde Village and the Pepperwood Apartments have been purchased by the RDA. This has proven to be a very cost-effective method, too, since "built" units are less expensive than new construction. ▲

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Focus

City of

Lake Arrowhead

1993

Year in Review . . .

Nestled at an altitude of 5,100 ft. in a forest of pines and cedars is Lake Arrowhead, a 784-acre alpine lake some describe as the "Jewel of Southern California." Located just 90 miles east of downtown Los Angeles, Lake Arrowhead is within a two-hour drive of a population of 15 million.

The Lake Arrowhead communities are located on 9,215 privately-owned acres totally enclosed within the 812,000-acre San Bernardino National Forest. The man-made lake was created in the early 1900s.

Access from the San Bernardino Valley below is via State Highway 18, a nationally designated scenic byway known as "Rim of the World Highway." Most of this 30-minute drive is over a four-lane limited access freeway with the last seven miles being a two-lane all-weather road providing magnificent views over the Southern California basin.

Almost all the private land surrounding Lake Arrowhead has been subdivided into 20,000 residential lots. About 10,000 of these lots are in Arrowhead Woods, where property ownership carries with it the right to use Lake Arrowhead.

Ten thousand lots have been improved with residences ranging from modest cabins to some of the most expensive homes in the world. Four thousand of these homes are used full time by the permanent population of about 10,000. The 6,000 second homes are occupied on weekends, holidays and in the summer; on a summer holiday weekend, the population swells to 40,000.

ECONOMY

Tourism is the primary economic generator for the area, contributing \$78 million a year and providing 600 full-time and

700 part-time jobs for local residents. The area is host to 2.4 million visitor days a year, primarily part-time vacation homeowners and their guests.

There are 400 guest rooms in hotels, motels and B and B's for overnight visitors, as well as 500 cabins which are rented out on a short-term basis. Ski packages, weddings and eco-tourism are major sources of visitor growth, and the area is also popular for business conferences.

Accommodation occupancy during most of the year is very high, 90 percent on holidays and weekends and 45 percent on weekdays. Summer is the most popular tourist season with winter usage growing.

There are virtually no R&D, manufacturing, wholesaling or distribution employers in the Lake Arrowhead area. These types of businesses are located in the valley below. Estimates are that about 60 percent of the employed residents commute down the mountain on a daily basis.

Major employers in the area can be divided into two categories: Local services, including Rim of the World Schools, Mountain Communities Hospital, Stater Brothers Market, Jensens Market and the Lake Arrowhead Fire District; and Visitor Services, including Lake Arrowhead Resort, Santa's Vil-

Tourism is the primary economic generator for the area, contributing \$78 million a year.

lage and the UCLA Conference Center.

Real estate activities in the area are quite significant, with membership in the Rim of the World Board of Realtors being about 350. Home construction in the area is about 200 units a year.

A partial listing of retail establishments at Lake Arrowhead includes 35 restaurants, a

growing collection of factory outlets, numerous antique and gift stores, four clothing stores, three furniture stores, two hardware stores and a lumber yard. There are also two major supermarkets, four convenience stores, five gas stations, two drug stores and three full-service banks. At the base of the mountain are two regional malls, most auto dealerships and all major warehouse and home improvement stores.

RECREATION

Water activities on Lake Arrowhead include lake fishing, water skiing, sailing and two beach clubs for swimming and sunbathing. Since Lake Arrowhead is private, visitors who are not guests of property owners have limited use of the lake.

Opportunities in the nearby national forest include hiking, stream fishing, off-road and equestrian trails and camping. Alpine and cross country skiing are 20 minutes away.

Lake Arrowhead Village offers an ice skating rink; a sports bar, a four-screen movie theater, and a private country club with an 18-hole golf course, tennis courts and a pool.

The Rim of the World Recreation District sponsors craft and self-improvement classes as well as adult and youth sports leagues and programs. The district also provides child care facilities.

Organized youth sports available in the area include Little League baseball, Pop Warner football and AYSO Soccer. For seniors there is an active senior center in the Twin Peaks area.

ARTS AND SCIENCES

The Arrowhead Arts Association has an art auction as well as a number of jazz and classical concert presentations during the year. The Rim of the World Art Association maintains a year-around art exhibit in Lake Arrowhead Village featuring work by numerous local artists. There are also several active local theater groups.

Several times a year the Lake Arrowhead Rotary Club brings in artists from all over Southern

California to showcase their work in a lakeside Art and Wine Festival. In addition, almost every weekend there is a craft fair, a bike race, a 15K run, a boat show, an ice show, a community dance or some other event held for the enjoyment of both residents and visitors. Fourth of July fireworks on the lake is a Southern California tradition.

Lake Arrowhead is also the home of the Mountain Skies Astronomical Society, a 1,500-member organization. This group is designing a \$1.8 million, 6,500-square-foot facility which will house a premier astronomical instrument and a science education center on a three-acre site.

MEDICAL SERVICES

Mountain Communities Hospital is an acute-care medical facility located in Lake Arrowhead which also provides a 24-hour emergency room, long-term nursing care and home health services. Twenty physicians representing a broad range of specialties serve the community, along with dentists, chiropractors, physical therapists and psychologists.

Paramedic units operated by the fire department cover the entire community, and air ambulance transport is available to the specialized facilities of Loma Linda and St. Bernadine's, just several minutes away.

TRANSPORTATION

Principal road access to the Lake Arrowhead area and among the local communities is on the network of state Highways 18, 138, 173 and 189. Caltrans maintains two road maintenance facilities in the area. San Bernardino County maintains the balance of the public road network and has a maintenance facility in Agua Fria.

A fixed-route bus system operates around Lake Arrowhead and connects to the other mountain communities of Crestline, Running Springs and Big Bear. Public transportation is in the planning stages down the mountain to San Bernardino. ▲

Focus

City of

Palm Springs

1993

Year in Review . . .

Palm Springs Sees Rebirth in 1993

The rebirth of downtown Palm Springs as an arts and entertainment district, a spectacular array of major civic events and the advent of Indian gaming combined to make the past year a memorable one for this internationally renowned desert resort.

Add to those ingredients renewed progress toward development of three major resort hotel projects, a \$4 million federal grant for a 60-unit affordable housing complex for senior citizens, the addition of a competitive "low cost, high volume" airline at Palm Springs Regional Airport, and 1993 emerges in retrospect as a turning point in the city's fabled history.

Faced with severe budgetary constraints brought about by California's recession-plagued economy, city officials adopted a more "business friendly attitude" aimed at attracting new business and clean, light industry in an effort to broaden the city's tax base and create more employment opportunities, according to John J. Tuite, the city's economic development director.

Of widespread community interest during the past year was the joint announcement by the Tribal Council of the Agua Caliente Band of Cahuilla Indians, Caesars World, Inc., and the city that a downtown site had been selected for the desert resort's first Indian gaming casino.

Earlier in the year, the Palm Springs Convention Center won a bid as the site of the 1994 U.S. Classic, a major women's gymnastics qualifying competition for the USA national championships and the 1996 U.S. Olympic Team. Plans also were firmed up during 1993 for an international market place on the Ramon Road site of the former Palm Springs Drive-In Theatre.

A look back at the accomplishments of the past year reveals the following highlights:

Downtown Revitalization

A two-year, \$2 million street improvement project financed by the

city was completed. The work included wiring for decorative street lights, two pairs of banner arches and a welcoming arch at Alejo Road and Palm Canyon Drive, landscaping and brick sidewalks. The project was done in conjunction with one by the Desert Water Agency to replace aging water mains on Palm Canyon.

Jerry Ogburn, the city's downtown development director, noted that more than 40 businesses have either opened or expanded in the past 18 months. That represents over \$20 million in private investment in the downtown area, which is envisioned as an arts and entertainment district. "That's the anchor that builds the pedestrian count," Ogburn said, "and festival retail, which is predominantly leisure-time oriented, fits within that." Also fitting within that theme are new restaurants such as Harry's Hofbrau, the Rainbow Cactus and Crayons, while the popular Blue Coyote has expanded significantly.

Meanwhile, plans were announced for a California Pizza Kitchen in the Desert Fashion Plaza and a country western nightclub called The Cheyenne Cattle Co. in a former bank building. A building once used by GTE but vacant for 26 years was being transformed into Brewmeister's, a micro-brewery, sports bar and beer garden featuring rooftop dancing. Entertainment-wise, the highly successful Palm Springs Follies in the rejuvenated Plaza Theatre has been joined by an amphitheater in the Desert Fashion Plaza and offerings of the Desert Museum's Annenberg Theatre.

Major Events

The Fourth annual Palm Springs International Film Festival in January was a major international success, featuring many Academy Award-winning films and premieres. Highlights included an achievement award to desert resident Frank Sinatra and a distinguished filmmaker award to Marcello Mastroianni. Thousands lined Palm Canyon Drive for a spectacular parade highlighting the city's new Christmas in the Village Festival. The weekly Village-Fest street fair also brought large crowds into the downtown area. The First annual Palm Springs Harvest and Wildflower Festival celebrating the advent of spring in America's foremost desert resort drew young and old to the downtown district, with a wide variety of spectacular

events aimed at entertaining visitors and local residents alike. This year's festival will again feature a classic car show, display of World War II fighter planes, a wine festival and entertainment, a writer's conference and a collector's book fair.

Indian Gaming

The Agua Caliente Indian Band and Caesars World, Inc., announced that an 80,000-square-foot gaming casino will be built this year on a downtown site near the newly remodeled Spa Hotel, which was purchased by the Indian band, refurbished and reopened in mid-December. The \$25 million casino just west of the Convention Center will include shops, restaurant and entertainment lounges. Major Lloyd Maryanov said the casino marks another focal point in the city's renaissance as the City Council places priority on creating arts, entertainment, events and leisure opportunities in a festive retail setting.

Resort Hotel Development

Canyon Development Co. unveiled a new plan in October for its golf course-hotel-residential project in the south Palm Canyon area that retains the original amenities while solving concerns of environmentalists and surrounding land owners. Still envisioned are a 400-room resort hotel, up to 460 residential units and an 18-hole golf course, but the project's acreage has been reduced from 746 to 339.



John J. Tuite
Economic Development Director
"...business friendly"

Also, golf legend Byron Nelson teamed up with German developers in October to announce plans for the Palm Springs Classic, a 368-acre mixed use project featuring a 27-hole golf course, a hotel with up to 400 rooms, corporate offices, commercial space and up to 400 vacation ownership units east of the regional airport and Gene Autry Trail.

Meanwhile, backers of the proposed Shadow Rock project in Chino Canyon have hurdled major

obstacles in gaining state environmental agreements for a development that envisions a hotel, golf course, meeting facilities, a country club, two restaurants, a spa and fitness center, 200 condominiums and 119 single-family lots on 1,120 acres below the Palm Springs Aerial Tramway.

Regional Airport

Palm Springs Regional Airport launched a "Fly Palm Springs First" campaign in the fall, using billboards and other media to get local residents to fly in and out of the "ResortPort" instead of using Ontario Airport or LAX. "With more competitive airlines, such as Morris Air, we're starting to see excellent fares to Oakland, Seattle, Portland, Eugene, Spokane and Anchorage on the western corridor," said Allen F. Smoot, the city's aviation director. Morris, which began service to Palm Springs in mid-December, also flies Boeing 737 jets to Las Vegas, Salt Lake City and Boise. A task force of representatives from seven Coachella Valley cities was instrumental in getting Morris Air to come to Palm Springs and has been working as a cohesive group to persuade existing carriers to increase service to the regional airport.

Tourism

Despite a particularly difficult year for the travel industry in 1993, Palm Springs held its own, dropping hotel bed tax collections just six percent while other Southern California destinations, particularly San Diego, the beaches and Los Angeles, all experienced double digit declines, according to Murrell Foster, the city's tourism director. Response to Palm Springs Tourism's national advertising was "astonishing," he said, with more than 103,000 potential tourists writing or calling for more information on "America's desert playground." At least half of those inquires should translate to actual visits within the next 24 months, Foster said.

The Visitor Information Center at the entrance to the city continued to perform well, maintaining high levels of visitor and hotel bookings. More and more, international travelers are discovering Palm Springs. Conservative estimates show that visitors from the United Kingdom had an economic impact of \$8.3 million on the city in the past year, and Palm Springs is now turning its sights past the UK to Germany. ▲

Focus

1993

Year in Review . . .

San Bernardino
County

Although by nearly any economic measure, the past year has fallen short of normal expectations, San Bernardino County has successfully maintained a positive business climate and favorable growth environment despite some of the worst nationwide recessionary conditions in 60 years.

While double-digit unemployment rates and flat retail sales have continued with little improvement, there are less obvious but equally tangible reasons to be optimistic about our economic future and the foundation we are building to assure its renewed profitability and prosperity.

It is a well-recognized fact that San Bernardino County is advantageously positioned as the eastern entrance to the greater Los Angeles marketplace and, correspondingly, to the entire Pacific Rim world-trade network. This, combined with an unsurpassed highway network and natural transportation corridor, provides an inherent stimulus to local commerce which can only be enhanced by the implementation of effective business incentive programs.

It is the responsibility of progressive, forward-looking public agencies to take all cost-effective steps to create the most advantageous atmosphere possible for the location, expansion and retention of the type of firms and employers

desired by its citizens. Toward this end, the county of San Bernardino—through the combined efforts of a variety of related departments—has made

great progress during the past year. But, just as our leaders in Washington, D.C. must broaden their perspective from the national to the global economic level, so must we expand our horizons from the local to the regional level. We find that to maximize results, certain programs must be spearheaded on a multi-jurisdictional basis with both Riverside and San Bernardino Counties joining in partnership with a number of their cities.

Perhaps the classic example of this "Inland Empire" approach is the Agua Mansa Enterprise Zone, formed as a joint powers authority in 1986 to include areas of both counties with portions of the cities of Colton, Rialto and Riverside. Through its special designation by the state of California, the 9,800-acre enterprise zone offers an attractive combination of various state tax credits, employment incentives, and streamlined permit processing designed to stimulate commercial and industrial development. To date, 59 businesses have taken advantage of the program, creating more than 600 new jobs.

Perhaps of even greater immediate importance is the two-county approach being taken in addressing the negative economic impacts of defense contract reductions and the closure and realignment of military installations. San Bernardino and Riverside Counties are currently facing the loss of more than 40,000 jobs and \$3.9 billion in federal spending due to the reduced appropriations.

Within the two-county area, three major military installations have been affected. George Air

Force Base in the Victor Valley closed during 1992; Norton Air Force Base in San Bernardino will be completely phased out by March of 1994 and March Air Force Base in Riverside County has been targeted by the Department of Defense for significant realignment.

Perhaps less visual but equally significant are the impacts of sweeping reductions in defense industry contracts to local firms. Those cuts have resulted in major losses such as the closure of the Hughes Aircraft/General Dynamics facilities and major

reductions at Rohr, TRW and Lockheed. As would follow, those cutbacks have severely affected the many aerospace subcontractors who design or manufacture components, as well as the numerous other local businesses which are dependent on this industry.

In an effort to mitigate the damaging local effects of these Department of Defense curtailments, the counties of San Bernardino and Riverside have joined forces to develop an Economic Recovery/Defense Conversion Strategic Plan and have jointly applied

for and received federal and state funds to assist in this effort. The plan will identify programs and projects which, when implemented, will assist the regional partnership in reversing the potentially serious long-term effects of defense downsizing. Opportunities and feasibility for projects addressing such issues as employee retraining, business incubation and technology transfer will be examined during preparation of the plan.

County officials are also working closely with Victor Valley leaders on a plan to finance

redevelopment of the closed George Air Force Base and surrounding communities. To date, the plan proposes developing projects over a 45-year period and includes parts of Apple Valley, Hesperia, Victorville and the unincorporated county area. The redevelopment proposal visualizes developing George Air Force Base into a regional airport with supporting businesses. A redevelopment agency will be created to allow tax revenues to be diverted for improvements on the base property.

For the soon-to-close Norton Air Force Base, local agencies have received U.S. Defense Department grants to develop the facility into a civilian-use airport. County officials are aggressively seeking "empowerment zone" designation for the base. All of the zones will be eligible for tax incentives and priority consideration under proposed new programs such as matching funds for community development corporations, Small Business Administration and Economic Development Administration assistance and other federal aid. This designation would allow the issuance of tax-exempt financing for qualified businesses and would qualify zone employers for tax credits

The basis of the county's economic development strategy is its financial incentive programs.

against wages and training expenses for employees. Additionally, owners of qualified businesses would be allowed to accelerate depreciation of property, and the zone would be eligible for federal social service grants.

Consistent with the regional approach has been the establishment of the Inland Empire Economic Partnership, a non-profit, privately funded organization composed of a consortium of private and public entities from both San Bernardino and Riverside Counties. The organization provides hands-on economic development assistance to companies considering relocating or expanding in the region and extensively markets the two-

1993

Year in Review . . .

Focus

San Bernardino
County

county area through a number of informational materials and promotional activities.

Similarly, in the past year, county and community leaders in the High Desert have established a regional organization to harness local and individual efforts to more effectively promote the area. The High Desert Regional Economic Development Authority (HDREDA) is composed of public and private sector representatives from Adelanto, Apple Valley, Barstow, Hesperia and Victorville. The organization will sponsor valleywide industry and labor research, assemble demographic and economic data, establish a Small Business Development Center and a Center for International Trade, initiate a cooperative regional grant-writing program and implement a statewide networking system on matters affecting the economic development of the High Desert.

San Bernardino County's officials, recognizing the problems facing business and the need for government to be responsive to its needs, has created a variety of business incentives and programs to assist with these concerns. The basis of the county's economic development strategy is its financial incentive programs, which provide below-market interest rates for eligible borrowers, ultimately reducing business operating costs.

The most popular financing is the Business Expansion Revolving Loan which provides financing assistance to businesses locating or expanding in the county. The primary requirements are that the business have a documented three-year history of profitability and that the county loan will result in the creation of new jobs. During this past year, the program has financed \$1.3 million in loans creating nearly 150 new jobs for low- and moderate-income workers.

To assure that newly created

jobs produce maximum benefit for local workers, the county cooperates with federal, state and local jurisdictions to provide a full-slate of job training assistance to potential employers, all at no cost. The GAIN and Jobs Training Partnership Act programs offered through the county's Career Training and Employment Department include recruitment assistance, custom classroom training, pre-screening of job applicants, tax credit vouchers, on-the-job training and supportive services. The programs can be provided separately or in a "package" designed to match the individual employer's needs.

In addition to traditional business attraction efforts, the current outward migration of companies from California combined with the overt efforts of other states to "pirate" our local firms, now makes it essential that we make a conscious, comprehensive effort to, in effect, "help what we have."

The county's New Business Retention Program is, therefore, currently focused on identifying local companies with relocation plans and on informing these

companies, via direct mail and personal contact, of the assistance and incentive programs the county has available. Staff is working with local businesses and community groups in assisting and counseling existing businesses with concerns which, if not addressed, could ultimately lead to departure.

To identify companies contemplating a move out of the county and to better assist existing business, the county has participated with the private sector in regional business surveys in the East Valley, West Valley and

High Desert. These three surveys have been of major benefit in measuring business trends, identifying growth, determining business assistance needs and certifying employment opportunities.

As yet another means of encouraging industrial and commercial development, the county has streamlined the review and permitting process for new projects, making it possible in many cases for the

Planning Department to issue conditional use permits within 30 days of the application. In 1992, the county implemented a pre-application review process which is routinely completed within five working days. If the conditions are acceptable to the applicant, a permit is processed within 20 working days. Many details, including road improvements and fire safety requirements, are now spelled out in the pre-application determination.

The development community has accepted the expedited review process with enthusiasm.

Approximately 160 pre-application determinations were processed between April, 1992 and June, 1993. The cost and time savings are dramatic: \$3,000 for an expedited conditional use permit in 20 working days compared to \$6,000 for the conventional public review process taking three to six months.

So dramatic are the results that the county's success has been recognized by the California State Association of Counties with two major awards: the Partnership Award for streamlining local government and the Challenge Award for unique and creative approaches to the deliv-

San Bernardino and Riverside Counties are currently facing the loss of more than 40,000 jobs and \$3.9 billion in federal spending due to the reduced appropriations.

ery of programs and services. Despite these accolades, the job of improving the quality of local government is never complete; and the county continues to search for new and better ways of further expediting the review and permitting process.

Clearly, it is this sense of dedication and determination, combined with the new spirit of regional cooperation, that enables San Bernardino County to look back on 1993 with a feeling of accomplishment not found in many other parts of the state and nation. While the immediate results are gratifying, the full benefit of our efforts may not be fully realized for several years or, in some cases, until national economic conditions allow our programs to perform to their full potential.

Static economic conditions combined with increased competition for new business have only served to increase the challenge

to which we must rise in the field of economic development. Throughout San Bernardino County and the entire Inland Empire, that challenge is being answered on virtually a daily basis with progressive new concepts. The resulting new programs combine public-private partnerships with regional cooperation to not only assure that each passing year, like 1993, is a success, but more importantly, that San Bernardino County emerges as one of the nation's finest jurisdictions in which to live, work and invest in 1994 and on into the future. ▲

It is a well-recognized fact that San Bernardino County is advantageously positioned as the eastern entrance to the greater Los Angeles marketplace and, correspondingly, to the entire Pacific Rim world trade network.

Focus

City of



Montclair on Track for a Better Tomorrow

Montclair Transcenter

The Metrolink commuter rail service began at the Montclair Transcenter on Feb. 22, 1993. The 22-acre property was purchased with Measure I funds for the purpose of making the Montclair Transcenter a regional transportation center. The Montclair Transcenter serves Montclair and adjoining area residents' transportation needs by combining several transit alternatives at a single, convenient location. The regional facility offers Metrolink commuter rail service, bus service and park-and-ride spaces. Upon completion, the Montclair Transcenter will contain approximately 1,600 parking spaces and include commuter-related retail services plus a child-care center to accommodate commuter needs.

The proposed child-care center is a cooperative venture between the city of Montclair Redevelopment Agency and the Riverside County Child Care Consortium. The facility will assist commuters by providing a convenient location for child-care needs. Many commuters drive miles out of their way to deliver or pick up their children from day-care centers. This additional commuting for child-care adds tons of pollution to our air each year. The exciting proposal to develop a pilot program which coordinates child-care with transportation facilities won funding from the AB 2766 Discretionary Fund administered by the South Coast Air Quality Management District, and the Redevelopment Agency also will provide some financial assistance. The child-care facility is expected to be completed by July.

Monte Vista Avenue Extension
The ribbon-cutting ceremony

1993

Year in Review . . .

commemorating the Monte Vista Avenue extension was held on April 28, 1993, and the extended Monte Vista Avenue was opened for use on May 10. The construction extends Monte Vista Avenue from Arrow Highway in Montclair north to Foothill Boulevard in Upland. This extension provides an access route to the Montclair Transcenter. Upon completion of Route 30, Monte Vista Avenue will be one of the few north-south streets that will intersect Route 30, and the 1-10 and 1-60 Freeways. Approximately 15,000 cars per day are now using Monte Vista Avenue. It is projected that over 42,000 cars per day will be using Monte Vista Avenue by the year 2000. The Monte Vista Avenue extension project was financed by Measure I Regional Arterial funding.

Montclair Plaza Rattles the Competition

In the war for shopping mall pre-eminence, Montclair Plaza is not giving the competition a chance. As the only regional mall in the west end, the "competition" to the Montclair Plaza is not that experienced by other big malls. This is due to a combination of several factors, including a cooperative local government that promotes mall expansion; an economy that discourages development of competing major malls, and a carefully designed plaza strategy that includes mass marketing appeal, ongoing modernization of mall stores and facilities, re-merchandising projects and a future outlook for new growth and development.

Plaza managers are concerned about the looming specter of regional malls opening in area communities. With that in mind, the Plaza continues to upscale the quality of its tenants. This marketing strategy makes it appear that a number of stores have left the mall in recent months. Actually, when a lease expires, Plaza managers evaluate the tenant and often fail to extend the lease to make room for a new, high quality store. During 1993, re-merchandising activity has resulted in the remodeling and/or relocation of 18 existing tenants and the addition of 12 new merchants.

In a value and service-oriented culture, the managers of Montclair Plaza are focusing on quality merchants and a fashionable and attractive shopping environment. Even if the Plaza fails to retain the title as the only major regional mall serving the west end, it is doubtful it will lose ground as a center for upscale, high-quality merchandise.

Homebuyer Assistance Program

Qualifying potential Montclair homebuyers may soon be able to



Montclair Plaza

participate in an innovative financing program designed to assist the homebuyer with the acquisition of a Montclair single-family home. Scheduled to be available in January, the Homebuyer Assistance Program, a joint effort of the Montclair Redevelopment Agency and Pomona First Federal Savings and Loan Association, will provide homebuyers with first and second mortgage loans for the purchase of single-family homes and condominiums in Montclair. First mortgage financing will be provided through Pomona First Federal, and second mortgage financing will be provided through the Montclair Redevelopment Agency.

Participants in the Homebuyer Assistance Program must meet the following qualifications:

- Homes considered for the program must be located in the city of Montclair and must be occupied by the applicant after the mortgage is obtained.
- A home acquired through the program must serve as the principal place of residence for the qualified applicant.
- The maximum home price purchased through the program cannot exceed \$150,000.
- Each applicant must meet the underwriting criteria established by Pomona First Federal to obtain first-mortgage financing.
- To obtain a first mortgage, the borrower must provide a 5% down payment based on the total purchase

price of the home. The source of the down payment cannot be a gift and the borrower must meet all qualification requirements.

• An applicant cannot have an annual income that exceeds a specific income cap as defined under the Department of Housing and Urban Development's (HUD) guidelines for San Bernardino County.

First mortgages are offered for 30-year fixed terms, with interest rates tied to the Federal National Mortgage Association Index to guarantee competitive rates. Origination fees for first mortgage loans may be waived by the lender, and borrowers will be responsible for direct out-of-pocket expenses, including escrow fees and closing and title costs.

For a home shopper meeting first mortgage underwriting criteria, whose income falls short of the minimum income necessary to purchase a home in a specified price range, the Montclair Redevelopment Agency will provide second mortgage financing in an amount not to exceed \$25,000.

Conditions of the redevelopment agency's second mortgage include the following terms:

- The mortgage is nontransferable.
- The second mortgage is a 15-year, shared-appreciation mortgage, with no points or application fees. Shared appreciation means that the Redevelopment Agency and buyer share in a percentage of the property's increase in value.
- The borrower will make payments on the second mortgage during the first five years of the loan. Payments on the loan will begin during year six of the mortgage and continue through year 15. For years six through 15 of the loan, the borrower makes payments only on the loan's principal. There are no interest payments on the shared appreciation mortgage.

When the Homebuyer Assistance Program becomes operational, applications to participate in the program will be available at the Montclair branch of Pomona First Federal Savings and Loan Association.

Participation by the Montclair Redevelopment Agency in the Homebuyer Assistance Program is made possible with funding from the agency's low- and moderate-income housing fund, which under California state law may be used only for housing projects that benefit low- and moderate-income persons and families. ▲

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Focus

City of



Fontana Hanging Tough In Tough Times

While much bad economic news has been heard and the state and local economy remains sluggish, Fontana can look back on several major economic and community development projects in 1993.

The Empire Center

The Empire Center is an ambitious development of the Alexander Haagen Company of Manhattan Beach, California. The Empire Center is located south of the I-10 Freeway at Sierra Avenue. At build-out, the Empire Center will total more than 500 acres and include regional, community and neighborhood shopping, garden offices, an entertainment center and residential uses.

The Palm Court Retail Center is the first 60-acre, \$60 million development within Empire Center. At build-out, Palm Court will total almost 625,000 square feet of leasable space. Opened in March 1992, Palm Court has now completed its first full year and a half of operation and boasts a 73% occupancy. Major anchor tenants in this promotional type center include Target "Greatland," IKEA, Mervyn's and Miller's Outpost. Lease-up activities have remained steady and numerous small shops and businesses have opened, including a Fontana Police Contact Office. The freestanding pads are now developing. Red Robin restaurant is open and Foster's Freeze and the Olive Garden are under construction.

Integral to the continued development of the Empire Center, as well as general traffic relief on Sierra Avenue, is the reconstruction of the I-10/Sierra Avenue interchange. This \$22 million project is currently under design. The new inter-

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change will allow for increased traffic flow over the freeway as well as movement of vehicles on and off the freeway. Subject to the availability of funds, reconstruction of the interchange could start in late 1995.

The city of Fontana is an active participant in the development of the Empire Center. The Fontana Public Financing Authority sold a \$17.2 million certificate of participation bond issue to finance the acquisition of public rights-of-way and sites for fire and police facilities and a commuter park and ride lot. In addition, the city coordinated the formation of a community facilities district and the sale of a \$46.2 million bond issue to finance construction of needed offsite infrastructure including streets, sewer and storm drain systems, median and parkway landscaping.

Palm Court is expected to generate over \$2.5 million annually in new sales tax revenues to the city and \$300,000 in property tax increment revenues to the Redevelopment Agency.

The development of the Empire Center and the Phase 1 Palm Court Retail Center is an excellent example of the furthering of Fontana's economic strategy. The success of the effort to date is all the more remarkable given that the construction of the private and public facilities were accomplished in the midst of one of the worst economic recessions in history.

The Redevelopment Agency

The Fontana Redevelopment Agency is continuing its plans for the proposed Fontana Auto Mall, to be built on city-owned land at Citrus Avenue and the I-10 Freeway. Anticipated dealerships include Ford, Chevrolet, Nissan and Honda. The Auto Mall is scheduled to open in 1995 and will offer a relaxed shopping experience in a beautiful environment featuring state-of-the-art facilities. It will offer sales and services to Fontana residents and be visible to hundreds of thousands of daily commuters on the San Bernardino (I-10) Freeway.

The Inland Empire Center,

located at the southwest corner of Sierra Avenue and Valley Boulevard, continues to thrive. From a haircut to a brake job, and from a milkshake to fresh fruits and vegetables, employment and postal services, fine dining, an ultra-modern health club and family entertainment, the center meets the Fontana community's needs. Toys-R-Us and Kids-R-Us, joined this year by the large Expo Market where Phar-Mor used to be, Applebee's restaurant and a variety of other businesses offer a complete retail shopping center experience. Edwards Theaters enjoyed a record breaking summer in 1993. A new Country Harvest Buffet will open in 1994.

North Fontana Redevelopment Project Area

The Fontana Redevelopment Agency is working for you and your community on the following projects:

- **Foothill Boulevard.** The agency is working with Caltrans to carry out major improvements to Foothill Boulevard from East Avenue to Hemlock. Only the north half of the street will be reconstructed, because the south half is outside the Fontana city limits. Improvements will include additional lanes, landscaping, street lighting and new and upgraded traffic signals. The project is scheduled to be complete by the end of 1995 and is intended to improve traffic circulation and safety, reduce noise, beautify and enhance security for Village of Heritage residents.

- **Edison Easement.** Those Heritage residents whose homes are adjacent to the Southern California Edison power corridor will be benefiting from a redevelopment project to create a landscape "buffer zone" between homes and the power lines. The "buffer zone" will include turf, shrubs, trees, pedestrian walkways, ground cover and conversation-destination areas. It will link up with outdoor recreation facilities and landscaped paseos throughout the West Village. One phase of a multi-phase project, the buffer zone will be under construction by summer.

- **Village of Heritage Community Meeting.** The Community Development Department conducts monthly community meetings with the Village of Heritage residents to discuss the status of public improvement projects in the area. The meetings are held on the second Thursday of each month.

- **Heritage Circle Park.** Located in the east neighborhood of the Village of Heritage, Heritage Circle Park was completed in November, 1993.

- **Park Restrooms.** Three restrooms are scheduled to be constructed within the Village of Heritage at the following locations: North Heritage Park, McDermott Sport Complex and Heritage Circle Park. The restroom construction is scheduled for February.

- **Highland Haven Infrastructure Program.** Recently the Fontana Redevelopment Agency completed the new sewer system in the Highland Haven area. Highland Haven is located north of Baseline, south of Highland, west of Citrus and east of Almeria Avenues. It is a residential community comprised of about 300 homes. Residents have been notified of the sewer completion and the availability of loan/grant funds to property owners to assist them in the construction of sewer laterals. In the fiscal year of 93/94, approximately 50 to 60 property owners will be assisted. Due to the overwhelming response, a waiting list will be created for the upcoming fiscal year of 94/95.

Infrastructure Projects

The Traffic Section has installed telephone connections to most of the traffic signal controllers on Sierra Avenue and Citrus Avenue and a number on Valley Boulevard so that they can communicate with the computer software in City Hall. The computers during peak traffic hours sequence the signals to maximize traffic flow. The city in two years has gone from maintaining 25 signals to a 50-signal operating system with minimal staffing.

The Community Development Department, with the assistance of municipal financing, substan-

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tially completed the infrastructure for the Palm Court Development and completed many bond-financed infrastructure projects in the Fontana Gateway Business Center and the Village of Heritage. (The Park and Ride facility in the Palm Court development will be operational in a few months.)

A number of major capital improvement projects were finished that provided drainage relief (Citrus Avenue at Foothill Boulevard and Valley Boulevard at Kaiser Hospital) and sewer trunk lines to extend service to developing areas (Baseline Avenue at Almeria Avenue) and relief sewers in the central city (Citrus Avenue at San Bernardino). These projects totalled over \$6 million invested in capital facilities.

To improve traffic flow in south Fontana, a major street and signal improvement project is scheduled to start in January that will widen Slover Avenue from Almond Avenue to east of Cherry. These constructed works will, along with the Cherry Avenue at I-10 signal, work by Caltrans will greatly improve the flow of traffic in the area.

Planned Communities

- **California Landings.** The city of Fontana is presently in the public hearing process for a major new planned community to be located in north Fontana. The applicant, Kaufman & Broad of Southern California, Inc., is proposing a 223-acre community with 687-single-family residential dwelling units and a 204-residential planned unit development. Also being proposed is 22 acres of community commercial uses along the proposed Foothill Freeway (Route 30), an 11-acre community park, and a 10-acre elementary school site. The proposed park design concept features an aviation theme recalling the historic use of the site as the Gilfillan Airfield.

- **Sierra Lakes.** The Planning Division staff is presently completing their review of another proposed planned community. Lewis Homes of California is proposing the 700-acre Sierra Lakes Specific Plan, generally

located between Sierra, Highland (Route 30 Freeway), Citrus and Summit Avenues in north Fontana. This planned community will contain a premier 18-hole championship golf course including a clubhouse with banquet and meeting/conference facilities. A total of 2,222 residential units including single family and single family attached units are proposed. All residential units will be for-sale units. Proposed commercial uses include office, retail and con-

sumer service uses oriented toward providing neighborhood, community, and regional commercial needs.

Also, a corporate center/restaurant row and business park will be located along the future Foothill Freeway (Route 30). Two neighborhood parks are proposed. One will be a historic park incorporating the historic past of the site as an olive-growing area. The Specific Plan also includes master planning for the city's 35-acre community park.

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The community will be pedestrian and bicycle orientated. All residential, commercial and business areas will be connected by bicycle and/or pedestrian walkways. ▲



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Keeping Pomona on the Competitive Edge

Tough but hopeful economic times have been embraced by the City Council, Planning Commission and Community Development Department staff to keep Pomona on the competitive edge. City codes have been revised, new housing programs have been implemented, new land use plans prepared and Community Development Department services made more user-friendly. In retrospect, some of the city's 1993 efforts are chronicled below.

Christmas in April

Christmas in April is neighbor helping neighbor. The city of Pomona's first Christmas in April took place on Saturday, April 24, 1993, with 12 homes. Hundreds of participants helped tackle sagging roofs, leaky pipes, peeling paint and rotting steps for people who cannot help themselves. Repairs were made in the following areas: carpentry, plumbing, electrical, plastering, painting, glazing, weather stripping and locksmithing. Participants also helped with trash removal and cleaning.

Funding for Christmas in April came from businesses, foundations, service organiza-



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tions and clubs, churches and synagogues, associations and individuals. The "Adopt a House" program provided cash donations of \$1,500 to \$2,500 per house.

Permits Facilitator Program

A new service was begun in May of 1993 to enable applicants to understand the conditional use permit, variance and tentative map processes. The program provides Spanish translation and interpretation for those requesting it, assists the physically challenged and meets with contractors and applicants to assist with actions requiring public hearings before the City Council and Planning Commission.

Most importantly, the facilitator program entails no additional costs and requires no additional paperwork or forms to fill out. The service is available by appointment and also is open to walk-in customers.

One-Stop Permit Processing Counter

Simplifying the entitlement process for businesses within Pomona is the city's One-Stop Permit Counter, designed to consolidate and expedite construction plan review and permit issuing functions. The city's goal is

A better way to L.A.



to provide prompt and accurate assistance and insure all projects proceed without delay.

Tough but hopeful economic times have been embraced by the City Council, Planning Commission and Community Development Department staff to keep Pomona on the competitive edge

Larger development projects typically have professionals to assist with zoning, planning and building code compliance issues at their preliminary stage. Staff at the One-Stop Permit Processing Counter also assist smaller development project applicants to understand the requirements to expedite the approval process.

For any size project, applications, approximate processing times, informational handouts and schedules for projects which require Planning Commission review are available at the One-Stop Permit Processing Counter.

Major Development Projects

New development projects during 1993 included Smith's Food and Drug Center, a 100,200-square-foot shopping center on 8.62 acres at 2094 S. Garey Avenue, opened Aug. 30.

Other new developments were Toys-R-Us, 2727 Towne Avenue, opened Nov. 22; Vons "Expo," 1955 Indian Hill Boulevard, opened Dec. 16; Pic and Save, 1955 Indian Hill Boulevard, opened Oct. 11, and Devry Institute College, 901 Corporate Center, opened Oct. 13.

Also opened during the year was a new Dodge dealership at the Pomona Auto Center, bringing the total number of dealerships in the center to six.

Burger King Restaurant, 1955 Indian Hill Boulevard, is scheduled to open in February 1994.

City wide, the demolition of

30 existing billboard structures and the construction of 10 new billboard structures is scheduled for completion in June. Also, a 24-unit condo development at 2067 N. Garey Avenue was approved by the Planning Commission on Oct. 10, 1993; grading is in progress for a 38-unit condo development at 2909 W. Mission Boulevard, and work is underway on a 42,752-square-foot bowling alley conversion and remodeling to a retail and office commercial building at 2255 S. Garey Avenue.

Another project is the financing, acquisition and rehabilitation of 32 multi-family units in the 2100 block of Towne Avenue in an effort to preserve affordable housing in conformance with Pomona's Housing Element. Also, now in its final stages, is a project at Heritage Court for the acquisition and rehabilitation of three single-family move-on houses of historical significance slated for sale on the open market.

Metrolink Station

Allowing commuters to travel from Pomona to Union Station in downtown Los Angeles in less than 50 minutes, Pomona's \$1.2 million Metrolink station operates as a multi-modal center by accommodating commuters who travel to the station by bus, shuttle or private vehicle.

Located between North Garey Avenue and Fulton Road, just north of Arrow Highway and south of Bonita Avenue, the station currently accommodates 225 automobiles, but as demand increases, the station master plan calls for expanding the facility to hold 700 cars.

When completed, the Metrolink system will cover more than 400 miles and serve 70 stations. ▲

Shilo Inns . . . an ideal destination at an affordable price.



When the handsome new up-scale Shilo Inn Suites Hotel - Pomona Hilltop opened in the fall of 1991, it became the Portland, Oregon-based chain's second facility in the Inland Empire. It also symbolized the attainment of another major phase in the growth and progress envisioned for the company by its founder, Mark S. Hemstreet.

Hemstreet dreamed of developing the finest lodging/restaurant chain in the West. In 1973, at the age of 24, he opened the first Shilo Inn. Today, Shilo Inns has expanded into 50-plus locations and is considered to be the largest privately owned and operated lodging chain in the western United States.

Each new Shilo Inn site location is selected to complement the chain and is designed to fulfill a specific niche in the local community, with rates established accordingly.

In Pomona, Hemstreet discerned the need for a deluxe, full-service hotel that would accommodate groups of up to 500 people for meetings and banquets.

The all-suite Hilltop Hotel is designed for the upscale needs of Pomona travelers while offering plenty of amenities to provide excellent value. Hilltop's deluxe suites feature elegant furnishings,

three telephones with two lines, four televisions, personal VCR, microwave, refrigerator and wet bar. Hotel amenities include swimming pool, spa, sauna, steam room and fitness center.

Shilo Inns' Pomona Hilltop features 130 deluxe suites, convention space for 500 people, fine dining restaurant, and lounge.

Shilo Inns' original Pomona Hotel, across Temple Avenue from the Hilltop Hotel, combines for a total of 291 guestrooms. The recently redecorated original Pomona/Diamond Bar Hotel continues to provide moderately-priced accommodations. The contemporary Main Street Bar & Grill is adjacent to the original hotel.

The new all-suites hotel in Pomona is a part of Shilo's increasing presence in California. Twin facilities, separated by Yosemite, are at Mammoth Lake and Oakhurst. Palm Springs Shilo Inn Resort is located near the



combined with clean, comfortable, and attractive accommodations at an affordable price, that serve to generate the intense brand loyalty for which Shilo Inns are noted. Around 62% of Shilo's Guests do return. That's quite a testimonial to Shilo's philosophy.

Aerial Tramway and serves both adult and family recreation needs. Other Shilo Inns are located throughout California.

The future for Shilo looks bright in a fiercely competitive industry. Economic downtrends do not affect the Shilo chain to a great degree. Shilo marketers feel it's because of their mid-range pricing, offering so many amenities to increase value, and paying attention to the basics of cleanliness and friendliness.

Hemstreet also attributes a major share of Shilo's success to his "loyal, dedicated, professional employees." Numbering approximately 2,500, each has been carefully selected and trained to provide sincere, friendly, efficient service. And it is those qualities,

Shilo Inns
"AFFORDABLE EXCELLENCE"

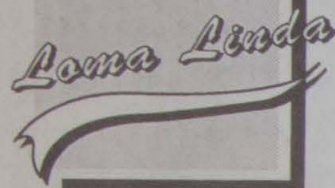
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Hotel (909) 598-7666
Restaurant (909) 594-3575

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EXPANDING SERVICE
& BUSINESS EMPHASIS

The tradition of providing state-of-the-art health care and quality health science education to the Inland Empire and the entire region continues to expand at Loma Linda.

Loma Linda University has greatly expanded the number and variety of Health Science curriculums it has available, in addition to construction of a major new sports and recreation complex which will be made available to the entire community.

Loma Linda University Medical Center continues to significantly expand the health care services and facilities it provides to the region. The Children's Hospital, which just opened, and the cancer research center, which will begin construction within a few months, will further enhance that service.

City government adopted a new pro-business stance in 1993 which involves virtually every level of city government and all municipal employees. The City Council initiated a new Economic Development Department and contracted for the first economic development director in the city's history. Every department is prepared to respond positively to all business requests and inquiries. The city is also working hand-in-hand with the Chamber of Commerce in this effort.

Loma Linda University
Children's Hospital Opens

Loma Linda University Medical Center held grand opening ceremonies for its long-awaited Children's Hospital on Nov. 10, 1993. With its opening, the new hospital becomes the first facility dedicated specifically to child health-care between Orange County, California, and Phoenix, Arizona. The new 25-bed facility incorporates specialized children's services (currently located in Loma Linda University Medical Center) into the new Children's Hospital.

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Loma Linda University Children's Hospital is unique because it is a center for the treatment of cancer with the world's first hospital-based proton beam therapy, an entirely new modality for cancer treatment. The new hospital, located adjacent to the Medical Center, contains 240,000 square feet and cost approximately \$36 million to construct.

New Research Center
Construction Planning
Nears Completion

Architectural planning for a new \$20.3 million Loma Linda University Medical Center Research Institution neared its completion stages near the end of 1993. Construction on the new research center is expected to begin in mid-1994.

The Research Institute will take approximately two years to build after construction begins. Plans call for a four-story, stand-alone structure located on the north side of the Medical Center. The new facility will provide approximately 65,000 square feet (out of a total of nearly 100,000) for research and faculty offices; laboratories; teaching, educational and conference facilities, and administrative support.

The center is being built to accelerate Loma Linda University Medical Center's goal of developing a full-scale, multi-modality approach to the treatment of cancer and other diseases.

Ronald McDonald House

Fund-raising is nearly complete for a proposed \$2.5 million Ronald McDonald House slated for construction near the corner of Barton Road and Anderson Streets in Loma Linda. Construction will begin once the final \$25,000 is raised.

The house will serve as a "home-away-from-home" for families of children receiving treatment for such serious illnesses as cancer, heart disease, cystic fibrosis, kidney or liver disease and diabetes, or those requiring special neonatal care immediately following birth.

Families staying at the Ronald McDonald House will be asked to make a donation of \$5 per day. If a family is unable to pay, they are welcome to stay free of charge.

Construction on
Drayson Center Begins

Construction on the new Drayson Center, a \$16.2 million recreation and wellness center, began in mid-1993. Named after Loma Linda University benefactors Ronald and Grace Drayson of Riverside, the new complex will include a gymnasium, several activity rooms, five indoor racquetball/handball courts, weight-training areas and a rock-climbing wall. Fully-equipped women's and men's locker rooms will be available for use by participants.

The indoor facility will also house a student life center with a student lounge and cafe, a table game room, an arts and crafts area, a food preparation area and a babysitting area. In addition to the indoor facilities, two recreation pools with an outdoor Jacuzzi, a water slide and a pool deck will be built. A large playing area will contain four lighted softball fields, a jogging track and several lighted tennis courts.

New Restaurants
Choose Loma Linda

Four new restaurants are in various stages of opening in Loma Linda, and a fifth major restaurant is in the final stages of negotiations to open. Bailywicks, a great burger, salad and soup cafe, opened in the Mt. View Plaza this year and is doing very well. Becky's, which is an "American Graffiti" type burger, malts and fries shop, is a definite hit with the teenagers. In addition, a new-design Bakers drive-thru and Farmer Boys drive-thru are in various stages of construction.

These are challenging times for government as well as for business and health care entities. While the city continues to work closely with major educational and medical facilities, it is focusing a renewed effort on the economic development of the community. With the establishment of an Economic Development office in City Hall and a specific commitment by all city employees to be "user friendly" with regard to business, Loma Linda hopes to support and expand commercial opportunities.

Working closely with the Chamber of Commerce, an ombudsman will be appointed to every business which wishes to locate in Loma

Linda or to any existing business which needs help with particular problems.

The city welcomes new business. It is eager to assist in any way possible to create the proper environment required by a new business or to assist in the continued success and expansion of its existing businesses.

Major Employers in
Loma Linda

Loma Linda University Medical Center, Children's Hospital and Community Hospital (health care and research): 4,852

Loma Linda University (health science education): 1,544

Jerry L. Pettis Memorial Veteran's Medical Center (health care): 1,336
Hallmark Southwest (mobile homes): 270

Demographics

Square Miles: 7.8
Current population: 20,850
Number of households: 7,049
Average household size: 2.95

Community Leaders

Mayor:
Robert H. Christman

Mayor pro tem:
Floyd Petersen

Councilmember:
Elmer J. Digneo

Councilmember:
Stan Brauer

Councilmember:
John Nichols

Interim City Manager:
Peter R. Hills

City Clerk:
Pamela Byrnes-O'Camb

Community Development Director:
M. Daniel Smith

Public Works Director:
A. R. Cablay

Public Safety Director:
Peter R. Hills

Economic Development Director:
T. Milford Harrison

Chamber of Commerce President:
Gayle Rhoads

Chamber of Commerce
Executive Director:
Peg Karsick



"Accidents happen. It's part of life.
How you deal with them
can make a lifetime of difference."

President, Stan Lewis, Boerner Truck Center

At Boerner Truck Center, when they talk about trucks, they're not talking about little pick-up trucks.

"We're dealing in commercial trucks," says Stan Lewis, President of Boerner Truck Center, "and accidents come with the territory. Providing a good workers' comp and medical benefits program couldn't be more important to this company.

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helping us set up new safety standards. Sure, we still get back strains and other minor injuries, but now, our claims are processed in half the time it used to take.

"You know, we've been with the FHP program for three years. They've always been responsive and proactive in their dealings with us. And, more importantly, they've always provided our employees

with excellent medical care. With the FHP 24 Hour Managed Care Program, our people are seeing the best doctors

around. And on top of that, the whole legal process has been streamlined. That ought to make everyone feel good in a hurry."

To find out how the FHP 24 Hour Managed Care Program can help your business, call 1-800-842-4347 or your insurance broker.

"Knowing that our insurance company is totally on top of things makes me and everyone else around here feel good."

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Focus

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Coachella Valley

Enterprise Zone Seeks
New Business for Valley

The Coachella Valley Enterprise Zone (CVEZA) was designated by the state of California in November, 1991, and is sponsored by Riverside County and the cities of Indio and Coachella.

CVEZA is governed by a Joint Powers Authority with each sponsoring agency having two representatives sitting on the governing agency.

The Enterprise Zone covers the business and industrial land in Indio, Coachella and the unincorporated area of Riverside County including Thermal Airport. Of the 28,300 acres in the zone, approximately 19,000 acres are zoned industrial or commercial or the land is vacant waiting development zoning.

CVEZA is governed by a Joint Powers Authority with each sponsoring agency having two representatives sitting on the governing agency. The Joint Powers Authority hires the CVEZA staff composed of an

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executive director and associate director. The staff is charged with creating jobs within the zone boundaries through expansion of existing business and relocating expanding business into the zone area.

CVEZA has the only economic development marketing budget in the Coachella Valley. While the budget is limited, it is effective in making business decision makers aware of doing business in an area that is known mainly for golf, tennis and retirement. The primary prospects for relocation are business owners who have a business in the Los Angeles-Orange County area and live in the Coachella Valley. These prospects do not have to be sold on the area but need to be shown the economic advantages of relocating their business to the Enterprise Zone.

CVEZA staff works closely with the economic development personnel of the sponsoring agencies. Recently, Hills Cabinets of Banning decided to relocate their operations. The owner was informed of the advantages of locating in the Enterprise Zone and is in the process of relocating to the Coachella Valley. The city of Indio worked closely with the firm to put together an incentive package which was good for both the city of Indio and Hills Cabinets.

Due to the recent economic

State of the Valley

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climate, there have not been any new buildings built in the Enterprise Zone. There are smaller multi-tenant buildings available, but no larger multi-tenant buildings with 15- to 20,000-square-foot units. The majority of prospects are looking for that size of building. While the sponsoring agencies are classified as

pro growth communities, it is difficult to encourage growth when the development community has a difficult time creating new inventory.

"Programs, festivals and events which promote the arts are growing and enriching all of our communities."

"The Coachella Valley Enterprise Zone, working in conjunction with the sponsoring agencies, is marketing the Enterprise Zone area of the Coachella Valley. Response to those efforts has been positive, but major relocations will be few until developers are able to build suitable inventory," stated Executive Director John Stiles. "Hopefully, as we move into 1994, the economic climate will improve and business owners will be able to relocate in the zone."

Outdoor Art Festivals
Enrich Valley Life

Taking advantage of the desert's arid, year-round sunny climate, outdoor art festivals abound throughout the Coachella Valley.

Among the most notable of the shows is the nationally rec-

ognized La Quinta Arts Festival, an invitational juried art show organized by the La Quinta Arts Foundation and held each year in March.

The Southwest Arts Festival, sponsored by the Indio Chamber of Commerce and featuring some of the finest Southwest and native American artists, is held each spring in Indio's Expo Fairgrounds.

Palm Springs' annual West Coast Artists festival, with more than 100 artisans and craftsmen, is held each November in Francis Stevens Park.

The Living Desert, a 1,200-acre desert plant and wildlife

The Enterprise Zone covers the business and industrial land in Indio, Coachella and the unincorporated area of Riverside County.

preserve in Palm Desert, sponsors annual arts and crafts events such as its Navajo Rug Show, American Indian festival and a glass show.

"Programs, festivals and events, which promote the arts, are growing and enriching all of our communities," said Palm Desert Civic Arts Chairman Dianne Funk. "They provide not only a unique opportunity for networking among artists and art organizations, but also shine a new spotlight on the Coachella Valley." ▲

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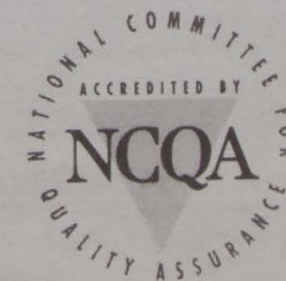
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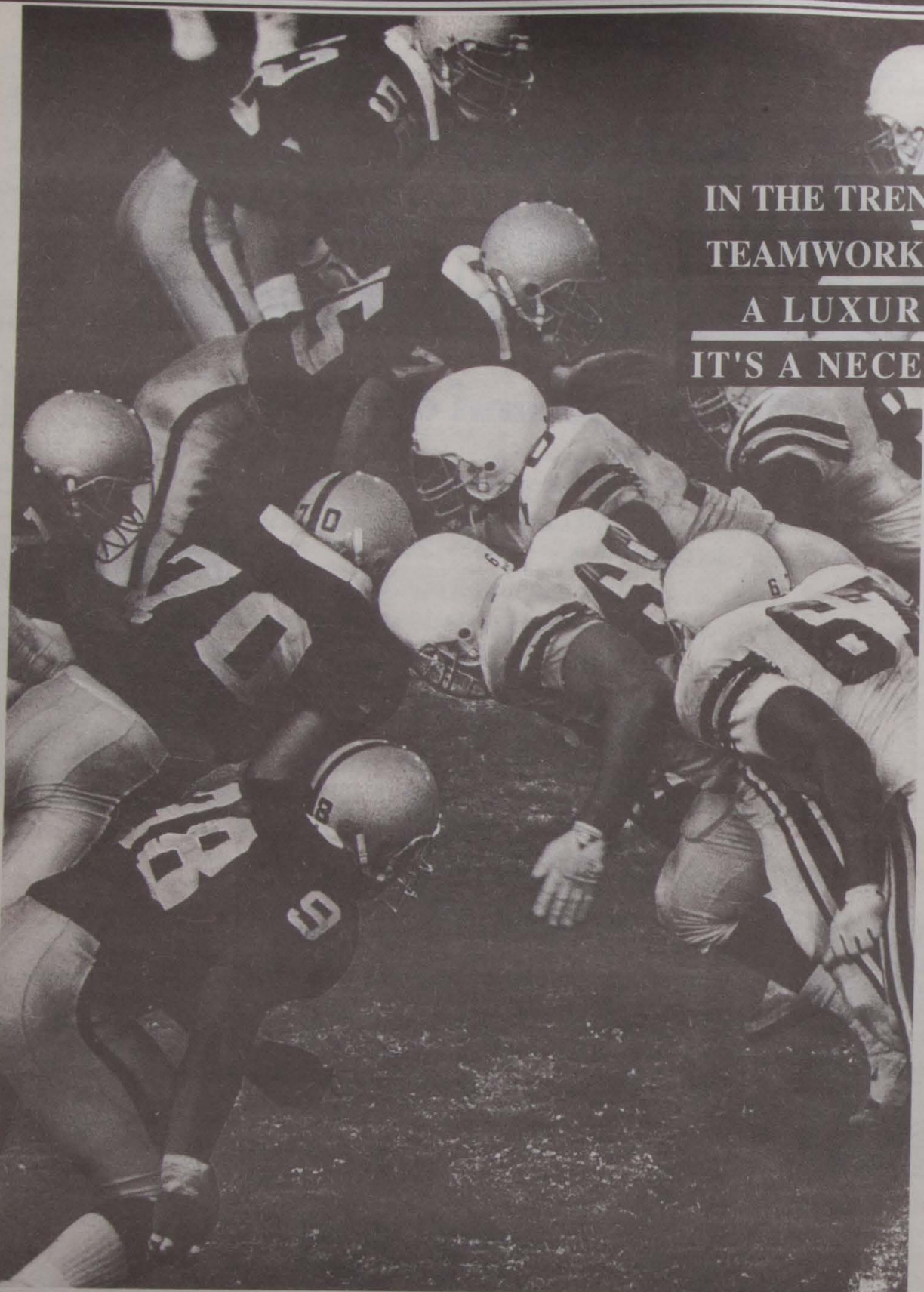
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**IN THE TRENCHES
TEAMWORK ISN'T
A LUXURY—
IT'S A NECESSITY**

Dr. Fredrick Curlin, San Bernardino City Councilman, physician and member of the task force on smoking

I don't necessarily advocate a total ban on smoking. I feel though that it is more important than ever that we protect non-smokers from the risks and hazards which research has shown caused for them

People basically want to comply with the (no smoking) law and I feel that law abiding people are prepared to adjust their behavior in deference to the law, even at the expense of sacrificing their own pleasures.

as a result of breathing other people's cigarette smoke.

The city of San Bernardino currently has an ordinance against

smoking, but the ordinance is so convoluted and so vague as to make it almost ineffectual. If we had an ordinance with a little tighter language and enforced it, we could do a much better job of protecting the rights of the non-smoker.

People basically want to comply with the (no smoking) law and I feel that law abiding people are prepared to adjust their behavior in deference to the law, even at the expense of sacrificing their own pleasures.

Dan Stark, executive director of the San Bernardino County Convention and Visitors Bureau

The current smoking laws haven't had any adverse effects on San Bernardino County. I am on the smoking task force representing the interests of the tourism industry, and certainly we are concerned about this. We are most concerned about international travelers coming to the U.S.,

ANSWERS FOR THE INLAND EMPIRE

Is a smoking ban in public places necessary and will it adversely impact business?

because in different societies smoking is a lot more a part of the culture. In the U.S. that is starting to change drastically, people are becoming a lot more health conscious.

ing. This plan seems to be working. Restaurants though, are another story. With the smoking ban in Los Angeles some business dropped off but I believe that they are starting to overcome the ban.

A total smoking ban in hotels just would not be enforceable because of the smoking-in-rooms situation. It would really be an onerous situation for hotel managements to try to enforce.

Heinz Gehner, general manager Shilo Inn, Pomona

The smoking ban is very difficult because the hospitality industry, as it is known, is supposed to be hospitable to our guests. When you tell someone they can't do something, a lot of guests would just say 'If I'm paying this kind of money, I'm going to do what I want to do.'

However, by offering non-smoking rooms and non-smoking sections, it seems to be working out and I think the people are getting used to it. It also seems that the smoking sections are getting smaller and smaller as people get used to the adjustment. ▲

When you work with tourism, and deal with so many people from all over the world, you need to be cognizant of (their customs).

A total smoking ban in hotels just would not be enforceable because of the smoking-in-rooms situation. It would really be an onerous situation for hotel managements to try to enforce. Most hotels have gone to using no-smoking rooms, where certain rooms are allocated for smok-

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Corporate Profile

Safariland

Located in Ontario, Safariland Inc. is the leading producer of holster products for law enforcement. The company was encouraged by a boyhood memory, and made prosperous by engineering and entrepreneurial savvy.

As a child, Neale Perkins, chairman and founder of Safariland enjoyed hunting excursions with his father. "He drug me around the world," recalls Perkins, "and at one time he took me to Africa where we hunted with a company called Safariland Ltd."

During these hunting trips, Perkins developed a keen understanding of ballistics. In college, he studied marketing and advertising.

Creating his own company was, therefore, a natural step for Perkins. Inspired by his childhood adventures, Perkins borrowed the African expedition company's name, and established Safariland, Inc.

Initially, the company was a partnership. Perkins' partner was John Bianchi. Bianchi was a holster maker who Perkins' father commissioned to make a customized holster for the younger Perkins. Eventually, the partners decided to separate. Perkins walked away from the deal with newly acquired holster making expertise.

Perkins' first major innovation which helped launch Safariland's success was a novel holster design. He decided to switch the location of where the leather is stitched together on the holster. Quite simply, this was the first holster that strayed away from the usual wrap-around design.

With Perkins' first holster patent, Safariland was bound for prosperity.

Although the company's first major commercial customer was the Los Angeles Police Department, Safariland's personal armor is currently used by firemen as well as private citizens.

The perfection of their personal armor began in 1975 with the testing of Kevlar, the flexible fabric out of which Safariland's armor is made. Through the company's dedicated efforts, this armor "saved a police officer's life in the LAPD," Perkins remembers.

Today, "for the first time in law enforcement history, with the riots

that occurred with the Rodney King verdict, we wound up with some interest from the general public; people that are very much concerned about their lives in this particular situation, be it a pharmacist or a 7-Eleven store owner. . ." Perkins explains.

In addition to personal safety, Safariland serves the general public in other ways. Specifically, Kevlar, the incredible material used in Safariland's armor, has been discovered to

have additional, practical uses.

"It was originally developed to be the world's strongest and best product for stopping bullets. A side product turned out to be the fishing line because it is 10 times stronger than steel."

"Many times when you have a special technology," Perkins states, "you can find other uses for it, and our fishing line division came out of our perfection of some new fibers for stopping bullets."

He is a long way from his childhood and the African safari that inspired his bright future. And along the way, Perkins has managed to turn an operation which began in his garage into a worldwide success. In addition to being the world leader in manufacturing of law enforcement holster products, Safariland is continually developing innovative products that are useful to the general public. ▲



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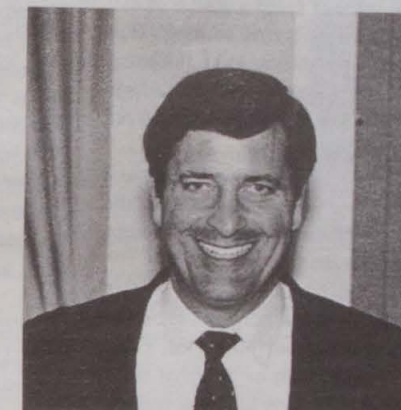
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RESTAURANT

Restaurant Row

by Allan Borgen

Limericks Pub and Grill

About the only excuse for me not wanting to go out to eat is when a King's Hockey game is on television, and now, thanks to Limericks Pub and Grill in Riverside, I can have my puck and eat out too!

Located in the old Lord Charley's Restaurant site, Limericks is a sports fan's dream! The massive interior is divided up into many rooms. Some of the rooms have steel tip dart boards, and all of the rooms have every size of television screens imaginable!

I chose to sit in the main dining room with the two, eight-foot television screens. Luckily, the King's game was on TV the night I came in, and my son and I were able to get center ice seats. The screen was so large, we actually felt like we were at the Forum!

In addition to a great view of the game, Limericks offers a nice selection of food. When I talk of food, I'm not just talking of hot dogs and hamburgers.

The menu features 12 appetizers ranging from the traditional pub finger foods like Buffalo wings, nachos and onion rings to a smoked fish platter, stuffed jalapenos and peel-and-eat shrimp. My son and I decided to sample the fried mozzarella sticks and onion rings.

The eight mozzarella sticks were a little different than most since they had a garlic breading, and although they were a commercial brand, they

were quite good. The same could be said of the beer-battered onion rings. The huge portion of onion rings were not greasy and were served with a tangy BBQ sauce.

In addition to the appetizers, a variety of soups, chili and salads are also available. Finding a restaurant that can make a good French onion soup without using a gallon of salt can be a feat in and of itself. But, I'm happy to say that the soup served here was topped with a huge portion of swiss cheese and was not overly salty.

For our main entrees, we chose a "build your own" hamburger, the Delmonico steak dinner and corned beef and cabbage.

The half-pound USDA choice ground beef hamburgers are served with a choice of pub fries, pasta salad, fresh fruit or a cup of soup. Some of the many toppings you can choose to grace your burger include four different cheeses, grilled onions, avocado, guacamole, bacon, pineapple, green peppers, sauteed mushrooms plus eight more items that will surely "beef" up your burger.

The burger was juicy and grizzle-free while the pub fries were crispy on the outside and had a baked potato-like interior.

Delmonico steaks can be fatty, however the steak I had wasn't too bad. The steak came prepared as I asked, and was topped with sauteed mushrooms and served with a baked

potato and mixed fresh vegetables. The steak was tender, juicy and flavorful while the fresh carrots, broccoli and cauliflower were perfect!

My favorite dish of the evening was the corned beef dinner. This massive plate consisted of a large portion of corned beef that was not dried out like most and was topped over a bed of cooked cabbage, and assorted vegetables and boiled potatoes. I know where my kids and I are going to be on St. Patrick's Day! And to think, all this for only \$6.95!

Other dinner entrees you can order include fish and chips, fettucini Alfredo, pasta primavera, grilled chicken breast, baby back ribs, fresh catch of the day and a large selection of sandwiches.

To help wash down your food, Limericks offers over 29 beers on tap as well as a large selection of beer sold by the bottle.

If you and your family are looking for a fun dining experience and the opportunity to watch your favorite sports team at the same time, I highly recommend Limericks.

Limericks is open Monday-Friday from 11 a.m. to 2 a.m., and from 9 a.m. to 2 a.m. on Saturdays and Sundays. A full bar is available and most credit cards are accepted (NO checks). Prices range from \$3.25 to \$10.95.

Limericks is located at 1329 University Ave., Riverside. The phone number is (909) 682-3332. ▲

-Borgen is a co-host and producer for "Table for Two" restaurant review show which airs every Tuesday and Saturday night at 6:30 p.m. on KVCR Ch. 24 PBS. He is also a member of the Southern California Restaurant Writers Assoc. and the International Association of Food, Wine and Travel Writers.

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& ENTERTAINMENT GUIDE

The Wine Cellar



Mead on Wine
 by Jerry D. Mead

GAMAY CONFUSION

In a few hundred words, I'm going to clarify one of wine's most confusing situations. It all has to do with two words, "Gamay" and "Beaujolais," which sometimes appear together, but not always.

"Beaujolais" is a sub-region of Burgundy in France where pleasant, mostly red, wines are made from a grape known as the Gamay noir au jus blanc, which also has the synonym of Gamay Beaujolais.

For at least a half century, California wineries have produced and sold a wine called Gamay Beaujolais, and consumers have come to expect a certain style when purchasing wines so named.

A chap named Paul Masson is credited with bringing the grape to California, along with other Burgundian varieties and clones, and being the first to make wine from it.

Now here's where it starts to get sticky. About 10 years ago, wine historian Leon Adams

tipped me off that several grapes grown in California had been misidentified by the experts at U.C. Davis over the years, including two different grapes being called Gamay Beaujolais and Napa Gamay (or Gamay Noir) respectively.

I did a bit of investigating and confirmed the truth of the information, and further that U.C. Davis had known all this for at least a decade before the word

got out. When I inquired why the university hadn't imported the true Gamay noir au jus blanc for propagation with all that time to do it in, a spokesman told me, "We didn't want to further confuse an already confused marketplace." In my naivete, I always thought academia should be concerned with truth and science, not the effects on commerce, and said so at the time.

The sad truth is that after the passage of another 10 years, we still don't have the authentic Gamay of Beaujolais, except for a few experimental plots of vines brought in from Canada and Oregon. California might make the greatest Beaujolais in the world, but we'll never know until we have the grape.

FRENCH PETITION

You may have seen something in news reports about a couple of French trade organizations petitioning the Bureau of Alcohol, Tobacco and Firearms to prohibit the use of the name Gamay Beaujolais by American producers, because the wine neither comes from Beaujolais in France, nor are either of the grapes from which the American wine is made known as Gamay Beaujolais.

Sounds like the French have a pretty good argument, but not really. First off, they're about a half century too late. The term has been used here to indicate a certain type of wine (red, light and fruity) for

decades and has become virtually generic. To deny its use to American wineries now would confuse consumers and work a financial hardship on the wineries.

It would be the rough equiva-

lent of telling cheese producers they could no longer call a certain product Swiss cheese because it doesn't come from Switzerland, and hereafter must call it "cheese with holes in it," or something equally unfamiliar to consumers.

PERFECT SOLUTION

Surely you didn't think I would tell you about a confusing situation without offering a solution? Here's what the bureaucrats at ATF would do if they had any smarts, which means it will not happen.

First off, to prevent confusing American consumers who have been buying a product called "Gamay

Beaujolais" for decades and know what to expect from it, and to avoid working financial devastation on grape growers and wineries, declare Beaujolais a semi-generic name as is champagne, burgundy, chablis and chianti. All of these European place names are legal on American wines if preceded by a qualifying term such as "California Chablis" or "American Champagne." This will not appease the French, but it will solve the

legal question of calling it Beaujolais when it isn't.

Part two, will not appease the French either, but will solve the problem in the long run. ATF should place a sunset provision on the semi-generic use of the name Beaujolais, with say a 10-year lifespan. At the end of that time, the only way the name could be used on American wines is if the wine is made from the authentic Gamay grape of Beaujolais.

Growers and wineries would have plenty of time to change crops, and consumers would still be able to buy a user-friendly American wine called Beaujolais. Of course, U.C. Davis would have to finally provide the vines. ▲

A spokesman told me, "We didn't want to further confuse an already confused marketplace."

A chap named Paul Masson is credited with bringing the grape to California,



Wine Selections and Best Values

By Bill Anthony

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Navarro 1990-1991 • Anderson Valley Pinot Noir.....\$9	Renaissance 1990 • Late Harvest North Yuba Sauvignon Blanc.....\$12.50
Preston 1992 • Creek Valley Faux Dry.....\$9	Creston 1991 • Paso Robles Merlot.....\$13

Executive Time Out

Seville: Andalusia's Captivating Capital City

By Camille Bounds

Andalusia. What is that? Only one of the most beautiful areas in Southern Spain. It is a region of mountains and valleys. Here in the valley by the Guadalquivir River, we find Seville the capital of eight provinces of this area. The Andalusians are known for their easy charm, their grace, their relaxed approach to life and for a slightly condescending attitude toward the rest of Spain. Seville creates a perfect example of what Andalusians are all about.

Beautiful sister provinces Cordoba and Granada have the flavor and ambiance of the countryside but Seville has the personality of the countryside with the sophistication and flavor of a cosmopolitan city. This is what makes her special. In the past, her reputation reached poets and composers around the world, they integrated her into their poems and operas without ever having stepped foot on her soil.

It was the home of Gypsy Carmen, amorous Don Juan and that famous barber, Figaro. Even if Seville is not a giant opera set, with its baroque architecture, romantic gardens and streets lined with orange trees, it certainly looks like one. Given Sevillanos' passionate nature, it definitely feels like one. Don Quixote the creative knight of La Mancha was penned by Miguel de Cervantes while serving prison sentences in Seville.

Established by the Romans, developed by the Moors, favored by Spain's Catholic kings and made wealthy by the New

World riches that poured into its ports, Seville is layered with culture.

At its heart lies La Giralda, a former mosque whose beautifully designed intricate minaret is the city's emblem. Built between 1184 and 1196 under the Almohad Dynasty, the city was held in such high regard by the Moors, they planned to destroy it rather than let it fall into Christian hands. Four golden balls atop the minaret caught the rays of sun and the glint could be seen by travelers as much as a day's journey from the city. In 1356, an earthquake demolished part of the mosque and the famous balls, but the minaret still stood.

When the Christians took over the area, they tore down the mosque. The beauty of the tower impressed them to the point they decided to incorporate it into their new cathedral as the bell tower. In 1565, a lantern and belfry were added and 24 bells, one for each of Seville's 24 parishes and 24 more bells for the Christian knights who fought with Ferdinand III in the Reconquest, were also added. A bronze statue of Faith, which turns as a weather vane (el giraldillo - something that turns) was also added to the structure, hence the name, Giralda. Giralda still stands today and is now part of

the world's largest Gothic cathedral and is said to contain the tomb of Christopher Columbus.

The massive Plaza de Espana is a stunning structure that was



designed by architect Anibal Gonzalez. Its tile-adorned pavilions, waterways and bridges are an exercise in Sevillian opulence.

Torre del Oro (Tower of Gold), displays a 12-sided tower built by the Moors in 1220 to complete the city's ramparts. The Moors would close off the harbor by attaching a chain across the river from the base of the Golden Tower top to another tower on the opposite bank. In 1248, Admiral Ramon de Bonifaz succeeded in breaking through this barrier giving Ferdinand III the opening to capture the city. Pedro the Cruel used the tower as a prison; later precious metals from the New World were stored there; today, the tower houses a small, yet, well displayed naval museum.

Maria Lusia Park is usually covered in flowers that can be admired as those that pass by relax on blue ceramic benches.

The flowers are equally luxuriant at the Moorish Alcazar, Europe's oldest continually occupied palace. The Alcazar was home to Pedro the Cruel and Ferdinand and

Isabella. At present, the current King Juan Carlos and his family are the principal tenants of the castle.

There are also humble dwellings in the old Barrio de Santa Cruz, the quarter where Seville's Moors and Jews lived. Many wonderful stories could be told by the cobble-stoned streets, the geranium-hung houses and tiled plazas. This colorful area is not to be missed.

Dining and lodging are available at varied prices with seafood and sherry being the specialties of the region. All sports are available including soccer and golf.

Night life abounds with theater, movies, casinos (gambling is legal here), music, bars and Flamenco dancing. Since many of Spain's best known fiestas take place in this area it is wise to make reservations months in advance for major festivals.

Discovery's Park was built for the '92 Expo. Covering 173 acres, it is a combination entertainment center and amusement park, with state-of-the-art attractions. A spectacular light show that utilizes laser beams projected on water screens and includes fireworks and electric fountains can be viewed from restaurants while dining.

Seville is a city to be looked at during the day and savored at night. She is friendly and beautiful with a relaxed attitude that immediately makes friends of strangers. ▲

-Bounds is the travel editor for Sunrise Publications and the Inland Empire Business Journal. Questions? Call or write her at P.O. Box 1005, Morgan Hill, CA, 95038, (408) 779-7117.

Taxes

Continued From Page 3

venues represent nearly \$52 billion. Much of the remaining \$50 billion or so in tax revenues are collected and spent through sales and property taxes by various local governments; total property tax and sales tax revenues for the 1991-1992 fiscal year were \$17.68 billion and \$21.48 billion, respectively. Some of the sales tax and a large portion of the property tax is taken and spent by local government. (The remaining sales tax goes to the state and the remaining property tax goes to public education.) However, local revenues are also drawn from a number of locally imposed fees and taxes, such as utility taxes, parcel taxes, benefit assessments, and various licenses, permits, and franchises. According to the Legislative Analyst, other miscellaneous taxes raise almost as much revenue as the property tax.

As the information above indicates, the tax burden on California citizens is both substantial in impact and complex in nature. Tax-paying Californians have a right to know how state government collects and spends their money.

Defining the Tax Burden

When most of us think about our tax burden, we think of the IRS and April 15. Beyond personal income there are a few other kinds that may easily spring to mind as tax. However, it is crucial to remember that there is much more to a citizen's tax burden than may readily be apparent. A significant part of our state and local tax burden is composed of taxes which we may not even be aware are being levied and whose impact is easy to underestimate.

For example, The Department of Motor Vehicles collects in excess of \$4 billion per year in vehicle license and other related fees. However, DMV operating costs add up to just over half a billion dollars. Even after funding the California Highway Patrol, well over half of DMV's \$4 billion revenue remains. The majority of your DMV fees have nothing to do with transportation-related costs, but go instead to the general funds of cities and counties and into health services.

Another significant hidden impact on taxpayers is California's

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Exporting, Can It Work for You and What Are the Basics?

By Eugene E. Valdez

You're the owner of a small machine tool manufacturing company that, for the last two years, has experienced a decline in sales volume. Historically, your primary geographic target market has been the greater Western United States.

With all the news surrounding NAFTA lately, coupled with your declining sales, a thought occurs to you that maybe you could generate some sorely needed additional sales by exporting your tools to foreign countries.

After more serious thought, you decide emphatically that you would like to try to export but now the million dollar question, "What do I need to know, and where do I start?"

There are several basic things you need to know and several organizations (federal, state or local) that are available free that can help you. The purpose of this article is to give you a brief overview of the things you need to know in order to effectively export your products; and to name three organizations that can provide assistance in the form of counseling, referrals and information.

To effectively export, you should adhere to the following six steps:

- I. Preliminary Advice
- II. Market Research
- III. Product Preparation/Adaptation
- IV. Pricing Quotations/Terms of Sale
- V. Shipping and Logistics
- VI. Methods of Payment/Financing

I. Preliminary Advice

The first step in effective exporting is to get an outside professional opinion as to whether you, your organization or your product is even ready to start the exporting process. Another way to put it is, what is your present level of "exportise?" (pardon the pun.) International Trade consultants can provide that assessment for you quite easily.

II. Market Research

The next step toward effective exporting is to conduct market research to determine the demand for your product in the country you wish to export to. Additionally, you will need to research other areas that could effect the demand for your product.

To determine demand you would need access to trade statistics for the targeted country. Your goal is to determine the overall need, con-

sumption patterns and demographics for that country.

Other areas that you must research that could affect demand for your product are:

- The structure of the channels of distribution
- Economic and political climate
- Tariff and non-tariff barriers
- Infrastructure - how to facilitate
- Accounting and tax issues
- Regulatory and distribution law

III. Product Preparation / Adaptation

You've determined you have the necessary "exportise" and your research indicates there is a demand for your product in your chosen country. Now what? According to

Ralph Jagodka, director for the Center for International Trade Development, "Many budding exporters fail to achieve sales because they fail to understand that selling products in foreign countries involves selling a 'bundle of features' not products." According to Jagodka, to maximize sales "You must adapt your product to meet the local needs, and adaptation is not just limited to physical characteristics."

For example, maybe certain colors or shapes are hot sellers in California but not in foreign markets. You might have to use different packaging materials and you certainly would have to change the written instructions to the local language. Maybe even the original function of your product might have to be marketed differently to meet the local market needs.

IV. Pricing Quotations / Terms of Sale

After you've made the necessary adaptations to your product, the next step toward effective exporting is to learn how to make pricing quotes and know Terms of Sale. According to experts, you need to understand major "INCO" Terms (International Commercial Terms of Sale). Examples of "INCO" terms are FOB (Free on Board), CFR (Cost of Freight) and CIF (Cost, Insurance and Freight). The critical issue here is knowing where your responsibility for your product starts and stops and

where your shipper's responsibility starts and stops.

In summary, you need to learn how to make quotations and you need to understand the basics of negotiations prevalent to that country. In other words, know what pricing strategies you should use in a particular country. Your strategies may vary from country to country.

V. Shipping and Logistics

After you've mastered pricing quotations and terms of sale, your next step toward effective exporting is understanding the basics of shipping and logistics and accompanying documentation. To put it another way, you need to learn how to determine what is the most cost effective, efficient and reliable method of

The first step in effective exporting is to get an outside professional opinion as to whether you, your organization or your product is even ready to start the exporting process.

transporting your product to a foreign country. The choices are air (plane), ocean (vessel), rail (train) or land (truck). Usually you can rid yourself of this major decision making process by hiring a good freight forwarding company. These companies will take care of all transportation issues for you.

When interviewing potential freight forwarding companies, try and select them on the basis of their familiarity with your product, their familiarity with your targeted country and their reputation. It is usually unwise to hire a freight forwarder based on the lowest price quoted to transport your product.

VII. Methods of Payment / Financing

Ah, the most exciting of all the steps toward effective exporting, that is, "How do I want to get paid?" or "How do I need to get paid!" There are several ways you can get paid but, the most common are:

- 1) Cash in advance
- 2) Letter of credit
- 3) Documentary collection
- 4) Open account.

As you move down the list from one to four, your exposure, or credit risk for non-payment, increases. Cash in advance is self explanatory, letters of credit are agreements between two banks to pay your

invoice under certain conditions, and documentary collections are situations where you exchange your export documentation (title to goods) for the right to receive a check immediately or at a later date. Open account is dangerous as you are shipping goods, invoicing and allowing for a certain number of days before you require payment. To protect yourself on this "Foreign Accounts Receivable," you might consider taking out a credit insurance policy.

Well, there you go, those are the six steps. You are now either an expert on exporting or an expert on exporting! In either case, if you feel you might need a tad more assistance in the form of counseling, consulting, referrals or information dissemination, contact any of the following three organizations. (These organizations are but three of the vast number of organizations existing today which comprise the international trade assistance network). Any one of these organizations can assist you in any of the six key steps we previously identified and, as we stated earlier, they provide this assistance free.

The organizations are:
 Federal: U.S. Department of Commerce, International Trade Association, (310) 575-7105.
 State: California World Trade Commission, (310) 590-5965.
 Local: Center for International Trade Development (Pomona and Riverside), (909) 629-2223.
 In summary, if you are a small business owner considering exporting, there is a tremendous amount of free information and organizations available to help you accomplish this goal. Just take it step by step! ▲



Valdez is president & CEO of the Claremont Consulting Group, management consultants to entrepreneurial organizations, (909) 621-6336.

Non-Profit/Charities in the Inland Empire

Listed Alphabetically

Charity Name Address City, State, Zip	Founded	Who Benefits	Areas Served	For Information Call Name Phone	For Donations Call Name Phone	Top Local Exec. Title Phone/Fax
American Heart Association 1230 E. Cooley Dr., Ste 203 Colton, CA 92324	1924	The public and the field of cardiovascular research.	Riverside and San Bernardino Counties	Linda Pruitt (909) 424-1670	Jose A. Marquez (909) 424-1670	Jose A. Marquez Executive Director (909) 424-1670/(909) 825-2484
American Red Cross 42427 Rancho Mirage Ln. Rancho Mirage, CA 92270	n/a	All residences of Coachella Valley who need RC Services	Entire Coachella Valley area	Bob Schneck (619) 773-9105	Corky Phillip (619) 773-9105	Bob Schneck Field Manager (619) 773-9105
American Red Cross - L.E. West Chapter 209 E. "T" St., 8561 Rosena Ontario, CA 91764/Fontana, CA 92335	1881	Everyone	Chino, Chino Hills, Fontana, Lytle Creek, Mt. Baldy, Montclair, Ont., R. Cuc., Upland	Linda or Helen (909) 822-0535 (909) 986-6651	Linda or Helen (909) 822-0535 (909) 986-6651	Linda Zerbe Executive Director Ont./Fontana (909) 822-0535/357-1768
Barbara Sinatra Children's Center 39000 Bob Hope Dr. Rancho Mirage, CA 92276	1987	Children	San Bernardino and Riverside Counties	Rose O'Northam (619) 340-2336	John Shields (619) 340-2336	John Shields Executive Director (619) 340-2336/340-1851
Bethlehem House Project, Inc. PO Box 8127 Redlands, CA 92375	1984	Domestic violence shelter for abused women and children	San Bernardino County	(909) 862-8027	(909) 862-8027	Lori D. Pazzino Executive Director (909) 862-8027/862-6257
*Boys and Girls Clubs of the Inland Empire 4045 Guasti Rd., Ste. 213 Ontario, CA 91761	1982	Youth 5-18 Yrs.	Ontario Upland Rancho Cucamonga	Dennis Marcello (909) 986-3600	Dennis Marcello (909) 986-3600	Dennis Marcello Executive Director (909) 986-3600/Same
Children's Fund 385 N. Arrowhead Ave. San Bernardino, CA 92415-0132	1986	Birth to 18-yr. old children in SB Co. who are at risk frn. abuse, prvty, neglect, etc.	County of San Bernardino	Lois Ziegler O'Donnell (909) 387-4949	Lois Ziegler O'Donnell (909) 387-4949	Lois Ziegler O'Donnell Executive Director (909) 387-4949/387-5430
Chino Valley YMCA 12083 Central Ave. Chino, CA 91710	1927	N/A	Chino, Chino Hills & South Ontario	Theresa Wittenberg (909) 591-1708	Cari McKeand (909) 591-1708	William Hobbs CEO/Executive Director (909) 591-1708/591-2856
Easter Seals Society of the Inland Counties 241 E. 9th St. San Bernardino, CA 92410	n/a	People with Head Related Injuries	San Bernardino and Riverside Counties	Brian Bost (909) 888-4125	Brian Bost (909) 888-4125	Brian Bost CEO (909) 888-4125
Family YMCA of the Desert 43-930 San Pablo Ave. Palm Desert, CA 92260	1844 (YMCA)	Youth and families of the Coachella Valley	Coachella Valley	Gerald A. Hundt (619) 341-9622	Gerald A. Hundt (619) 341-9622	Gerald A. Hundt General Director (619) 341-9622/779-9651
*Football AIDS Project 637 North Park, Ste. A Pomona, CA 91766	1985	Aids Patients, HIV+ Persons/Children also	Inland Area	Rex Bradley (909) 620-0359	(909) 620-0359	Dan Morin Executive Director (909) 620-0359/620-9859
*Homeless Outreach Program & Education 222 S. Vine St. Ontario, CA 91762	1988	Homeless and Economically Disadvantaged in West End	West End - San Bernardino County	Candace Wood (909) 983-5783	Lee Stanionis (909) 983-5783	Lee Stanionis Executive Director (909) 983-5783/N/A
Inland AIDS Project 1240 Palmyra Ave./12662 San Bernardino Ave. Riverside, CA 92506/Fontana, CA 92335	1984	People with the HIV Virus	Western Riv. County and the entire County of San Bernardino	John E. Salley (800) 499-2437	John E. Salley (909) 784-2437/784-5416	John E. Salley Executive Director (909) 784-2437/784-5416
Inland Hospice Association 233 W. Harrison Ave. Claremont, CA 91711	1979	Terminally Ill Patients	Eastern LA County Western San Bernardino	Kathleen Kane (909) 399-3289	Gail Lusby (909) 399-3289	Rev. James Covey Administrative Assistant (909) 399-2291
Leroy Boys Home, Inc. 233 W. Baseline Ave. La Verne, CA 91750	1946	501"C" 3 Abused, Abandoned and Neglected Boys & Girls birth to 18	Southern California	Eva Brooks/LaQuita Baker (909) 593-2581	Eva Brooks/LaQuita Baker (909) 593-2581	Darrell Paulk Chief Executive Officer (909) 593-2581/(714) 596-3567
March of Dimes, Inland Counties 1814 Commercenter West, Ste. C San Bernardino, CA 92408	1938	Women & Infants, Prevention of Birth Defects, Reduction of Infant Mortality & Low-Birthweight	Riverside & San Bernardino Counties	Jean Williams (909) 889-0803	Jean Williams (909) 889-0803	Jean Williams Executive Director (909) 889-0803/381-9040
Mt. San Antonio Council Camp Fire Boys/Girls 951 W. Foothill Blvd. Claremont, CA 91711-3393	1927	Boys and Girls 5-18 yrs. old	26 cities in San Gabriel and Pomona-Walnut Valleys and west end of San Bernardino County	Elva Salgado (909) 624-5076	Elva Salgado (909) 624-5076	Elva Salgado Executive Director (909) 624-5076/626-2747
Mt. Baldy United Way 123 West "D" St. Ontario, CA 91762	1992	43 Health & Human Service Agencies Providing Service to the L.E.	Far East L.A. Co., West Inland Empire Counties	Jayne Hansen (909) 984-1793	Carol Tesley (909) 984-1793	Carol Baker Executive Director (909) 984-1793/984-4639
Museum of History/Art, Ontario 225 S. Euclid Ave. Ontario, CA 91761	1979	Communities of Ontario, Upland, Rancho Cucamonga	Ontario, Upland, Montclair, Rancho Cucamonga	Mary Duffy (909) 983-3198	Theresa Hanley (909) 983-3198	Theresa Hanley Executive Director (909) 983-3198
Neighborhood Partnership of Montclair 5196 Benito St. #19 Montclair, CA 91763	1990	Low and Moderate Income Residents in the City of Montclair	Montclair	Margaret Grayson (909) 624-9110	Margaret Grayson (909) 624-9110	Margaret Grayson Executive Director (909) 624-9110/624-9263
Ontario Historical Society 1379 San Bernardino Rd. Ste. C Upland, CA 91786	1976	Ontario Historical Society	Ontario & the West End-cities	Norm Miller (909) 946-5977	Skip Pace (909) 391-7072	Skip Pace Executive Director (909) 391-7072
Ontario Montclair YMCA 215 W. "C" St. Ontario, CA 91762	1988	Youth and Adults of All Ages	West End	Jack Tillman (909) 986-5847	Jack Tillman (909) 986-5847	Jack Tillman Executive Director (909) 986-5847/946-0087
*Orange Empire Railway Museum 2201 S. "A" St. Perris, CA 92572	1956	People who have a love of transportation	Southern California	(909) 657-2605	(909) 943-3020	Tom Jacobson President (909) 943-3020/None
Rancho Cucamonga Community Foundation 11610 Mc Rainer Ct. Rancho Cucamonga, CA 91729	1987	Residents of Rancho Cucamonga	Rancho Cucamonga and surrounding area	Susan Mickey (909) 989-1851 ext. 2008	Susan Mickey (909) 989-1851 ext. 2008	John Mannerino Executive Director (909) 980-1100/941-8610
San Bernardino County Museums Foundation 2024 Orange Tree Lane Redlands, CA 92374	1954	Patrons and Visitors to the San Bernardino County Museum	San Bernardino County and Surrounding Region	Jennifer Reynolds (909) 798-8570	Amy Cardullo (909) 798-8570	Dr. Allan D. Griesemer Executive Director (909) 798-8570/798-8585
Share the Dream Foundation 305 Sacramento Place Ontario, CA 91764	1992	San Bernardino and Riverside County Non-Profit Organizations	Riverside and San Bernardino Counties	Bill Anthony (909) 391-1015	Rebecca Gordon (909) 391-1015	Bill Anthony Executive Director (909) 391-1015/391-3160
Survive Food Bank 2950-B Jefferson Street Riverside, CA 92504	1980	Charities Serving the Needy throughout the Inland Empire	Riverside and San Bernardino Counties	Daryl Brock/Roger Spargo (909) 359-4757	Roger Spargo/Don Lusk (909) 359-4757	Daryl E. Brock Executive Director (909) 359-4757/359-8314
The Gay and Lesbian Alliance of the Desert P.O. Box 861 Cathedral City, CA 92234	1987	Lesbian and Gay Community, Parents and Friends	East Riverside Co. From Hemet to Blythe	Greg Pettis (619) 322-8769	Richard Kraus (619) 320-4441	Greg Pettis President (619) 322-8769/321-5785
The Inland Empire Make-A-Wish Foundation, Inc. 3727 Arlington Ave., Ste. 203 Riverside, CA 92506	1980	Terminally Ill Children	Riverside County & San Bernardino County	Aileen Foster (909) 788-9774	Aileen Foster (909) 788-9774	Aileen Foster Executive Director (909) 788-9774/788-9777
The Leadership Connection 2275 Poppy Avenue Upland, CA 91784	1990	Anyone Interested in Leadership Development and Community Involvement	Inland Empire West Cities	Gary Turner (909) 626-1217	Ronald C. Zurek (909) 946-2696	Gary Turner President (909) 626-1217/621-5261
The Living Desert 47-900 Portola Ave. Palm Desert, CA 92233	1970	Non-Profit Wildlife and Botanical Park	Southern California	Karen Sausman (619) 346-5694	Karen Sausman (619) 346-5694	Karen Sausman Executive Director (619) 346-5694/568-9685
Volunteer Center of Greater Riverside 2060 University Ave., Ste. 212 Riverside, CA 92507-5376	1966	All Residents of Riverside County Through Various Programs	County of Riverside	Grace Stocum (909) 686-4402	Grace Stocum (909) 686-4402	Grace Stocum Executive Director (909) 686-4402/686-7417
Wigman Museum/Gallery, Chaffey College 5883 Haven Ave. Rancho Cucamonga, CA 91737-3002	1972	General Public No Admission Charged	Chaffey College District, R. Cuc., Chino, Chino Hills, Fontana, Ont., Montclair, Upland	Virginia Eaton (909) 941-2388	Virginia Eaton (909) 941-2388	Virginia Eaton Executive Director (909) 941-2388/941-2783

The charities marked by asterisk were listed even though they failed to provide data on time: N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the charities 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, 305 Sacramento Place, Ontario, CA 91764. Researched by Francisco A. Tapia Copyright 1993 Inland Empire Business Journal.

On the Trail of State Taxes

Continued From Page 95

fuel tax. The state currently imposes a tax of \$.17 per gallon on gasoline and diesel fuel. Since this tax is included in the pump price, many people do not realize that they pay it every time that they fill their fuel tank. Furthermore, in addition to the \$.17 per gallon charge, sales tax is also hidden in the pump price and is paid not just on the base price of the fuel, but on the base price plus the fuel tax; not only do you pay a hidden tax, but you are taxed upon a tax. Finally, this fuel tax will soon be raised by the state to \$.18. This is in addition to federal gas tax of yet another \$.18+ per gallon. Taxes and permit and license fees imposed upon businesses and corporations must also be viewed as a hidden tax upon all Californians. Each fee and tax imposed raises the operating costs and diminishes the profits of our businesses and industries.

These costs are passed onto citizens either in the form of higher prices for goods and services, or lower wages and less employment opportunities for workers. In recent years, the excessive level of regulation and taxation upon businesses has caused businesses to leave the state in huge numbers, taking tens of thousands of needed jobs with them and deepening our economic crisis. The few examples discussed above are merely the tip of the hidden tax iceberg. At the local government level in particular, a myriad of hidden taxes drive up the cost of goods and services and surreptitiously diminish the purchasing power and economic prosperity of Californians. For example, numerous taxes are imposed upon developers in the form of planning fees, permits, assessments by special districts, county and city governments, etc.

These costs, which are passed directly onto home buyers, add an estimated \$25,000 to the cost of the average single family home. The typical home buyer is not aware that a large percentage of the list price of their home is the direct result of hidden taxes rather than market forces. Furthermore, this artificial inflation is not a one time cost, since yearly property taxes are based on the purchase price of a home. Therefore, a \$25,000 inflation in original price will cost a homeowner not just the \$25,000, but also a minimum of \$250 each and every year for as long as the house stands. Hence, as is the case with fuel taxes, California homeowners are not only taxed, but taxed upon a tax. The obscurity of hidden taxes, whether effected by accident or deliberate intent, often makes them difficult for citizens to recognize, let

alone quantify. Nonetheless, they have a substantial impact on Californians of which they should be aware. While by no means comprehensive on the subject of hidden taxes, this article should provide a glimpse of their significant costs. Indeed, awareness of hidden taxes is crucial if we are to adhere to the maxim "No taxation without representation." Californians have both a right and need to know how state government collects and spends their money. In the next article we will elaborate on two of the largest and most obvious revenue sources for the state, state personal income tax and sales tax. ▲

-Weggeland represents the 64th District in the California Assembly and is a member of the Consumer Protection Committee.

Inland Empire People

Paul Wales, vice president, business development San Antonio Community Hospital

Well over half of the patients who receive healthcare services at San Antonio Community Hospital in Upland are covered by contracted, or managed care, health plans. Paul Wales, SACH's vice president of business development, has the responsibility to develop and administer the hospital's managed care contracts.

"My role at the hospital requires me to maintain relationships with all sources of patient referrals, including insurance companies, HMOs and medical groups who control where and when a patient receives hospital services," said Wales. He also works with the State Department of Health Services to maintain the hospital's relationship with the Medi-Cal program.

The hospital's medical staff has also seen its patient base move from traditional fee-for-service insurance plans to more cost-effective managed care plans. Wales is responsible for supporting the medical staff in protecting and expanding their patient practices through the development of managed care contracts in conjunction with the hospital.

"Most managed care health plans are looking to healthcare providers to organize into integrated healthcare delivery systems which offer a continuum of services including primary care, specialty services, inpatient hospitalization, and other related ancillary services," said Wales. "I am working to develop this type of system at SACH so that all community residents continue to receive high quality care in a cost effective manner from San Antonio Community Hospital and its medical staff."

Wales is a lifelong resident of California. He lives in Yorba Linda with his wife Joella, two-year-old son Nathan, and one-year-old daughter Tara. Wales received his Bachelor of Science Degree in finance from USC and Masters Degree in health services management from UCLA. Prior to his position at SACH, he served as director of managed care programs at Presbyterian Intercommunity Hospital in Whittier. Wales plays shortstop on a men's fast-pitch softball team, and enjoys skiing and golf.

Professional affiliations include the Healthcare Financial Management Association, Society for Healthcare Planning and Marketing, Medi-Cal Group Management Association and UCLA School of Public Health Alumni Association. ▲

Inland Empire Business Chronicle

Economic Spotlight

At Deadline Continued

IE Sales and Marketing Council Names New Board

The Inland Empire Sales and Marketing Council has named its 1994 board of directors including new president Geoffrey Graves of Geoffrey Graves Advertising.

The new board was installed at the council's annual Christmas dinner. The 1994 board is comprised of Colleen Dyck of Lewis Homes, first vice president; Bill Flory of Homes for Sale magazine, second vice president; Kyran Miller of Homebuyers Guide, secretary; David Lakshin of WestTrend as treasurer.

The Sales and Marketing Council is an affiliate of the Building Industry Association of Southern California. The SMC's purpose is to support, encourage and edu-

cate those in the building industry about new home marketing.

1994 Economic Forecast Conference

On Jan. 13 the Inland Empire Business Journal will again sponsor its annual Inland Empire Economic Forecast Conference.

The conference will be held at the Riverside Municipal Auditorium in Riverside and will feature a number of the area's top economists and their predictions for the region, state and nation in 1994.

Scheduled speakers include, Dr. James Doti, president and professor of economics at Chapman University; Dr. Mike Bazdarich, from the University of California at Riverside Graduate School of Management; and

Dr. Julian Nava, former U.S. ambassador to Mexico. For more information, call (909) 391-1015.

Ontario VCB Announces New Sales Manger

The Greater Ontario Visitors and Conventions Bureau announced that Teri Sutherland would be assuming the duties as the GOVCB's national sales manager, preceding Melanie Neilson in the position.

Sutherland has worked in the hospitality industry for a number of years, including positions with Sheraton Hotels in Palm Springs, Marriott Hotels, Red Lion in Ontario and the Lake Arrowhead Hilton.

Sutherland will serve as a liaison between the meeting planner and the local community. ▲

Inland Empire Calendar

January 6-16

The Palm Springs International Film Festival will get underway during the second week of January 1994. The festival, which is celebrating its fifth year, will feature the latest in new films from some 20 countries.

In addition to the film screenings, the festival will also host a number of restaurants and beverage distributors who will be catering the 10-day event.

For more information or for tickets, call (619) 778-8979.

January 12

The Employer's Group will host an engagement featuring Richard Pimentel and Michael Lotito, experts in ADA and workers' compensation issues. The workshop will address an understandable approach to employer compliance with the Americans with Disabilities Act and California Workers' Compensation law. The workshop will be from 9 a.m. to 11:30 a.m.

Cost for the event is \$65 for members, \$78 for non-members. For more information, contact (909) 784-9430.

January 13

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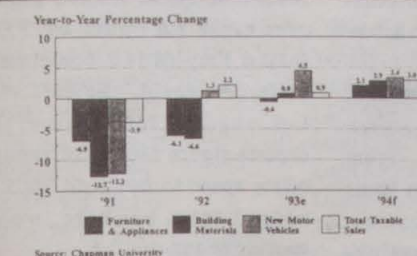
For more information, call (909) 391-1015.

January 15

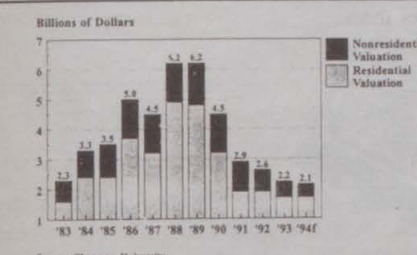
An eight-state Route 66 photo exhibit titled "Return to Route 66: Photographs from the Mother Road" will debut in Rancho Cucamonga at the Route 66 Territory Museum and Visitors Center.

For more information, contact Bob Lundy at (909) 592-2090. ▲

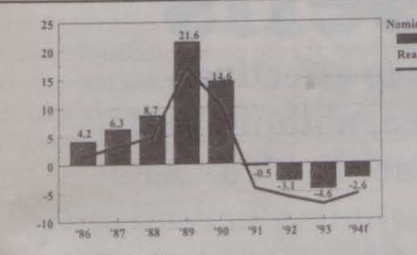
Taxable Sales



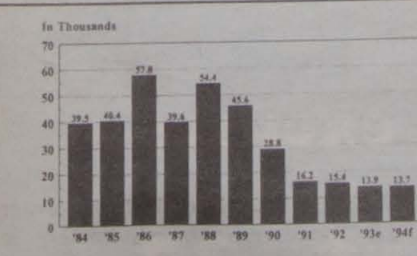
Total Building Permit Valuation



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PEOPLE, PLACES & EVENTS

Richard Lemire Joins California Market Values

Richard Lemire has joined California Market Values as director of client relations. He previously served as director of marketing services for Inland Pacific Advisors and spent seven years as director of T & S Development and T & S Management.

A former executive director of the Inland Empire Economic Council based in Riverside, Lemire is the current president of the University-Canyon Crest Chamber of Commerce.

"I am pleased to announce the association of Richard Lemire with our firm," said William W. Scott, chairman. "His extensive experience in business, professional and community activities will be a great asset." ▲

Steward and Associates Names Two Executive Vice Presidents



Marc J. Piron David Moore

Steward and Associates Commercial Real Estate has named Marc J. Piron and David W. Moore as executive vice presidents.

A native of Belgium, with experience in retail management and purchasing, Piron came to the United States in 1983. After obtaining a real estate license, he left the retail trade and, in December 1985, joined Schneider Commercial Real Estate (now reorganized as Steward

and Associates) as a "junior agent." After six months, he was ready for a position as senior retail consultant with The Sun-set Group, a West Coast development company. He returned to Schneider in August 1989,

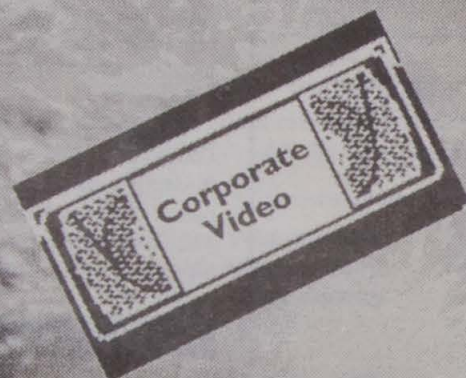
earning the position of associate vice president. Now residing in San Bernardino, Piron returns to Europe every year to visit family and to keep in touch with European brokerages and developers. "I always have an eye out for opportunities to bring international business to the area," he said.

Moore is a native of Redlands with more than 16 years experience in local real estate. From 1979 to 1985 he was with Vanir Development, San Bernardino, as vice president of leasing,

acquisitions and property management. He joined Stater Bros. Development, Colton, as property manager in 1985 and went with Schneider as associate vice president in 1988.

With his background in the local real estate market, Moore sees cause for optimism. "The Inland Empire is a completely different world," he said. "In Los Angeles, for instance, the experts figure they have enough office space to last until 2005 at normal rate; but here, we're starting to run out." ▲

EXPLOSIVE



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Inland Empire Business Chronicle

Notice of Default and Trustees Sales

Default Listings

• **Upland** - 2496 Prospect Dr., Upland, CA 91786
Assessed 1991: \$207,287
Land Value: \$86,595
Loan Date: 04/19/88
Loan Amount: \$143,600
Delinq. Date: 03/01/93
Delinq. Amount: \$8,181
Owner: Alvarez, Jake C. Jr., 2496 Prospect Dr., Upland, CA 91786
Trustee: Cal Western Reconveyance Corp., 7863 La Mesa Blvd., #200, La Mesa, CA 91944
AP#: 103-101-21-000

• **Upland** - 1800 Eastgate Ave., Upland, CA 91786
Assessed 1991: \$260,000
Land Value: \$91,000
Loan Date: 06/10/91
Loan Amount: \$186,000
Delinq. Date: 07/01/93
Delinq. Amount: \$10,363
Owner: Osborn, Jack B., 1800 Eastgate Ave., Upland, CA 91786
Trustee: Provident Financial Corp. 6666 Brockton Ave., Riverside, CA 92506
AP#: 202-411-28-000

• **Victorville** - 14210 Americana St., Victorville, CA 92392
Assessed 1991: \$79,774
Land Value: \$16,236
Loan Date: 09/03/87
Loan Amount: \$53,041
Delinq. Date: 06/01/93
Delinq. Amount: \$3,561
Owner: York, John L., 14210 Americana St., Victorville, CA 92392
Trustee: T. D. Service Co., 3100 Oak

Rd. #300, Walnut Creek, CA 94596
AP#: 475-831-34-000

• **Yucaipa** - 33556 Washington Dr., Yucaipa, CA 92399
Assessed 1991: \$27,061
Land Value: \$27,061
Loan Date: 11/24/87
Loan Amount: \$85,865
Delinq. Date: 11/01/92
Delinq. Amount: \$11,708
Owner: Rodriguez, Robert, 33556 & 33558 Washington Dr., Yucaipa, CA 92399
Trustee: Cal Western Reconveyance Corp., 7863 La Mesa Blvd., #200, La Mesa, CA 91944
AP#: 318-032-56-000

• **Adelanto** - 11940 White Ave., Adelanto, CA 92301
Assessed 1991: \$63,819
Land Value: \$9,763
Loan Date: 02/26/86
Loan Amount: \$49,616
Delinq. Date: 06/01/93
Delinq. Amount: \$3,397
Owner: Love, Newton, P.O. Box 701, Adelanto, CA 92301
Trustee: Specialized Inc., P.O. Box 5013, Carpinteria, CA 93013
AP#: 459-161-65-000

• **Alta Loma** - 11165 Cortland St., Alta Loma, CA 91701
Assessed 1991: \$130,917
Land Value: \$45,844
Loan Date: 07/21/88
Loan Amount: \$98,600
Delinq. Date: 07/20/93
Delinq. Amount: \$6,506
Owner: Sanchez, Jose A., 11165 Cortland St., Alta Loma, CA 91701

Trustee: Serrano Reconveyance Co., 4900 Rivergrade Rd. #2870, Baldwin Park, CA 91706
AP#: 1076-562-35-000

• **Chino** - 4653 Harrison St., Chino, CA 91710
Assessed 1991: \$109,305
Land Value: \$38,643
Loan Date: 08/20/92
Loan Amount: \$23,900
Delinq. Date: 06/20/93
Delinq. Amount: \$2,040
Owner: Zepeda, Raynundo, 4653 Harrison St., Chino, CA 91710
Trustee: SBS Trust Deed Network, 7411 Lorge Circle, Huntington Beach, CA 92647
AP#: 1016-172-05-000

• **Fontana** - 8467 Calabash Ave., Fontana, CA 92335
Assessed 1991: \$145,121
Land Value: \$106,121
Loan Date: 06/01/89
Loan Amount: \$95,000
Delinq. Date: 07/15/93
Delinq. Amount: \$3,887
Owner: Ou, Hank, 1390 Rose Ave., Venice, CA 90291
Trustee: Golden West Savings Assn., P.O. Box 2314, San Leandro, CA 94577
AP#: 1230-031-35-000

Trustees Sales

• **Alta Loma** - 11899 Tolentino Dr., Alta Loma, CA 91701
Assessed 1991: \$187,995
Land Value: \$48,899
Bldg. Value: \$139,096
Loan Date: 12/29/89
Minimum Bid: \$173,652
Sales Date: 10/20/93
Owner: Panos, Pete G., 11899 Tolentino Dr., Alta Loma, CA 91701
Trustee: Professional Foreclosure Corp., 4180 La Jolla Vlg. Dr., #405, La Jolla, CA 92037
AP#: 227-662-01-000

• **Big Bear City** - 604 Beaumont Ln., Big Bear City, CA 92314
Assessed 1991: \$76,852
Land Value: \$16,236
Bldg. Value: \$60,616
Loan Date: 07/25/89
Loan Amount: \$65,000
Minimum Bid: \$69,061
Sales Date: 10/21/93
Owner: Dahlquist, Katherine L., P.O. Box 2287, Big Bear City, CA 92314
Trustee: Robert E. Weiss Inc., 920 Village Oaks Dr., Covina, CA 91722

AP#: 312-053-10-000

• **Chino** - 15537 Ficus St., Chino, CA 91709
Assessed 1991: \$199,819
Land Value: \$69,933
Bldg. Value: \$129,886
Loan Date: 12/13/88
Loan Amount: \$169,400
Minimum Bid: \$191,666
Sales Date: 10/22/93
Owner: Garfio, Ismael, 15537 Ficus St., Chino, CA 91709
Trustee: California Reconveyance Co., P.O. Box 6200, Northridge, CA 91328
AP#: 1031-372-26-000

• **Colton** - 2038 Buttonwood St., Colton, CA 92324
Assessed 1991: \$106,080
Land Value: \$26,520
Bldg. Value: \$79,560
Loan Date: 07/25/86
Loan Amount: \$81,200
Minimum Bid: \$84,694
Sales Date: 10/29/93
Owner: Hays, Donald, 2038 Buttonwood St., Colton, CA 92324
Trustee: GMAC Mortgage Corp., 14724 Ventura Blvd. #1101, Sherman Oaks, CA 91403
AP#: 250-282-35-000

• **Hesperia** - 8617 Hickory Ave., Hesperia, CA 92345
Assessed 1991: \$179,344
Land Value: \$30,775
Bldg. Value: \$148,566
Loan Date: 11/28/83
Minimum Bid: \$178,873
Sales Date: 10/22/93
Owner: Sylvester, Geraldine, 8617 Hickory Ave., Hesperia, CA 92345
Trustee: Quality Loan Service Corp., 1651 E. 4th St., Santa Ana, CA 92701
AP#: 409-094-01-000

• **Highland** - 27399 Norwood St., Highland, CA 92346
Assessed 1991: \$97,093
Land Value: \$17,622
Bldg. Value: \$79,471
Loan Date: 12/27/91
Loan Amount: \$49,350
Minimum Bid: \$57,470
Sales Date: 10/21/93
Owner: O' Bannon, Sean P., 27399 Norwood St., Highland, CA 92346
Trustee: SBS Trust Deed Network, 7411 Lorge Circle, Huntington Beach, CA 92647
AP#: 290-192-55-000
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Carl Ross Bags New Office Property in Riverside

Carl Ross, owner of Safari Business Park in Ontario, recently added to his collection of local properties with the purchase of the Palmyrita Business Center in the Hunter Park area of Riverside.

The property which sold for more than \$2 million includes three, two-year-old, single-story tilt-up concrete buildings totaling 106,825 square feet. The facility is located on a 6.5 acre land parcel on Palmyrita Avenue next to the state of California's local Economic Development Department office and Riverside County's GAIN Program.

Ross has participated in development of numerous commercial and industrial projects throughout Southern California, and is best known for his Safari Business Park located adjacent to Ontario International Airport. Ross plans to rename his latest acquisition Safari/Hunter park to capitalize on the success of his themed Ontario office center. Ross was also well-known for inventing the Lynx golf club line which he sold to enter office development.

Simon Co. Offers Largest Ever Public REIT

On Dec. 14, 1993 Simon Property Group, Inc. completed the largest initial public offering of a Real Estate Investment Trust, amounting to 37.8 million common shares priced at \$22.25 each.

"This represents a continuation of the equitization and deleveraging of U.S. commercial real estate markets that is essential for real estate recovery," said Mark Decker, president of the National Association of REITs.

One hundred-and-one offerings of securities by REITs representing \$12.85 billion have been filed in 1993 through the end of November. REITs have really caught on as popular investments in the last year, culminating in the sale by Simon Co.

Second Canyon Springs Building Sold

For the second time in as many months, Betty L. Hutton Company has purchased a multi-tenant building in the Canyon Springs Office Park.

Located at 6296 Rivercrest Drive, the three-year-old building was sold by an Oregon-based corporation, Spectrum Properties for \$775,000.

Betty L. Hutton Co. was represented by CB Commercial's Phil Woodford in the transaction.

Woodford was also involved in a subsequent transaction with the Riverside County Office on Aging which leased 10,560 square feet in the facility. The county plans to relocate the office's facilities to the Canyon Springs building by mid-January.

Commercial/Investment Real Estate Sales

CB Commercial Real Estate recently closed a \$4.5 million transaction involving the sale of a 135-unit Cathedral City apartment complex.

The eight-year-old Ocotillo Place apartment complex was sold to a Los Angeles-based investor. The complex is located at 69155 Dinah Shore Drive and contains 150,900 square feet on a 8.31-acre site.

CB also closed another deal with the San Bernardino County superintendent of schools' office for a 25,412-square-foot industrial building in the State College Business Park in San Bernardino.

The \$775,000 transaction will be used by the superintendent's office as a document and equipment storage facility.

Platt Selected to Manage Ontario Residential Escrow

Marriane Platt has been named as manager of Residential Escrow's Ontario Branch office.

Platt began her career with Residential Escrow in January of 1984 as a part-time computer operator. Platt will assume her new role as manager on Feb. 1, 1994. ▲

Courtyard Offers Diverse Amenities in Central Location

ADVERTORIAL

The Courtyard, located just minutes from the proposed site of Palm Springs' first Indian gaming casino; a joint venture between Caesar's Palace and the Palm Springs Band of Cahuilla Indians is home to: The Coffee Station & Beanery, the owners; John Mulder, Monte Koch and Doug Lobdell invite you to come in and have a new coffee tasting experience.

Offered at the Coffee Station is real Italian Espresso, specialty coffee drinks, a variety of gourmet whole bean coffees, Italian sodas, sandwiches and deserts. The ambiance of The Coffee Station & Beanery is cozy and inviting. Definitely the place to stop before or after an evening at the Courtyard Ten Theaters, where you can enjoy watching one of 10 movie selections. Nowhere else in the desert can you find the personal service and plush atmosphere offered here.

Marshall Stone, general manager, has succeeded in providing the place for a relaxing afternoon or evening away from home.

The Gallery at the Courtyard will please the palettes of lovers of contemporary original fine art—Palm Springs most exciting addition to the desert art scene. The tranquil and intimate setting of the gallery provides a splendid showcase for a carefully selected group of nationally and internationally recognized artists. Gallery at the Courtyard enjoys a 10-year affiliation with a significant Laguna Beach gallery, assuring a satisfying visit for the seasoned collector and an educa-

Marshall Stone, general manager, has succeeded in providing the place for a relaxing afternoon or evening away from home.

tional experience for the novice.

Also residing in The Courtyard is Hockenberry Gallery. John and Loretta Hockenberry offer a unique concept where one can choose from one of many art pieces or have your portrait drawn right before your eyes. All work featured at the Hockenberry Gallery is done and signed by John Hockenberry. Defi-

nately not to be missed.

Meeting all of your travel arrangements at The Courtyard is Desert Empire Travel; however, if you require more than just travel arrangements then, World International Vacation Club is available to schedule your time-share reservation

or purchase in locations such as Mexico, Spain, Lake Tahoe, Colorado and Florida.

TPM Holdings, Inc. owner of The Courtyard is succeeding in changing the image of the center. They are committed to bringing businesses and professionals together.

Meeting your professional needs at The Courtyard are Craig Cassing, Attorney at Law, specializing in all phases of civil litigation, Mark Sullivan, Attorney at Law, specializing in criminal law

and ICCA, managing bank portfolios, credit card processing, sales, equipment, service and merchant support.

TPM Holdings, Inc. owner of The Courtyard is succeeding in changing the image of the center. They are committed to bringing businesses and professionals together. ▲

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The Courtyard
Bank of Palm Springs Centre

Desert Business Journal

Coachella Valley Gets Its Own BIA Chapter

On the first of this year, the Building Industry Association Desert Council official became the Desert Chapter marking the first full-fledged chapter of the BIA in the Coachella Valley.

According to the BIA, the increased membership in the council and a recognition that "valley issues tend to differ from those in the western end of Riverside County" led to the decision to change the status of the desert offices from a Riverside Chapter to the new Desert Chapter.

The first satellite of the BIA was established about eight years ago when a number of builders in the Coachella Valley asked the Riverside County BIA to establish an office in the desert. About two years ago, the status of the desert satellite was changed to that of a council.

Frank Pankratz will serve as the new Chapter president.

Over the past years, the BIA

Desert Council has been involved with virtually every city and the county and has been responsible for positive changes in legislation which has increased fairness to the building community.

For more information on the new Desert Chapter, contact (619) 360-2476.

Malek to Serve as 1994 President of BIA Sales and Marketing

Susie Malek, sales and marketing coordinator for Sun City Palm Springs was recently installed as 1994 president of the Sales and Marketing Council for the newly established desert area Building Industry Association.

The Sales and Marketing Council provides educational programs, social events and quarterly sales recognition honors to sales representatives for new home developments.

Malek has a distinguished history with the BIA including serving as

1992 president of the San Diego Home Builders Council and receiving the 1991 Presidential Award for outstanding contributions to the building industry.

In her position with Sun City Palm Springs, Malek assists in overseeing all marketing efforts at the adult community including purchasing, production of print and collateral materials, organization of special events and supervision of model maintenance operations.

Oliphant Elected to Mine Reclamation Board

Richard Oliphant was elected to the Board of Directors of Mine Reclamation Corp., the company in charge of developing the Eagle Mountain Landfill site.

"Dick Oliphant's election to the board underscores MRC's commitment to desert residents to make the Eagle Mountain Landfill and Recycling Center a project which will be sensitive to their needs and concerns. We are honored that he has

agreed to join our board of directors composed of the most respected leaders in the waste disposal, recycling, transportation and financial industries," said Richard Daniels, president and CEO of MRC.

Oliphant recently retired as mayor of Indian Wells and has been very active in community-related issues. Prior to serving as mayor of Indian Wells, Oliphant sat on the city council for eight years and served as planning commissioner for the city.

Among his other community related activities Oliphant was founding chairman of the Coachella Valley Economic Development Conference, the State of the Valley Conference, the Desert Resorts Convention and Visitors Bureau and the Cove Community Public Safety Commission. Since arriving in the Coachella Valley in the early 1960s, Oliphant has been highly influential in the community. He is currently president of Affiliated Construction Co., Palm Desert Realty and chairman of the board at First Bank of Palm Desert. ▲



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55	25.46	20.48	52.30	40.69
60	46.71	27.36	101.32	57.03
65	89.88	53.07	201.51	116.15

Issue Age	\$100,000		\$250,000	
	M	F	M	F
18-30	18.33	17.90	37.03	35.96
35	18.84	18.41	38.32	37.25
40	20.99	19.27	43.48	39.40
45	23.57	21.51	49.50	44.56
50	31.40	24.95	68.21	52.73
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Inland Empire Business Chronicle

Chambers of Commerce

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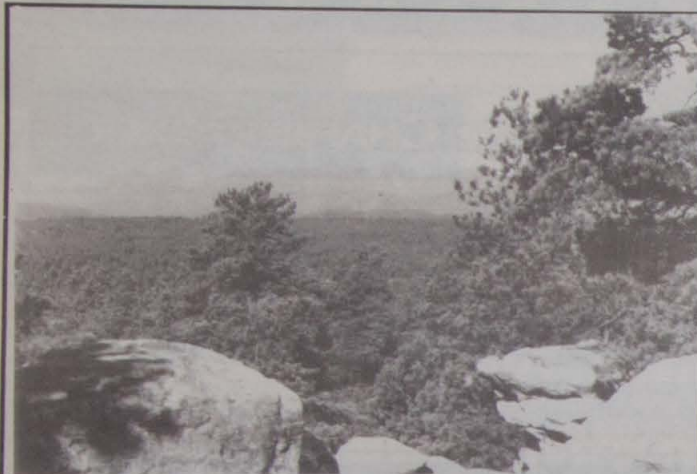
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Inland Empire Business Chronicle

Bankruptcies

Ahamco Investments, Inc., North County Breaker Rentals, 28715 Via Montezuma, Temecula, debts: \$288,276, assets \$1,804; Chapter 7.

Anderson Ball Auto Sales, Inc., dba Ultra Coach Works, 12350 Doherty Ave., Riverside; debts: \$696,822, assets: \$2,000; Chapter 7.

Kevin Howard Bass, aka Kevin H. Bass, faw Volpe and Bass Inc., a California Corporation, dba Body Scentsations, faw Vita-Fit Centers, Inc., 666 Calle Petunia, Palm Springs; debts: \$1,137,385, assets \$434,805; Chapter 7.

Louis Anthony Carletello, Vickie Kathleen Carletello, faw Theo-Tello Bosch, Inc., faw Assured Promotion Service, 15758 Barletta Drive, Hacienda Heights; debts: \$829,290, assets: \$349,050; Chapter 7.

Mary Hanson, dba Hanson Realty, 20550 Somma Drive, Lake Mathews; debts: \$177,902,

assets: \$866,699; Chapter 11.

Richard Michael Herrera, Loretta Herrera dba R.M.H. Agency, 11378 La Verne Drive, Riverside; debts: \$193,400, assets: \$245,908; Chapter 13.

David Roy Jackson, Brenda S. Wagner Jackson, fka Brenda S. Wagner, fdba David R. Jackson Supply, 14430 Inkpa Road, Apple Valley; debts: \$224,150, assets: \$155,775; Chapter 7.

Eugene Franklin Jared, Arleen Grace Jared, fdba Jared Auto Parts, Eugene F. Jared Insurance Services, 16732 Tara Lane, Riverside; debts: \$229,801, assets: \$151,222; Chapter 7.

Richard Ogden Loomis, Ann Lucille Loomis aka Annie Lucille Loomis, Lucille P. Loomis, dba Loomis Realty, 545 Fairway Drive, Redlands; debts: \$638,395, assets: \$668,286, Chapter 7.

Paul Joseph Mahoney, aka Paul J. Mahoney, Paul Mahoney,

Paul J. Mahoney II, Susan Borg Mahoney, aka Susan Borg, Susan Mahoney, dba Paul Mahoney Associates, a Sole Proprietorship, 38-913 Trinidad Circle, Palm Springs; debts: \$820,873, assets: \$656,400; Chapter 7.

Bruce Miller, Lonnie Miller, dba Rancho Tile Company, aka Rancho Design Studio, 23799 Via De Gema Linda, Murrieta; debts: \$410,959, assets: \$216,300; Chapter 7.

Marc L. Miles, aka Marc Lindsay Miles, Karen L. Miles, aka Candy L. Miles, Karen Lynn Miles, fdba Inland Specialties, Miles Aero Tech, 18311 Van Buren Blvd, Riverside; debts: \$683,755, assets: \$549,465, Chapter 7.

Curtis Morris, aka Curtis Morris Jr., Gail E. Morris, fdba Pack and Mail, dba Jae Book-keeping, Triple Check Income Tax Service, fdba Tax and Investment Planning Specialists, 4836 Mane St., Ontario; debts \$307,047 assets \$326,450; Chapter 7.

Ramon Ognaco, Lucie Ognaco, dba Myers Haven, 2269 Crescent Circle, Colton; debts: \$659,345, assets: \$721,450 Chapter 7.

Poor Richard's Smokehouse, a California Corp., 3585 Main St., Suite 204, Riverside; debts \$406,200, assets \$212,000; Chapter 11.

Donald Eugene Pummill, aka Don Davis Pummill, Judith Mac Pummill, fdba Dellar Davis Broadcasting, 11171 Oakwood Drive, A-103, Loma Linda; debts \$337,355, assets \$164,460, Chapter 7.

Riverside County Economic Development Corporation, a California Corporation, aka Riverside County EDC, aka EDC, 3499 10th St. Riverside; debts \$6,965,982, assets \$7,358, 323; Chapter 11.

Robert L. Roth Sr., Margaret A. Roth, fdba Deli-Buster Subs,

32205 Corte Chatada, Temecula; debts: \$204,348, assets \$205,410, Chapter 7.

Nino Russo, Lilia C. Russo, fdba Russo's Wholesale Distributors, Russo's LLL Bar Supply Inc., 1028 Scenic View St., Upland; debts \$297,205, assets \$256,339; Chapter 7.

Frederic H. Sage IV, aka Ted Sage, Fred Sage, F. H. Sage, Constance Lynn Sage, aka Constance L. Fales, fdba Children's Orchard Store 64, 15067 Laurel Lane, Lake Elsinore, debts \$277,545, assets: \$143,405, Chapter 7.

Wayne Durell Shaul; Shirlene Cecile Shaul, Wylerhorn, dba Shaul and Associates, fdba Sherri's Design and Decor, 24758 Valle Drive, Crestline; debts \$263,769, assets \$276,970, Chapter 7.

Eugene (NMN) Volkov, Barbara E. Volkov, aka Barbara E. Moen, Barbara O'Connor, Data Processing Dimensions, 16507 Mango Way, Lake Elsinore, debts \$206,661, assets \$200,750, Chapter 7.

Shin Ae Woo, fdba Fashion Gal, 4352 Village Drive, A, Chino Hills; debts: \$252,653, assets \$8,310; Chapter 7.

Randolph Bernier, Gail Irvis, fdba Becky's Famous Hamburgers, 693 Bradbury Drive, Redlands; debts \$682,301, assets \$373,030; Chapter 7.

Lawrence Oliver Bliss, Lawrence O. Bliss Development, Desert Oaks Development, 9648 Ninth Ave, #4, Hesperia, debts \$648,276, assets \$842,100; Chapter 7.

Jane Guttman, dba Arrowhead Chiropractic, 270 Terrace Road, Lake Arrowhead; debts \$270,665, assets \$166,720, Chapter 7.

Mark David Hinzman, Diane Elaine Hinzman, faw Butterfield Airplane Store, 646 Malloy Drive, Bloomington; debts \$284,832, assets \$148,625, Chapter 7. ▲

Inland Empire Business Chronicle

New Business Listings

Betty Button
27300-A Jefferson Ave.
Temecula, CA 92509

Bill's Forklift Service
7820 Amethyst
Rancho Cucamonga, CA 91730

William Persons
Bj's Wholesale Electric Parts
11126 I Ave., #2
Hesperia, CA 92345

Elizabeth Ramsey
Blue Horizon Investments
4782 Mission #31
Montclair, CA 91763

William Shoulders
Blue Ribbon Interiors
22450 Silver Dollar St.
Corona, CA 91719

Kelly Fredrickson
Bonded Liquidators
955 S. E St., #F
San Bernardino, CA 92408

Borg Warner Ind. Prod.
241 S. Wilmington
Wilmington, CA 90744

Borg Warner Ind. Prod.
Bpc Division
3002 Inland Empire Blvd.
Ontario, CA 91764

New Bristol Corp.
Brew Meisters
369 N. Palm Canyon Dr.
Palm Springs, CA 92262

Palm Springs Brewery Inc.
Butterfield Video Express
4200-850 Chino Hills Pkwy #175
Chino Hills, CA 91709

Jaime Morales
C&L Mercantile
56592 Twentynine Palms Hwy
Yuca Valley, CA 92284

Cynthia Strange
C&S Auto Electric & Body Works
9783 A. Alder Ave.
Bloomington, CA 92316

Cristino Palacios
Caffe Primo
23581 Sunnymead Rand Pkwy., #123
Moreno Valley, CA 92557

Rohini Winters
Calcraft Co.
5670 Arrow Hwy.
Monclair, CA 91763

Kenneth Moore
California Skies
6634 Indiana Ave.
Riverside, CA 92506

Rialto, CA 92377
Candy Davis
Cappuccine Inc.
6175 Montecito Dr. #8
Palms Springs, CA 92264

Cappuccino Inc.
Car Chat
15050 Monte Vista, #8
Chino Hills, CA 91709

Sam Holden
Carls Jr.
6079 Magnolia Ave.
Riverside, CA 92506

Carl Karcher Ent. Inc.
Carrillo Auto Access
11471 Alder Creek Ave.
Corona, CA 91720

Rodolfo Carrillo
Casa Santa Fe Mexican Restaurant
12345 Mountain Ave. #A
Chino, 91710

Alfredo Castro
Cassandra Wright
7259 Seville
Highland, CA 92346

Cassandra Wright
Chandler Auto Serv.
813 6th St.
Norco, CA 91760

Armando Garvalho
Cherokee Trading Post
14164 Weeping Willow Ln.
Fontana, CA 92336

Charles Dean
Chelas Jewelry
1820 W. 5th St.
San Bernardino, CA 92410

Graciela Lopez
Choice's Niteclub
68-352 Perez Rd.
Cathedral City, CA 92334

Perez Rd. Ent. Inc.
Citrus Diner
9141 Citrus
Fontana, CA 92335

Norberto Pinheiro
Classy Creations By Donna
9233 Hemlock St.
Rancho Cucamonga, CA 91730

Donna Greer
Colleen Stevens Interiors
22906 Mission Bells
Corona, CA 91719

Collen Stevens
College Financial Aid & Testing
587 Jackson St.
Rialto, CA 92376

Concourse Pro Shop
7100 Arlington Ave.
Riverside, CA 92503

Jack Comelson
Confetti Quins
1499 E. 6th St.
Beaumont, CA 92223

Cortez Tire Shop
12490 Magnolia Ave. #C
Riverside, CA 92503

Gloria Cortez
Creations Hair Design
5404 Moreno St. #J
Montclair, CA 91763

Bernice Koster
Cruzing Connection
10606 Romona Ave.
Montclair, CA 91763

Francisco Cruz
D J S Designs
1828 Smoketree
Pinon Hills, CA 92372

Duane Biggs
Derby Ent.
1908 W. Acacia #88
Hemet, CA 92545

Dennis Derby
Desert Design & Import Group
71-120 Thunderbird Terr.
Rancho Mirage, CA 92270

J Robert McGowan
Discount Beverage
2318 A. S. Vineyard
Ontario, CA 91761

Raymond Pollock
Discount Plumbing Serv.
27452 Jefferson #C 7
Temecula, CA 92590

Vincent Tarantiro
Ecolo: Pack
2033 Longmont St.
Riverside, CA 92506

Earth First Packaging
Emma Gonzalez
892-718 Miles Ave. #4E
Indio, CA 92201

Emma Gonzalez
Europa Restaurant & Villa Royale
1620 Indian Trail
Palm Springs, CA 92264

Lee Affiliates Inc.
Flint River Ranch
1243 Columbia Ave. #B2
Riverside, CA 91507

Philip Flint
Foothills Auto Service
2133 W. Foothill Blvd. #E
Upland, CA 91786

Parviz Babashmadi
Gallery Intl.
73-199 El Paseo #A
Palm Desert, CA 92260

Barbara Hones
Georges Burgers
605 S. Riverside Ave.
Rialto, CA 92376

George Kritikos
GMK Ent.
1244 W. Arrow
Upland, CA 91786

Kausar Jabeen
Golden Desert Mobile Homes
16972 B Palm Dr.
Desert Hot Spring, CA 92240

Golden Desert Mobile Homes

New Building Permits
\$500,000 or Larger

NEW
3 SFR: VAL FROM \$188.2 M — \$246.3M EACH
Owner: Lewis Homes of California, 1156 N. Mountain Ave., Upland, CA 91786, (909) 985-0971, Project: 2332/52/72, Stallion Drive, Norco, CA 11/24/93

NEW GRADING
10 SFR'S FROM 1,538 SF - 1,829 SF/646 SF GAR; VAL \$110.3 M - \$128.6 M EACH; #407512-B
Owner: Barratt American, 2035 Corte Del Norgal, #160, Carlsbad, CA 92009, (619) 431-0800, Project: 3552-3577, Strawberry Creek Place, Ontario, CA 12/02/93

NEW
12 SFR'S W/ATT GAR: VAL FROM \$76.6M - 144.7M EACH
Owner: Calif Del - Webb, 39755 Washington, Bermuda Dunes, CA 92201, (619) 772-5300, Contractor: Donald V. Mickus, P.O. Box 29040, Phoenix, AZ 85938, Project: Bougnvilea, Edgbrk Evngsde, Gorhm, Hdden Plms, plsant, pting Grn, Signal, Wtrfrr Bermuda Dunes, CA, 12/02/93

NEW
28 SFR'S W/ATT GAR; VAL FROM \$62.2 M - \$105.4M EACH 6 FLOOR PLANS: #527293-B
Owner: The Presley Companies, P.O. Box 6110, Newport Beach, CA 92658, (714) 354-2400, Project: Abbey Wood, Colt & Eagle Run St., Corona, CA, 12/01/93

NEW
GREENHOUSE "A"
Owner: Feni M. Lim, 1422 S. Raymond Ave., Alhambra, CA 91803, (818) 458-2250, Project: 21589 Eucalyptus Ave., Perris, CA 12/01/93

Source: One Step Ahead

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Inland Empire Business Chronicle

New Business Listings

Advanced Auto Sales

2175 Sampson #109
Corona, CA 91719
Robin Bell

Agustins Body Systems

1750 W. Sixth St.
Corona, CA 91720
Victoria Rathbun
Aileen Patricia Dixon
40085 Calle Medusa
Temecula, CA 92590
Aileen Dixon

Alejandros Auto & Truck Service

17933 Valley Blvd.
Bloomington, CA 92316
Alejandro Torres
Ali Textiles
7407 Riverside Dr.
Ontario, CA 91761
David Dahdoul
Allen Enterprises
4696 Mitchell Ave.
Riverside, CA 92505
Rex Self

Alma Borcuk

3657 N. Valley Ct.
San Bernardino, CA 92407
Alma Borcuk
American Box Co.
455 W. La Cadena Dr. 3
Riverside, CA 92501
American Corrugated
Angela Fashion
9773 Sierra Ave.
Fontana, CA 92335
Sung Min

Angies Catering

19510 Lupin Ave.
Rialto, CA 92376
Angela Jimenez
Antique Wholesalers
41095 Fig St.
Murrieta, CA 92562
Bruce Davis
Apple Video Fashion
34 N. First St.
Banning, CA 92220
Vieng Mounivong
Arlington Machine
9778 Arlington Ave.
Riverside, CA 92503
George Luna
Art World Association
7628 Frazer Dr.
Riverside, CA 92509
Bill Chang
Auburn Tech
1293 Elmer Ct.
Upland, CA 91786
Ivan Ho

Auto Care

12011 Mariposa Rd. #B
Hesperia, CA 92345

Daniel Flint**Autohaus Imported Car Ser.**

1555 W. Sixth
Corona, CA 91720

Thomas Jameson**B & S Collectibles**

1886 Wilson
Chino Hills, CA 91709

Betty Johnson**Backstreet Deli & Pub**

19097 Vine St.
Palm Desert, CA 92260

Linda Lyon**B & W Food Market**

8923 Sierra Ave.
Fontana, CA 92335

William Kim**B C Installation**

3086 Oakview Lane
Upland, CA 91786

Arlene Chacon**Baldwin Crafter**

72-695 Hwy 111 A-7
Hesperia, CA 92345

Dennis Balwin**Bear Safety Serv.**

42159 Big Bear Blvd.
Big Bear Lake, CA 92315

Richard Maldonado**Beeper Depot**

444. E. Foothill
Rialto, CA 92376

Samuel Addo**Best Nozzle Service**

116 E. Baseline Rd.
Rialto, CA 92376

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Tom McFall, Owner
Kings Table
Restaurant



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"A few years ago we had a negative experience with another health care provider. But since we've been with Riverside Medical Clinic, we've had nothing but excellent rapport with them," Tom said recently.

"They do a good job for us," he continued. "They get back to us with all the paperwork we need, the status of the injury. They keep us up to speed and everything is in order. They anticipate all our needs. We never get the run-around."

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With more than 90 dedicated physicians and specialists, Riverside Medical Clinic offers a range of comprehensive programs that include women's health, pediatrics, urgent care, diagnostic services, rehabilitation, industrial care and health education at eight convenient locations.

To find out more about how your business can profit from a relationship with Riverside Medical Clinic, call today. Or ask Tom McFall what it's like to work with people who care as much about the health of his business as he does.



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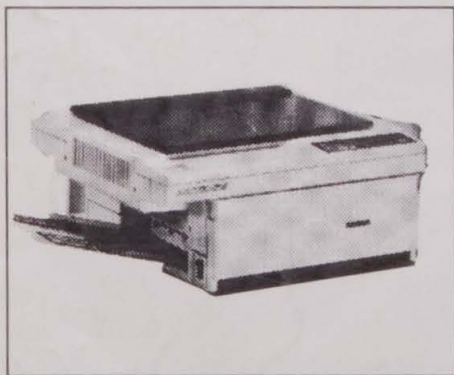
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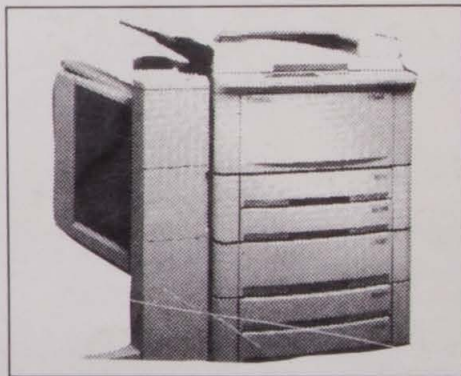
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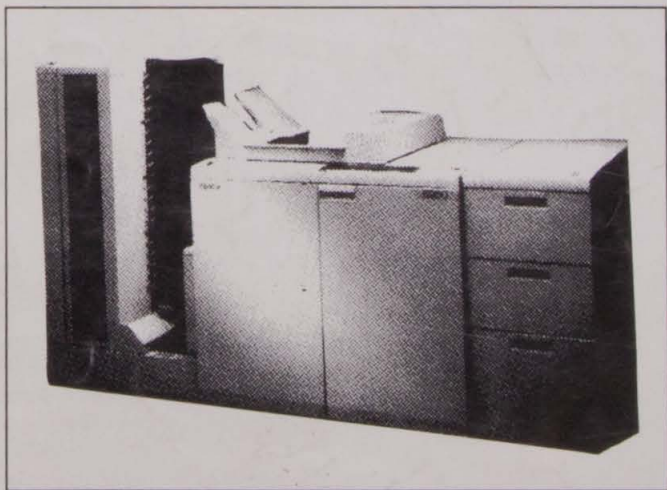
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